

Gender, Religion and Development in Rural Bangladesh

Ph.D. Dissertation

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ABSTRACT

This thesis examines the relationships between gender, religion and development in rural Bangladesh in the context of a series of attacks on NGOs by 'fundamentalist' forces in the country in the early part of the 1990s. Specifically, the focus is on the emergence of rural women as a center of contention as events unfolded. My examination of the discourses and various political, economic and social factors that surrounded or underlay these events shows that the poor rural women in Bangladesh were being pulled in different directions as a result of multiple forces operating in the context of structures of inequality that existed at global, national, community and domestic levels. Based on fieldwork carried in the village of Jiri in Chittagong, Bangladesh, the thesis argues that while it is possible to see the attacks against NGOs as 'resistance' against 'Western' or 'elite' domination/exploitation, a closer look of events reveals that forms of gender inequality operating at domestic and community levels are largely behind the targeting of women beneficiaries of NGOs by the 'fundamentalists'. The thesis also explores the nature and extent of rural women's resistance to these events and concludes that instead of representing the 'poor rural women' of Bangladesh only as victims, their active and creative roles also must be stressed in our analysis.

DECLARATION

I hereby declare that I have written this PhD thesis myself, and that it has not been submitted to any other university for a degree.

Ainoon Naher
Heidelberg

Signature: _____ Date: _____

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GLOSSARY OF ACRONYMS AND NON-ENGLISH TERMS

Note: In the literature, spellings of Bengali (or Bengalicized Arabic and Persian) words vary. The entries below are the spellings adopted in this paper. Variant spellings, as may appear in quoted passages, are shown in parentheses.

ADAB Association of Development Agencies in Bangladesh

alim/alem Islamic scholar

ASA Association for Social Advancement, a Bangladeshi NGO

apa (Term of address for) elder sister. Also used as a term of address of female schoolteachers, officials etc.

ashraf Muslims of noble origin

atraf Muslims of humble origin

bari Literally, house/homestead. Also, refers to extended family living on the same compound in a village.

bepurdah Literally, without/out of *purdah*; ‘immodest’

BNP Bangladesh Nationalist Party

BRAC Bangladesh Rural Advancement Committee, the largest NGO of Bangladesh.

burkha Veil (usually black in color, covering one from head to toe) worn by Muslim women in Bangladesh

CEDAW Covenant for the Elimination of All Forms of Discrimination Against Women

fatwa (fotwa, fotowa) Juridico-religious verdicts, interpretations, or sanctions issued by Islamic scholars/teachers.

EPZ Export Processing Zone

GAD Gender and Development

GB Grameen Bank

GDP Gross Domestic Product

gushti lineage

halal Proper (food, beverages, income etc.) in accordance to Islamic prescriptions

haram Any practice (e.g. taking of bribes) or substance (e.g. alcoholic beverage) that is strictly prohibited in Islam.

hartal General strike

HYV High Yield Variety (of crops)

hat Rural (weekly) markets

kani Unit of land (equivalent to two-fifths of an acres).

imam Muslim prayer-leader. Theoretically, this could be any respectable person. But each mosque usually has a designated Imam.

ijjat (izzat) Values of honor, prestige and status.

Jamaat/Jamaat-i-Islami An Islamic Political Party of Bangladesh

jihad (jehad) Holy war

qaumi madrasa Madrasas in Bangladesh that run independently, without any government control (The government-run madrasas are known as Alia madrasas)

madrasa (madrasha, madrasah, madrassah, madrassa) Islamic school.

mahajan Traditional moneylender

maktab Elementary Islamic school

matbor (matabbar, matobbor) A traditional village leader

molla (mullah) An Islamic scholar or teacher. The word is often used in a derogatory way to refer to anyone whose status as a religious expert is disputed.

moulabadi A modern Bengali coinage meaning 'fundamentalist.'

milad A form of ritualistic gathering of family, friends and co-workers to observe various life cycle events. Milads involve chanting of songs, collective prayer, and the sharing of sweets or other foodstuff at the end.

NFPE Non-Formal Primary Education

NGO Non-Government Organization

orna A long piece of unsown clothe worn by girls and young women over their *kamiz* (long shirts); it is often also used to cover the head.

paka (pakka) Well built (roads, buildings etc), e.g. made of bricks, concrete.

para small hamlets/sections of villages

parda ('purdah') In Bengali usage also, this word literally means curtain, and at the same time, is used to refer both to the practice and ideology (or values) of the segregation of women from men.

pir Muslim holy man (in some cases, woman) who acts as a spiritual leader for his (or her) devotees. Pirs are usually associated with the Sufi tradition.

RMP Rural Maintenance Program (a project managed by CARE Bangladesh)

shalish (salish) Informal arbitration by leaders of a (rural) community.

samaj Community/society.

samaj (shamaj, shomaj) Bengali word for community or society. In the ethnographic literature, it refers to the unit that regulates social order in a village.

sunnah Standards of behavior set by the Prophet

SSC Secondary School Certificate, issued to students who pass a centralized public examination at the end of 10th grade.

tabligh An Islamic 'pietistic' movement with a large following in Bangladesh.

taka/Tk. Money/Unit of Bangladesh currency

talak Divorce.

thana An Administrative unit (officially named Upazila or 'subdistrict') in Bangladesh/Police Station

tip Cosmetic spot put on by a woman on the forehead.

ulama Islamic scholars (plural)

Union Parishad/UP The lowest tier of local elected government in Bangladesh

Upazila Administrative unit ('sub-district') of Bangladesh

WAD Women and Development

Wahabi A puritanical Muslim sect originating in Saudi Arabia, and having a local following in Chittagong.

waz/waz mahfil Public gatherings in which prominent religious scholars/leaders give lectures on Islam and contemporary social issues.

WID Women in Development

zakat Charitable donations for the poor that well-to-do Muslims are religiously obliged to make

Chapter One

INTRODUCTION

1.1. The Problem and the Context

Bangladesh, with a population of 140 million, is the third largest predominantly Muslim country in the world, with about ninety percent of the population being Muslim. It is a highly aid-dependent¹ post-colonial country. After its emergence as an independent nation-state in 1971, Bangladesh came to be quite well known in the international community as one of the most challenging test cases of 'development'. Its image as a country struggling along on the road to development was constituted by several commonly-noted features: a very high population density as well as a high rate of population growth, the residence of the majority of the population in rural areas, a low rate of literacy, widespread poverty and unemployment, frequent 'natural disasters', political unrest, and so on. Given these pervasive images, one of the greatest 'successes' made by the country is the recent trend in socioeconomic development involving the poor rural women. Of the many institutions of development (the state, various international agencies, and numerous foreign as well as Bangladeshi NGOs) currently operating in Bangladesh,² most (if not all) have one stated objective in common today: women's empowerment. In this context, the 'successes' of programs run by NGOs such as BRAC, Grameen Bank and Proshika have been highly appreciated internationally and has inspired the adoption of similar programs by other organizations in Bangladesh as well as abroad.

As one prime example of the success of Bangladeshi NGOs, in 1990-91 the Grameen Bank's work with women was featured in the U.S. news program *60 Minutes* and also on WGBH (Boston) television series *Local Heroes, Global Change*. NGOs targeting rural women in Bangladesh were also featured prominently at the United Nations Social Summit in Copenhagen and the Beijing Conference on Women, both in 1995, as well as at the International Micro-Credit Summit in Washington D.C. in 1996 (Shehabuddin 1999:1019). Indeed, it has also become almost a ritual for foreign delegates to visit NGO activities focusing on rural women when they visit the country. Even Bill Clinton (the first American president to visit to Bangladesh since its creation in 1971), who is said to have felt that Professor Yunus, the founder of the

Grameen Bank, should be awarded the Nobel Prize, planned to spend some time with 'the successful women' of the country during his few hours' official tour of Bangladesh on March 18, 2000. But as he could not go to the proposed village named Joypara, forty-five kilometers from Dhaka due to security considerations',³ some village women were brought to speak about the story of their empowerment to President Clinton. The national as well as western media covered the news of the meeting between the most powerful man of the world and the poor village women of Bangladesh with special interest. According to the western media, these "birds in a cage",⁴ who had once been "silent, passive, voiceless, and oppressed", have become so much empowered due to the help of their new guardians/patrons—the development organizations—that they can now confidently participate in the discussion with the American president, the prime minister of Bangladesh, and other delegates. Bill Clinton also praised this 'success', saying "Bangladesh has made some truly impressive progress on development" (Dhaka Courier, 27Oct, 2000:9). While it is difficult to determine the true extent of this success, and while one may question the precise meaning of this term, there is no doubt that in recent decades, post-colonial Bangladeshi women, who have been subjects of the discourse of development for decades, have now emerged as one of the major signifiers of 'success' of that discourse.

However, the activities of these development organizations have not remained uncontested. From the beginning, the proliferation of 'development' has generated opposition in Bangladesh. Initially, it was individuals and groups belonging to the Left (for example, the Communist Party of Bangladesh) who were most critical of the rising prominence of the NGOs. Left political parties that were active at the grassroots level among peasants saw the promotion of NGOs as a means of dividing the 'rural proletariat'. Consequently, NGOs/development organizations (the association between 'NGO' and 'Development' is as automatic in Bangladesh as elsewhere in the world) were denounced as agents of 'Western imperialism.'⁵ Later, in the 1990s, especially during the years 1993-1995, newspapers (with the significant exception of 'pro-fundamentalist' ones) in Bangladesh reported numerous incidents in which NGOs came under attack at the hands of groups that were described as 'fundamentalists' (*moulabadi*). In their campaign against NGOs, the 'fundamentalists' seemed also to have made the same kind of equation between NGOs and the 'West', as the Left

previously did. For example, just as the Left viewed NGOs as ‘imperialist agents’ because they were getting funds from ‘imperialist countries’, the ‘fundamentalists’ too began to characterize NGOs as ‘agents of international conspiracy against Islam’. NGOs were condemned as ‘anti-Islamic’, as agencies that allegedly sought to destroy the ‘Islamic ideology and values’ of the country.

In most cases, rural women taking part in development projects have been the main targets of attacks by the ‘fundamentalists’. A variety of services provided by different NGOs towards poor women, in areas such as non-formal primary education, micro-credit, health and family planning, income-generating activities, and awareness raising, were attacked across rural Bangladesh. Schools set up by NGOs as well as their offices were burnt down, and female members were harassed. Some fieldworkers were violently assaulted. Plantations set up under different NGO projects to provide a source of income for poor village women were chopped down. Women were prevented from obtaining health services from NGOs. Several women who worked with NGOs were harassed, physically punished and their families ostracized for their involvement with the NGOs. In certain areas women were prevented from going to the polls in several elections. Many of the attacks against women that took place as part of the anti-NGO campaign were carried out in the form of *fatwas* (religious decrees). In other cases, as women are symbols of honor of the community, *shalishes* (arbitration by male leadership of a village) were arranged to decide whether women who participated in NGO projects had thereby violated the norms of the ‘proper behavior’. In fact, denouncing NGOs has become a national phenomenon since then.

The western donors have also become highly suspicious of the activities of these ‘fundamentalists’, which they associate with ‘terrorism’, regarded as a threat to the interests of the western powers and seen as a challenge to the ‘modern/post-enlightenment’ project of which development is a part. Given that the empowerment of poor rural women has emerged as an important issue in the discourse of development in Bangladesh, the above situation appears to be a tug of war between two opposite forces where women stand at the center of contention. In the context of the growing trends of fundamentalist backlash against NGO activities in the last years, I want to examine some of the main aspects of the complex relationships

between gender, religion and development in Bangladesh. The specific question I set out to address in this thesis is: how do gender ideologies, development policies and practices and the politics of 'religious fundamentalism' interact, and how do the combination of these factors influence the lives of women, in this particular context?

1.2. Research Questions

In Bangladesh as well as elsewhere, trends such as the 'fundamentalist backlash' against NGO activities are usually interpreted (in the media, and sometimes in academic circles) as clashes between two opposite forces: development being equated with 'modernity' and 'progress', and Islam with 'tradition' and backwardness'. Activities of 'fundamentalist' groups are often presented as a major obstacle to NGO activities and thus this clash is considered as a part of every modern nation-state's history (Fernando and Heston 1999; Siddiqui 1999). According to Rashiduzzaman, a professor of Political Science at Rowan College of New Jersey, "the traditional institutions and practices of the Muslim community do not readily yield to the secular stratagem of modernization and thus the NGO/*ulama* dispute in Bangladesh is germane to the global concern of finding a common ground between Islam and 'progress'" (1997:240). In fact, similar trends may be noted in other countries as well. Interpretations of these developments, however, still seem to rely on a view of 'fundamentalism' and 'modernity' as opposite forces. For example, Ahmed and Donnan (1994:14) write: "Muslim women in particular seem to be squeezed between Islamic fundamentalism and modernity, and between modernity and postmodernity" (cf. Baykan 1990). Such a view hardly takes us beyond what many in the scholarly community, including the above authors themselves, would dismiss as "Western media (mis) representations of revivalist Islam" (Ahmed and Donnan, *ibid*). In this thesis it is argued that the reality is much more complex. The rise of 'religious fundamentalism' involves more than the expression of traditional religious beliefs and values, and needs to be understood both in terms of the specific local contexts in which it takes place, and in terms of the wider trends that exist in the contemporary world. Similarly, what is known as 'development' is a complex process that proceeds through the interplay of diverse political, economic and social forces operating at global, national, as well as local levels. Thus there are many factors we must consider in trying to understand the interplay between what we call 'religious fundamentalism' and the 'development process'.

In order to gain a detailed understanding of the emergence of women as a central focus of conflict between 'fundamentalist' forces and Western-aided development organizations in rural Bangladesh, this thesis addresses a number of specific and inter-related questions:

- a. Why and how does the 'discourse of development' construct rural women as a specific and significant target group in Bangladesh? How does the development process affect, and how is it affected by, existing gender relations in rural Bangladesh?
- b. What are the specific circumstances under which women involved in development activities have come under attack in Bangladesh in recent years? What is the nature of such attacks, and how are they perceived locally by different segments of the rural population?
- c. What are the ways in which women themselves have resisted or accommodated to various types of intervention by development organizations on the one hand, by 'fundamentalist' forces on the other hand.

1.3. Fieldwork

The ethnographic fieldwork on which this thesis is based was carried out from October 1996 to April 1998.⁶ Two further short visits in 1999 and 2001, right after NGOs had been attacked again in some places in Bangladesh, provided the opportunities to conduct a follow up on my research findings and take up issues neglected earlier as well as to observe the situation of my study village during the time of the latter attacks. In order to gain a broad perspective on and nuanced understanding of the complex relationships between gender ideology, development and religious fundamentalism in rural Bangladesh, my original aim was to follow a strategy of multi-locale fieldwork (cf. Murcus and Fischer 1986; Marcus 1995), spending about equal time in different villages where development organizations were attacked by the 'fundamentalists' in the first half of the 1990s. But later, after formal and informal discussions with NGO officials and colleagues as well as travels to some areas, I realized that it would be difficult for me to obtain an in-depth

knowledge of the dynamics I set out to study by pursuing a multi-locale strategy of ethnographic fieldwork as I had to work within some constraints, especially limited time and budget. Thus the difficulty in operationalizing my previous plan led me to opt for an intensive study in a village.

1.3.1. Selecting the village

I did my fieldwork in Jiri, a village in Chittagong district. Before selecting Jiri as my research site, I located areas where NGOs were attacked in the first half of 1990s by searching daily newspapers (dating from mid 1993 to December 1995), magazines, NGO reports etc. I also met with the officials of prominent NGOs (e.g. BRAC, ASA, Proshika, Grameen Bank) in Dhaka city. Some NGOs showed their interest in my research and wanted to help me in conducting my fieldwork. For instance, when I formally met with one of the high officials of BRAC in the beginning of October 1996 in Dhaka, he gave me a report on attack on BRAC, prepared by their internal researcher. He was also eager to assist me, searching a suitable research site, arranging accommodation in the local BRAC office of my research area and introducing me to the prospective respondents, particularly to female members of BRAC. But from the beginning, for several reasons, I consciously decided not to be introduced to the villagers through any sort of network of NGOs. To me, one of the most important of these reasons was that I did not want to be identified as a representative of any NGO. Since most of my potential informants in the village were women involved with development organizations, I felt that if I were to be introduced through an NGO, there was a chance that I would be identified as a representative of the NGO rather than as an independent researcher, something that would have most certainly affected the fieldwork process, creating difficulties or biases in my interaction with the women as well as in collecting data objectively.

I agree with Gardener (1995:18) that one cannot deny the unequal power relationship between the researcher and the researched, even when the former is self-conscious about this relationship. More than this, however, my main concern was that if the village women considered me as an NGO official, they would not talk to me freely and share their own views about many issues, especially regarding NGO activities, thereby restricting the scope of my research. I therefore decided to keep myself away from NGO officials in getting access to my study village. But at the same time, as a

native of the country, I also knew that it would be tremendously difficult for a young Bangali woman coming alone to stay and do research in a village where she had neither any relative nor any sort of contact. The main focus of my research was to find out why women participating in development activities had come under attack. But being a woman myself, it was deemed ambitious by many colleagues for me to try to go into a village and do the study. Thus keeping all these issues in my mind, I tried to explore my informal networks in finding my research site and building contacts with the study population.

While I was visiting different areas to find a potential village, one of my friends who had conducted a research in Potiya Thana (including the village that I eventually selected) suggested to me the name of Jiri. He further informed me that he had good connections to some people of Jiri who could help me in setting up my research project in the village. Moreover, my friend introduced me with Sharif, one of his previous research assistants and a resident of Jiri, who later also assisted me in my research and became my host family in the village. Following my friend's suggestion, I decided to go to Chittagong to assess whether the village would fulfill my criteria for the research site. Immediately after my arrival in Chittagong city, I contacted ADAB (Association of Development Agency Bangladesh) office in Chittagong and met with the Regional Program Officer of the organization. Fortunately, I got the opportunity to talk to a number of national and local NGO officials as they were attending a meeting in the same office. We discussed several issues such as the history of NGOs in Chittagong region, when and how anti-NGO movement spread in the area, which NGOs were targeted, and so on. From my discussion with these NGO officials, I became convinced that Jiri would be an interesting site for my research because it was one of the most affected areas in Chittagong region, where 'fundamentalists' had attacked NGOs in the early 1990s. Thus finally I decided to work in Jiri and visited the village in the end of October 1996.

1.3.2. 'Situating' myself as a researcher

The Primary methodological dilemma faced by anyone engaged in ethnographic fieldwork is the issue of intersubjectivity, the relationship between the researcher and the community being studied, the political-cultural worlds to which each belongs, and the ultimate purposes of the research project (Ruba 2001:18). At the beginning, my

relationships with the villagers were, as they are for most ethnographers, tentative and uneasy. Access to people in Jiri was not easy for me, especially in a situation when there was a tension going on between NGOs and ‘fundamentalists’ in the countryside. Most people were curious about what I was going to do. Upon my arrival in the area, many assumed that I was either associated with an NGO, someone who had come from Dhaka to evaluate or observe activities of the organization I worked for, or I was going to introduce a new development organization in the village. Again, to some people, I came to be considered as an “agent of the Christians”. Once a group of students of the well-known local madrasa, named Jiri Madrasa, directly accused me of pro-Christian activities. At the initial stage of my research, while my research assistants and I were conducting a socio-economic survey in the village, one afternoon we encountered the madrasa students. They approached us on our way home, and taking us for NGO officials, said lots of things against NGO activities. The students further accused me that despite being a Bangali Muslim woman, I was working for the Christians and encouraging local women in the village to come out of *pardah*. Introducing myself, I tried to explain the topic and purpose of my research to them. I do not know whether they trusted me or not, but after almost two hours of discussion (which certainly helped me to enrich my data), they said, “if you are only going to do research, then there is no problem, but if you are going to work for the Christians, we will boycott you out of the village.”

Over the months of my fieldwork, after I had spent a considerable amount of time with the village women without direct association with any development organization, I felt comfortable that they did not tend to view as an NGO official, and that they accepted that my work was related to my studies abroad. I developed good rapport with the women of the village, especially with my key respondents, who were poor women of the village, who accepted me as their *apa* (elder sister). Nonetheless, there developed in me a deep disquiet—something that stayed with me for a long time and to which I do not have any satisfactory answer even today—around the fundamental purpose of my research and its relationship to the immediate concerns of the poor women that I was interacting with. From the beginning of my fieldwork in Jiri, I felt uneasy about the fact that the local women perceived me as an official from Dhaka who had come into their village to resume some activities as they expected. As I came to know later, it so happened that around the time when I arrived in the

village, contrary to the demand of local program participants, BRAC had decided to close down their school programs in Jiri as well as in other villages of Potiya. The local BRAC officers explained to the villagers that the head office in Dhaka had taken the decision. Against this backdrop, my coming to the village from Dhaka at that particular point in time, and my interest to talk to those who had been involved with the BRAC schools (e.g. students, guardians and teachers) raised unrealistic expectations among them. Many of them wrongly perceived me as a high official of BRAC from Dhaka, thus my arrival was a sign of hope to some of the local poor women, who seemed to believe that by persuading me, they could have BRAC continue the schools for some more years as the organization had apparently promised earlier at the time of the launching of the program in the village (this issue is discussed in detail in Chapter Five).

The ‘news’ of my arrival as a “BRAC officer/*apa*” spread out in the village so quickly that initially when I was visiting different parts of the village to get to know the place and also to gradually build up rapport with the villagers, even after my explanation of the purpose of my arrival, most of the ‘beneficiaries’ of the BRAC school program, treating me as an official of BRAC, repeatedly requested me to continue the schools. After some time, when the village women seemed to understand that I was not really a BRAC official, they still had an expectation that I might be able to help them in some way. Some of them asked me directly, “Can you help us?” Some asked whether I could talk to the high officials of BRAC in Dhaka for them. They told me that BRAC would listen to me because I was a university teacher and studying in a foreign country, by which they indicated that they viewed me to be a powerful actor of society. Such comments and repeated pleas by the village women forced me to ask myself a question that I occasionally heard from some of my respondents regarding what benefit my research was going to bring to them. Here I was, a relatively privileged urban woman, who had come to do research among poor women for a doctorate degree but could not in any way help them with their immediate concerns. This kind of self-doubt and questions about the meaning and purpose of my research vexed me throughout the course of my fieldwork, and even during writing this thesis up.

I did not live in the village of my study as most researchers would in traditional ethnographic situations. Instead, I lived in my sister's house in the city, a thirty-minute bus ride from Jiri, and made daily commutes to conduct my fieldwork. I did initially plan to stay the whole period of fieldwork in the village. But after staying the first couple of weeks in the house of my host family in Jiri, I changed my mind. My host family had three rooms in their house, where my research assistant Sharif lived his widow mother and elder sister, who was a member of Grameen Bank group and had a young son and a young daughter living in the same house. I was provided accommodation in a room that I shared with Sharif's sister and her daughter. I was quite comfortable with this arrangement. But for some practical reasons it became necessary for me to look for a change. For example, whenever any guest came in the house for overnight stay (e.g. Sharif's sister's husband, who used to visit the family in the weekend), we had to change our living arrangement. This embarrassed the members of my host family, who were very hospitable and kind to me. There was another practical problem. I needed to write my detailed field notes at the end of each day, but frequent power outage (load shedding) for several hours in the evenings made it quite difficult for me to do this in an uninterrupted manner.

I would have preferred to live with a household of the kind of socioeconomic class that most of my respondents belonged to. But this option was not available to me. As in most other villages in Bangladesh, the poor people that I interacted with only had one or two rooms for the whole family, and only a handful of rich households maintained a separate guest room in Jiri. Since my research required me to have intensive interaction with the poorer members of the community, I felt that my stay with a relatively well-off and powerful household that was in a position to accommodate me would influence the nature of my interaction with poor women in the village (in the same way that I thought my association with NGOs would, as described earlier). And renting a separate house and living alone was not an option for me either, since prevailing social norms in the village would not permit me, a Bangladeshi woman, to live alone without a male 'guardian'. Moreover, as a young woman, my physical mobility would have been restricted at night. Within the couple of weeks that I did stay in the village, I realized that was not expected to visit any household for my research at night, except only a few neighbors who lived in the same compound in the village. Thus I found that most of the evenings I could not do

much work for my research in the village. Considering all this, in the end I decided to change my place of residence and began living in the city.

1.3.3. Methods of observation and data collection

From my residence in the city, I began commuting to the village six days a week, spending the whole period of daytime in the village. I would begin my daily journey to Jiri before eight o'clock in the morning and would stay there till sunset. I continued to have my lunch at Sharif's house and in this sense they remained my host family. Several times, I tried to pay for my food on a monthly basis, but they never gave me the chance. They always treated me as a member of their family. Since I felt uncomfortable to keep on having food with them without paying, I tried to compensate by socially accepted forms such as by occasionally bringing with me food items and other gifts. For the most part during my fieldwork, I employed two research assistants—one of them was Sharif, a member of my host family, and another a female named Shiru. Both of them accompanied me for interviews. Although I understand the Chittagong dialect of Bangla spoken by the village people, I wanted to be certain that I did not misunderstand anything said and checked my notes with them to ensure that I had recorded all the information correctly.

For research among the people in Jiri, I used the standard techniques of ethnography: participant observation, group discussion and interviews. I recorded day-to-day observations in detail in a fieldwork diary. The strategy of participant observation allowed me to observe women within different social arenas—within households, in loan centers, the offices of development organizations, in the project sites of NGOs where they worked. Besides everyday interactions, I conducted unstructured and semi-structured interviews. Data from these interviews were noted in the diary along with the data from the daily observations. Occasionally, with the permission of those being interviewed, I taped the interviews (mostly group discussions and songs) and subsequently transcribed them. But I never used a camera. Once, during a group discussion, I asked the women whether I could take a photo of them, but they immediately refused to be photographed, and strongly advised me never to take any photograph of them. The reason, it turned out, was not that they themselves were not interested in being photographed, but rather they were concerned about me. Since, during the anti-NGO movement, the 'fundamentalists' claimed that by showing the

photos of rural women to their foreign patrons—an un-Islamic act—the NGOs earned lots of money, the women feared that the same group of people could similarly accuse me as I was also an “outsider” like the NGO officials.

At the beginning of my fieldwork, I conducted a household survey on the socio-economic status of the villagers. As the village is quite big, it took almost three months to complete the survey. The purpose of this was mainly twofold—to collect basic information about the villagers, including their names, religion, marital status, education, household composition, landholding, occupation, migration, involvement to development organizations etc, and also to build good rapport with the villagers. Furthermore, this also gave me an opportunity to learn about people’s perception of NGO activities and particularly of women’s involvement with those organizations, and about their reaction to the attack on NGOs by the ‘fundamentalists’.

After I became familiar with the villagers, I started to talk, individually as well as in groups, with women who had been involved with different development organizations. My regular trips and staying long hours in the village created an atmosphere for me to have intimate conversations with the women and to verify what they verbally stated and their life realities. Most of the individual interviews were carried out within the respondents’ own households, but I very rarely held a private interview as is the Western research textbook ideal (White 1992:8). Often we discussed several issues in groups when women used to spend their ‘leisure’ together in the afternoon. I also regularly participated in the weekly meetings of Grameen Bank and ASA to observe the interactions among members of the centers and between women beneficiaries and officers of the organizations. My direct participation in those meetings also gave me an opportunity to document how the unequal power relationships between officers and the local women were exercised in the center.

I conducted around one hundred unstructured interviews of varying lengths with women involved with different development organizations. Although the segment of women I chose to focus on in my study fell into a broad category of ‘poor women’, I was quite conscious of the fact that it was not homogeneous. Clearly, the category of ‘poor women’ contained numerous social distinctions within itself, including factors

such as religion, age, marital status, educational achievement, and the type and degree of involvement with development organizations. The local women's experiences during the 'fundamentalist attack' also varied. Considering these factors, I attempted to select a diverse group of women for my interviews. In the course of my fieldwork, I also collected the case study of a woman named Pakiza, who was from a neighboring village of Jiri. The reason why I selected her for case study was that she was the only Muslim teacher of BRAC schools in the area. She had also been a member of Grameen Bank for a long time. From the beginning she was very much interested in my research, as I was in her story.

Most of the interviews were conducted in the form of conversations, but I always tried to make sure that all key issues of my research were ultimately covered in the course of our conversations. I spent several hours for each interview to get the information I needed. Sometimes I talked to the women several times, especially when some aspects of the conversations were very interesting and fascinating, or if I simply needed further clarification of things discussed. I began the interviews by asking questions very loosely. I asked questions such as: When did the respondent get involved with the NGO and why? How did she get the information about the NGO? In case of involvement with credit program, what did they do with the loan (i.e. the history of loan use as far as they could remember)? How did she perceive her own involvement with NGOs? Who supported her involvement with NGOs and who opposed, and why? When did the 'fundamentalist' movement start, and what happened? What were their allegations? Who were the 'fundamentalists'? What were the reasons why they attacked NGOs? What did the village women do when the attack on NGOs and their participants started? What were the reactions of the family members of the affected program participants? I tried to ask these questions by phrasing them differently on different occasions, depending on the level of interest and understanding of the respondents. With each answer, I attempted to probe more deeply and lead the women in telling me about the things that were most important to my respondents.

During my visits to the houses of the primary respondents, I also tried to talk with key members of their households, for example with their husbands, parents (in-laws), and brothers. In addition, to understand the broader dynamics and diverse issues related to

my research topic, I also interviewed people of other social groups in the village. For example, I interviewed ten NGO officials, namely the area managers and field officers of all NGOs working in Jiri. And, to get to know about the role of the powerful groups within the village during the anti-NGO movement, and to learn about their perception of NGOs, I conducted semi-structured, open-ended interviews with formal village leaders (e.g. elected Chairman and Members of the Union Council) as well as informal leaders known as *Matbors*. I also tried to talk to the religious leaders of the village (e.g. teachers of the Madrasa and Mullahs) whenever I got the opportunity.

My gender identity played a significant role in my fieldwork and data collection process. Being a native of Bangladesh *and* a woman, I had some advantage in interacting with the women in Jiri. Despite the hesitation that seemed to be there among many women initially in talking about the ‘fundamentalist’ backlash against NGOs, or in naming the various actors, either because they could not trust me or because of their fear of reprisal by the powerful, I was very fortunate that in course of my fieldwork I could develop good rapport with most of the respondents. My relationships with them turned out in such way that we were able to overcome the initial barriers and hesitation. I really enjoyed my work with the women of Jiri, whom I gained and learnt much from.

With regards to the men of Jiri, on the other hand, my interactions were predictably more circumscribed. As a Bangali woman, I had to remember the ‘appropriate’ gender norms of the society. I was not able to establish equally easygoing relationship/interaction with men, especially the madrasa teachers. Even though I always covered my head with *orna* as a culturally accepted and expected form of maintaining purdah and being modest, many men in Jiri, especially religious leaders, were unwilling to talk to me. For example, despite my strong interest to talk to the Principal of the Jiri Madrasa, I could not succeed in meeting him for an interview despite trying several times as he refused to talk to me because I was a woman. With such men, I had to be content with my male research assistant Sharif conducting the interviews on my behalf and taking notes for me. Occasionally, I did get the opportunity to listen to such interviews from a slight distance, e.g. from inside a house!

1.4. Overview of the thesis

The thesis has eight chapters. Following this introduction, Chapter Two presents some general conceptual and theoretical issues in relation to gender, development, and religion. Chapter Three looks at the historical and contemporary contexts in which 'Islam' and 'development' function as dominant political issues at the national level in Bangladesh, paying particular attention to how these issues relate to women and gender ideologies. Then, in Chapter Four, I discuss the socio-economic situation of the village where I did my research. Following this, in Chapter Five, I examine in detail how the discourse of development constructs rural women as a specific target group, and the extent to which it challenges existing gender relations, in Bangladesh. In Chapter Six, I focus on the recent attacks directed against NGOs and women involved in development activities in Bangladesh, and discuss the ways in which the politics of religious fundamentalism interact with existing gender ideologies in giving rise to such incidents. In Chapter Seven, I examine the nature and extent of the participation of women themselves in the ongoing political process. Finally, in Chapter Eight, I conclude by reiterating the main argument of the thesis, and by summarizing the analysis and ethnographic evidence in its support.

Chapter Two

GENDER, DEVELOPMENT AND RELIGION: THEORETICAL AND CONCEPTUAL ISSUES

This chapter presents an overview of the main theoretical and conceptual issues that relate to the examination of the relationship between gender, development and religion in this thesis. First, I discuss key terms like gender, development and religious fundamentalism that are central to my thesis. Following an examination of the different meanings and usage of these terms, I review how the relationships between gender and development, between gender and religion, and between religion and development have been addressed in recent literature on these topics. I also look specifically at the treatment of religion in the literature on women and development. Some broad trends noticeable in these interrelated bodies of literature may be described at the outset.

Within the last three decades or so, feminist and other scholars have made important contributions towards bringing gender issues to the center of academic discourses on various subjects. One of the areas in which this can be clearly seen is the large and ever-growing body of literature on women and development (e.g. Afshar 1991; Moser 1991; Young 1993; Kabeer 1994; Marchand and Parpart 1995). Given that 'development' still holds sway over many parts of the world, viewing it from women's perspectives has played a very important role in enhancing our understanding of the constellation of ideas, practices and relationships that the term development represents. As discussed in greater detail below, the literature on women and development has moved away from initial concerns about taking the benefits of development to women or ensuring women's participation in the development process to examining the perpetuation of gender hierarchies in development institutions, thought and practices.

In the same way, if not to the same extent, a growing body of literature has recently begun to focus on the relationship between gender and political processes in the contemporary world (e.g. Yuval-Davis and Anthias 1989; Kandiyoti 1991;

Moghadam 1994; Basu & Jeffry 1999). Authors who have examined this relationship have pointed out that in the literature on nationalism, most of the dominant scholars (for example Anderson 1983; Gellner 1983; Geertz 1963; Hobsbawm 1990) have tended to ignore women's perspectives and gender relations. They have also demonstrated how nationalisms and revolutions are all invariably gendered process, and how women and nation/state relate in complex ways. As religion continues to be brought to the center of political movements and state projects in many parts of the world, the relationship between gender and the politics of religion has begun to emerge as a significant issue in this context, as discussed in greater detail below.

There has, however, been little convergence to date between the two broad categories of literature identified above. In fact, regardless of whether gender issues are under consideration or not, the relationship between development and religion in general, and that between development and religious fundamentalism in particular, remains one of the least explored areas of research. This seems quite surprising, because, the apparent distance between religion and development is itself part of a specific western/modernist viewpoint not necessarily shared in other contexts (Henkel and Stirrat 1996). Whatever may be the reasons for this apparent gap, it is my argument in this research that not only is it useful to explore the relationship between the two, but in some contexts it is quite essential. The situation in Bangladesh, where the development process has come under attack by what the media labels as religious fundamentalism, clearly demands such an approach. More crucially, the task of integrating gender as a central analytical category in exploring the relationship between 'fundamentalism' and 'modernity' (or 'development'), and in social analysis in general, continues to be treated as a subsidiary issue, one that belongs in the domain of feminist agenda. The fact that the dialectics of competing ideologies and interests are often articulated in terms of what women should or should not be/do, indicates the central role that gender ideologies generally play in social life. Thus it is by keeping my focus on gender that I attempt to examine the linkages between the development process and the politics of religion in this thesis.

2.1 Key Terms

Terms such as 'gender', 'development' and 'religious fundamentalism' have various meanings and carry different value judgments in different contexts. Thus it would be

useful to clarify the contexts and senses in which such terms are being employed in this thesis.

2.1.1. Gender

This term, of course, refers to the cultural constructions through which the differences and relationships between the sexes are understood in a given society (cf. Ortner and Whitehead 1981). As such, the concept of gender has as much to do with men as with women. As Flax notes, “From the perspective of social relations, men and women are both prisoners of gender, although in highly differentiated but interrelated ways” (1987:630). Moreover, the concept of gender extends beyond the social roles and relations of the sexes. It can be applied to a whole range of institutions—ranging from traditional anthropological concerns such as family, marriage and kinship to the market, to religion, to the state, and so on. As an analytical tool, the concept of gender helps us look at the ideological constructs as well as everyday practices that express, reproduce, and sustain unequal distribution power, prestige and resources between boys and girls and between men and women in various spheres of society. One linguistic innovation that reflects a significant area of contemporary thought around gender is to use the word as a verb. Thus when we speak of ‘gendering’ of social institutions, practices, ideologies etc., our attention is drawn to social, cultural political and historical *processes* that underlie the dynamics of gender relations in any given context.

In the literature, however, the issue of gender is sometimes reduced to an exclusive focus on women. This is especially true in the context of Bangladesh. Thus, in reviewing the literature on women in Bangladesh, Sarah White (1992:17) notes that in many cases, ‘gender’ is merely used as a proxy for ‘women’. Moreover, in treating ‘women’ as an undifferentiated category (that is, without reference to variations of class, ethnicity etc.), feminist scholars have often neglected to pay close attention to the actual dynamics of gender relations in specific contexts. In this thesis, while focusing on the predicament of a specific category of women, my aim is not so much to describe their actions or experiences per se; rather, I seek to explore the ways in which existing patterns of gender relations and ideology interact with other social factors in the context of the lives of poor rural women of Bangladesh targeted through various development programs.

In anthropology and other disciplines, there is a continuing debate as to how to account for the existence of gender differentiation and inequality in human societies. In the 1970s, some feminist anthropologists (e.g. Leacock 1972, Sacks 1975) turned to Engels (1972) in their search for an explanation as to the nature and 'origin' of women's subordinate status in contemporary societies (cf. Gardner and Lewis 1996:60-61). In his seminal work, *The Origin of the Family, Private Property and the State* (1972; originally published in 1884), Engels argued that the subordinate status of women encountered in contemporary societies did not reflect any 'natural condition', but was a result of historical processes. He postulated that in egalitarian stateless societies, women had equal--if not higher--status compared to men. It was only with the emergence of class-based societies that woman's status declined in the course of history. Gender inequality is thus seen as being fundamentally linked to class inequality.

Many aspects of Engels' theoretical formulation have since been abandoned (e.g., the notion of a 'matriarchal stage' in human pre-history) or proven inadequate (For example, the persistence of gender inequality under 'socialism' has shown that the ideological aspects of gender relations cannot all be traced to 'relations of production'; cf. Molyneux 1981). many feminist scholars of different theoretical persuasions do still share the main thrust of his argument, that gender inequality is a product of history and culture, not the reflection of any 'natural' tendency. However, not many would today look for the 'roots' of gender inequality in any single domain of social life, regardless of whether it is economy, or religious ideology, or state policies that one may have in mind. It is now generally recognized that it is the examination of specific forms and dynamics of gender relations in concrete situations, rather than the search for universal principles, which is necessary. At the same time, it is also becoming increasingly obvious that much of the literature on gender, by focusing too much on 'male domination' and 'female subordination', has produced a rather distorted picture of what goes on in everyday life. Consequently, there is now a greater awareness of the need to reflect upon the ways in which issues are formulated, researched upon, or written about.⁷ One refreshing outcome of the rethinking that has taken place in this context is the fact that feminist researchers no longer confine themselves to documenting and analyzing instances of women's 'oppressed' or

'subordinate' condition. Rather than casting women in a passive role or victim status, many researchers today highlight the ways in which women act as active agents of history, and how even the most 'powerless' women can be seen to exercise some power in shaping their own lives through their various strategies of resistance and accommodation (e.g. Ong 1987, Gardner 1999, Danker 200). I, too, have tried to adopt the same approach, albeit within a limited scope.

2.1.2. Development

During much of its history, the notion of development has been equated with economic growth and technological change in the manner of the industrialized 'West'. And, as Gardner and Lewis note, "in virtually all its usages, development implies positive change and progress" (1996:3). Lately, however, such conceptions have been subjected to much criticism and reassessment (e.g. Hobart 1993; Sachs 1992). Given the widespread failure of 'top-down' approaches to development, and as part of an effort to resolve some of the theoretical, ethical and political dilemmas involved in their participation in the development process, anthropologists and other social scientists have for some time been looking for new paradigms of research and action (e.g. Long and Long 1992). Since the 1980s, this search has added new 'buzzwords' in the field of development: e.g. 'sustainability,' 'grassroots development' and 'participatory research' (Pottier 1993:13-14). While it is not clear whether such 'buzzwords' reflect a fundamental shift of attitudes and power relationships within the world of development as a whole, there is no doubt that there has been a sustained effort by many to bring about such a change.

Today, the need to involve 'local' people (i.e. those who are meant to be the 'beneficiaries' of development projects) at all steps of the development process is generally recognized by different parties that are active in the field: from local NGOs to international bodies. Recent literature on participatory rural appraisal (PRA) is one indication of efforts to translate this philosophy into practice (Chambers 1994; cf. Chambers 1983; Cernea 1993). Participatory rural appraisal (PRA) aims to enable rural people to plan and enact solutions to problems by analyzing their own knowledge of local conditions, facilitated by outsider. As stated by Chambers (1992:5):

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PRA aims to enable rural people to do their own investigations, to share their knowledge and teach us [the 'outsiders'] to do the analysis and presentations, to plan and to own the outcome. In a PRA, knowledge is articulated and generated in more participatory ways; in which interviewing, investigations, transects, mapping and diagramming, presentation and analysis are carried out more by the rural people themselves; *in which they 'own' more of the information; in which they identify the priorities.* (Emphasis added).

Similarly, recently there has also been much emphasis on the need to pay attention to 'indigenous knowledge systems' in development (Warren et al. 1995, Grillo 1997). In many such approaches, however, there seems to be a tendency to reduce the problem of dealing with the complexities of social life into that of developing routine procedures of data collection or action. For example, to speak of 'indigenous knowledge systems,' which only need to be documented and "systematically deposited and stored for use by development practitioners" (ibid: xvii), may involve an erroneous assumption about the nature of 'indigenous knowledge,' which consists of everyday practices that cannot possibly be abstracted into a 'system' in a simplistic manner (cf. Hobart 1993:17-20).

In order to deal with the complexities of social life more fully, both theoretically and methodologically, some social scientists now advocate an 'actor-oriented approach' that place actors at the center of the stage and rejects linear, determinist and simple empiricist thinking and practice. Here the term 'actor' refers not only to individuals, but also to other social actors, such as state agencies, political parties and the like (Long 1992:25). What is particularly significant about this actor-oriented approach is that it considers even those in the most subordinate positions as active agents in constructing their own world. This is a perspective that is adopted in this thesis as well. Instead of viewing rural women as passive victims of the tug of war between development and fundamentalism, we also look at the nature and extent of their agency.

In using the term development, I attempt to keep in mind the plurality of its meanings and usages, and the problems that may be associated with any one of them. However, rather than trying to establish whether one approach to development is better than another, my concern in this thesis is to discern the specific ideas and practices that are associated with a given notion of development, and to find out the effects to which

these ideas and practices are put to use in a given context. The concept of 'discourse' is relevant in this context, thus I discuss it briefly below.

2.1.3. Discourse (of Development)

While the search for new ways of thinking and acting in relation to development continues, some recent studies have stressed the need to examine the discourse of development as a whole. Escobar, one of the proponents of this approach, argues that "thinking of development in terms of discourse makes it possible to maintain the focus on domination ... and at the same time to explore more fruitfully the conditions of possibility and the most pervasive effects of development" (1995:5-6). The concept of discourse, used in a Foucauldian sense, refers to the set of ideas and statements that determines, in conjunction to a system of power relationships, how a given domain of 'reality' (such as 'development') is brought into being, thought about and acted upon. Thus to speak of development in terms of discourse is to view it

as a historically singular experience, the creation of a domain of thought and action, by analyzing the characteristics and interrelations of the three axes that define it: the forms of knowledge that refer to it and through which it comes into being and is elaborated into objects, concepts, theories and the like; the system of power that regulates its practice; and the forms of subjectivity fostered by this discourse, those through which people come to recognize themselves as developed and underdeveloped [Escobar 1995:10].

Rather than asking how the Third World can be developed, Escobar stresses the need to examine how the discourse of development constructs this entity called 'Third World,' and how, within the space created by this discourse, specific and interrelated forms of knowledge and types of power are organized in the construction and treatment of specific problems, e.g. malnutrition and hunger.

In a similar study, Ferguson (1990) provides a detailed analysis of the conceptualization, planning and implementation of an internationally funded rural development project in Lesotho. The aim of his analysis is to show how, despite the apparent failure of the project in terms of its stated objectives, its deployment had important effects such as the expansion and entrenchment of bureaucratic state power, the restructuring of rural social relations, and the depoliticization of problems (ibid:xiv-xv). Ferguson argues that it is in terms of these unintended but regular effects that the functioning of the development apparatus needs to be understood. What is distinctive about Ferguson's approach is that, instead of dismissing the

discourse of development as a set of ideological statements motivated by some vested interest on the part of the development establishment, he tries to show how this discourse produces real effects that are more profound than 'mystification' (ibid:18).

2.1.4. Religious Fundamentalism

Undoubtedly, the term 'fundamentalism' is a very problematic one and there are lots of debates among scholars regarding the use of this term. In general, in its common usage, 'fundamentalism' is now employed to cover a wide range of contemporary political developments that do not necessarily have the same characteristics or underlying features. In trying to give a broad definition of 'fundamentalism,' Marty and Appleby (1995:6) write:

The central substantive similarity among the various movements we identify as fundamentalist is a process of selective retrieval, embellishment, and construction of 'essentials' or 'fundamentals' of a religious tradition for halting the erosion of traditional society and fighting back against the encroachments of secular modernity.

Such a definition, however, leaves us with a problematic dichotomy: tradition versus modernity. In reality, even if those labeled fundamentalists may invoke or construct a certain notion of tradition in pursuing certain political goals, their methods and objectives may not actually be all that traditional (cf. Henkel and Stirrat 1996). As one author argues,

fundamentalism must be seen as quintessentially *modern* in the sense that it constitutes a response to events and conditions in the present. As such, it is frequently deeply involved in contemporary political processes, and so cannot be divorced from the operation and implications of power. The incidence and character of fundamentalist ideologies, moreover, ... depend on the nature of the polities in which and in relation to which they emerge [Caplan 1987:5; italics in original].

Also problematic is the widespread tendency, in the Western media at least, to associate fundamentalism with Islam more readily than with any other religion (cf. Asad 1993:5). It is sometimes argued—by Islamists and 'Western' scholars alike—that unlike in 'secular' Western societies, where the 'state' and the 'church' constitute (or, are seen as constituting) separate domains, Islam is a religion that does not allow such a distinction. In this context, Asad (1993:28-29) argues that

the separation of religion from power is a modern Western norm, the product of a unique post-Reformation history. The attempt to understand Muslim traditions by insisting that in them religion and politics (two essences modern society tries to keep conceptually and practically apart) are coupled must, in my view, lead to failure. At its most dubious, such attempts encourage us to take up an a priori position in which religious discourse in the political arena is seen as a disguise for political power.

Thus it is with an awareness of such issues that I use the term 'fundamentalism' in this thesis. While following the common practice of labeling certain developments as fundamentalist, I do not necessarily attribute any preconceived qualities to these developments. Instead, my aim in this thesis to try to discern, in a given context, the diverse meanings, practices and relationships that disappear from view behind the singular label of fundamentalism. I believe that such an approach requires one to stand at a distance from the ('Western') discourse of fundamentalism, thereby contributing to, or at least complementing, the important task of its deconstruction (cf. Henkel and Stirrat 1996:6).

2.2. Gender and Development

Development has been an important area of concern for feminist scholars since the 1970s. It was in the context of the failure of the first 'decade of development' (1961-1970) that the relationship between gender and development began to be examined. Ester Boserup's *Women's Role in Economic Development* (1970) was to act as a source of inspiration and theoretical and conceptual debates in this regard. Boserup reported that by dismissing or underestimating women's economic contribution, many development projects, rather than improving the lives of Third World Women, had deprived them of economic opportunities and status. Inspired by Boserup's arguments on the issue of women's marginalization in development, a new subfield of development, Women in Development (WID) gradually emerged (Marchand and Parpart 1995:13). Since then, debates on the relationship between women and development have moved on to address new questions and problems, thus giving rise to new labels for identifying one's theoretical position with respect to other (or previous) approaches. The following passage provides a schematic summary of the different approaches in the women and development literature:

The WID discourse, which is closely related to American liberal feminism and modernization theory, does not address existing gender structures, but concentrates on technology, looks toward incorporating women into conventional projects. Its successor, WAD (Women and Development), is a Marxist feminist approach which focuses on women's economic roles and on class and international inequalities. However, like WID, it too ignores women's domestic roles; like other Marxist approaches, it over-emphasizes class. GAD (Gender and Development) represents the socialist feminist approach. Socialist feminists scrutinize the intersection of household and public structures to discover why women are systematically discriminated against [Jabbara and Jabbara 1992:1-2; cf. Rathgeber 1990]

While the new approaches (i.e., WAD and GAD) may have dislodged the WID discourse from its earlier position, given the manner in which the latter was incorporated in the global discourse of development, its lingering influence may still be encountered in many contexts. Moreover, many aspects of critiques of WID may actually apply to its successors as well, as indicated, for example, in the above passage in relation to the lack of focus on women's domestic roles in both WID and WAD. Thus it would be pertinent to discuss a few additional points that emerge from several critiques of this approach (e.g. Chowdhury 1995; Escobar 1995; Kabeer 1994).

As have been pointed out by various authors, the WID discourse does not fundamentally challenge the notions of 'modernization' or 'development'. But in many ways, this critique applies to WAD and GAD as well. As Marchand and Parpart (1995:14) note, "GAD proponents rarely challenge the goal of modernization/Westernization," although, they add, "some scholars believe the GAD perspective provides the possible (discursive) space to do so." A related point in this context concerns the way in which the WID discourse operates in relation to the category 'Third World Women.' Escobar (1995:179), referring to several of Mueller's works (e.g.1986, 1987), writes:

[T]his institutionalized and state-linked development structure [i.e., WID] has become the organizational basis for the production of knowledge about women in the Third World, filtering in important ways what feminists in developed countries can know about Third World women....[T]opics with which the WID discourse deals "are not entities in the real world, merely there to be discovered, but rather are already constructed in procedures of rule" carried out by institutions....This does not mean that many of the conditions of women WID researchers described are not real. It means that this reality serves only as a partial basis for another, institutionally constructed reality that is consonant with conceptualizations of the problems of development already put together in Washington, Ottawa, Rome, and Third World capitals.

The main issue here is primarily that of 'representation' or the discursive construction of the 'other', and the asymmetry of power relationship that this representation expresses, sustains, and even helps create in the first place. As Ong (1988:85) writes, "By portraying women in non-Western societies as identical and interchangeable, and more exploited than women in the dominant capitalist societies, liberal and socialist feminists alike encode a belief in their own cultural superiority." The discursive domination by 'Western' women over 'Third World' women, however, is not

necessarily a deliberate act. Rather, it is the discursive positions adopted that produce such a result. As Mohanty (1991:52) writes,

Western feminist discourse and political practice is neither homogeneous in its goals, interests, or analyses. However, it is possible to trace a coherence of effects resulting from the implicit assumption of the "West" (in all its complexities and contradictions) as the primary referent in theory and praxis.

Davis' (1992) argument regarding the reasons for the limited participation of women in development projects in Morocco illustrates the point. Referring to Muslim women in general, she argues that the limited participation by Moroccan women in development projects is not because of the cultural requirements of seclusion as such, but rather because of the limited viewpoint of the men, both Western and Moroccan, who run development agencies. Male and 'Western' development experts see Moroccan women as 'other' in two ways: as Muslim, and as women. "Viewing them as Muslim, Westerners expect them to be secluded in their norms, male-dominated, and unable to act on their own;" they "view being a Muslim woman as a general and perhaps insurmountable impediment to development, and then act--or often do not act--on this basis" (Davis 1992:112).

Although the context of Davis' discussion is mainly 'Western' male experts, her argument may apply to female experts as well. While pointing out that the reader of her article, given its subject matter, "may expect an explanation of how the seclusion of Moroccan Muslim women limits their participation in development," she argues that "this expectation is itself a significant obstacle to those women's emancipation" (ibid:111). It is in producing such expectations, that is, in circumscribing the ways in which questions are to be posed or problems are to be defined, that a discourse produces its effects and reflects its 'power'. Thus the growing concern with 'discourse' is not merely an academic exercise. The outcome of today's 'battles' in this area (cf. Long and Long 1992) will surely be a crucial factor in determining the form and direction that 'development' will take tomorrow, and the ways in which women as well men will relate to it.

To exclusively focus on discourse, however, means turning our attention away from another important 'battlefield': the everyday lives of men and women 'out there' who still confront 'development' in a more immediate way, either through resisting or

accommodating to various development projects. There have, of course, been numerous studies demonstrating the negative (and gendered) effects of development intervention in various contexts. Studies that focus on the creative responses of the people thus affected, however, have been much rarer. Among the studies that do focus on this issue, there is indication that (Third World rural) women, far from being hapless victims of 'misconceived' development projects devised by ('Western' and mostly male) experts, have in fact shown resilience, creativity, and foresight in their responses to development intervention. For example, Escobar (1995:173; based on Taussig (1978) discusses how women farmers' resistance to development intervention in the Cauca Valley region of Colombia compare favorably to their male counterparts' ready acceptance of the same.⁸ Clearly, more attention to such phenomena, and grounded analyses of them, are very important steps in the continuing search for 'alternatives to development.'

Kabeer (1994), in her well-known book *Reversed Realities: Gender Hierarchies in Development Thought*, examines the biases which underpin mainstream development thought, and which account for the marginal status given to women's needs and interests in current development policy. She argues that despite a global gender concern women continue to occupy a marginal place in development thought and policy, and that the institutions within which development policies are made and implemented are male biased. According to her, the continuity of women's subordinate status is revealed in the organizational structures of the development agencies. This gender bias in the institution is observed in the formulation of objectives and in budget allocations. Providing examples she says that even though women's desks and units or offices have been established, these are often situated in the peripheries of mainstream development activity and thereby placed outside the technical core of decision making and budgeting.

2.3. Gender and Religion

The relationship between gender and religion is complex and deeply embedded in the fundamental institutions of society. Religious beliefs and values are a major source of the justification of existing gender roles and relations. Religious rituals and institutions are also highly gendered in that there are usually explicit rules or norms regulating differential participation of men and women in them. While the imposition

of religious prescriptions regulating gender roles and relations may start within the family, the process operates at other levels of social life as well: at school, in community affairs, and beyond. This may be further reinforced in the context of nation-building and state formation, especially when religion becomes an important factor at that level.

Now, in many parts of the world, there is a growing trend of religion being brought to the center of political movements and state projects, in the process of which the social position of women often emerges as one of the most important issues to be dealt with. This is so because national and state processes are gendered anyway, as shown by Yuval-Davis and Anthias (1989). These authors have identified five major ways in which women are related to ethnic/national processes and state practices 1) as biological reproducers of members of ethnic collectivities; 2) as reproducers of the boundaries of ethnic/national groups; 3) as participating centrally in the ideological reproduction of the collectivity and as transmitters of its culture; 4) as signifiers of ethnic/national differences--as a focus and symbol in ideological discourses used in construction, reproduction and transformation of ethnic/national categories; and 5) as participants in national, economic, political and military struggles (ibid:7). Insofar as religion serves as one of the primary sources of ideas regarding gender roles and relations in society, the strong influence of religion in national processes and state practices merely serve to reinforce their gendered nature.

The linkages identified above are examined in the context of specific Muslim societies in a book named *Gender and National Identity: Women and Politics in Muslim Societies*, edited by Moghadam (1994). The articles in this book explore gender dynamics of political movements in Muslim countries from both theoretical and political angles, to demonstrate that nationalism, revolution, and Islamization are gendered processes. The book has addressed some issues from the feminist point of view, such as, What is the relationship between nationalism and images of woman? What role does the 'Woman Question' play in the discourses and programs of revolutionaries? Why is the question of woman integral to projects of Islamization? Referring to Anderson's (1983) seminal work on nationalism, Moghadam argues that although Anderson does not deal with issues of gender or sexuality, he makes a simple but profound suggestion that nationalism is best viewed not as an ideology but

as akin to kinship and religion. This perspective helps explain why, in so many contemporary political movements, women are assigned the role of bearer of cultural values, carriers of traditions, and symbols of the community. She writes:

If the nation is an extended family writ large, then women's role is to carry out the tasks of nurturance and reproduction. If the nation is defined as a religious entity, then the appropriate models of womanhood are to be found in scripture. Nationhood has been recast in these terms in the latter part of the twentieth century, and this has distinct implications for feminism as an emancipatory project. Women become the revered objects of the collective act of redemption, and the role models for the new nationalist patriarchal family (1994:4)

The conventional separation between the state and the church that is made in liberal political theories, or the traditional Marxist view of religion as a source of 'false consciousness', have both proved inadequate in explaining the resurgence of religion in the contemporary world. Instead of taking any preconceived view of what the role of religion in society is or should be, what many analysts now stress is a need to examine the various manifestations of the complex relations between religion, the state and processes of socioeconomic change in their specific contexts. In general, however, it is quite obvious that religious ideologies tend to promote highly gender-differentiated models of society. As Moore writes, in the case of women, "the role of religious ideology in maintaining political control is most forcefully manifest in the areas of marriage, reproductive rights and the control of female sexuality" (1988:173).

The growth of religious revivalism or fundamentalism is particularly noticeable in (or perhaps simply more noticed in the context of) many contemporary Muslim societies.⁹ Since the political and economic circumstances in which fundamentalist movements emerged in various Muslim countries are quite diverse, it would be erroneous to treat them as a single and homogeneous process. Nonetheless, they do share certain similarities at the level of discourse, especially on the question of the position of women. Fundamentalists in various countries have actively sought to restrict women's sphere by introducing Muslim Personal Laws and other such measures. As Hélie-Lucas suggests, it may be due to the failure on the part of the fundamentalists to promote any specifically Islamic form of politics or economics that they "concentrate their efforts on Personal Law and on the family, which become the epitome of Islamic politics, a condensation of all other identities, and a place of refuge" (1994:392). She describes the growth of this phenomenon and the state's role in it in the following terms:

During the past two decades and more especially during the last one, Muslim Personal Laws have been at the center of Muslim identities; new Muslim Personal Laws have been passed, reinforced, or modified in ways which are highly unfavorable to women. This phenomenon could be interpreted as the expression of the power of fundamentalists, and as the collusion of states with fundamentalist movements. No matter whether fundamentalists are in power or in the position of a powerful main opposition party, or whether they are just growing, in most cases, their claim to an "Islamic" private sphere through the adoption of personal laws is very generally heard by those in power [Hélie-Lucas 1994:396].

While the rise of religious fundamentalism in many Muslim countries may be seen as being associated with a pressure on women to become more 'Islamic' in their behavior or demeanor, it is also important to note that traditional religious symbols and practices may acquire quite different meanings in different contexts. For example, although the veil is conventionally associated with Muslim women's seclusion and subordinate status, it functioned as a powerful symbol of protest and resistance against imperialism and autocratic rule when large numbers of Iranian women took part in the revolution that overthrew the Shah regime. On the other hand, many of the same women took to the streets again just two months after the Shah's fall as plans were announced to make veiling compulsory (Moore 1988:174-175).¹⁰ What this example shows is that one must be careful not to interpret all usage of traditional religious symbols and practices in the political arena as an expression of fundamentalism. Moreover, as Kandiyoti (1991) argues, an adequate analysis of the position of women in Muslim societies must be grounded in a detailed examination of the political projects of contemporary states and of their historical transformation. She states that post-independence trajectories of modern states and variations in the deployment of Islam in relation to different nationalisms, state ideologies and oppositional social movements are of central relevance to an understanding of the condition of women. She also makes the important point that women are neither homogenous nor passive victims of patriarchal domination. Despite their subordinate position, women are active social actors, thus their agency and activism must be taken into account and understood (The same point is also made by Jeffery 1999).

2.4. Religion and Development

As noted earlier, despite the growing importance of 'religion' in contemporary political processes--both within the internal context of specific states, and in the context of the present world order--the existing literature on development hardly discusses the relationship between religion and development. The reason for this

vacuum is that for a long time social science theories were mainly based on the perception that economic structures and processes are the foundation of political and social development. Since the end of the 1950s particularly, western inspired social science and development studies have been dominated first by modernization theories and later by dependency and underdevelopment theories together with neo-Marxist and other radical perspectives, which all considered religion to be irrelevant in relation to development and social transformation. These so-called 'big' theories were primarily preoccupied with institutional and structural changes. Furthermore they focused on the impact of the modernization 'agents' on indigenous Third World communities, and they emphasized external rather than internal factors (cf. Haynes 1993:15,25, in Bülow 1998). However, even though the dominant discourse of development has sought to address the socioeconomic problems faced by the Third World mainly in economic and technological terms, much of the current literature on development now makes it quite clear that the problems concerned must be understood in their social, cultural and political contexts as well. Since religion continues to be an important part of social life in human societies, its absence in the literature has important implications, as I discuss below.

First, there clearly seems to be linkages, as is often noted in a cursory way,¹¹ between the rise of so-called religious fundamentalism and the failure of the development process in various Third World countries. Thus it is important to address what religious fundamentalism has to do with religion as well as how it relates to the development process. A clue as to why such issues remain largely unexamined seems to be provided by Ferguson's (1994) characterization of the development apparatus as an anti-politics machine. Religious fundamentalism belongs in the domain of politics. The development apparatus, on the other hand, operates through technocratic procedures and an economistic discourse. The discourse of development does not leave much room for dealing with political issues as such, unless they are first depoliticized. Nonetheless, when critics of development such as Escobar suggest that it is time to think in terms of 'alternatives to development', not in terms of 'development alternatives' by "abandoning the whole epistemological and political field of postwar development" (Escobar 1991:675; 1995:222-226), we are faced with a question to which there seems to be no ready answer: Do 'fundamentalist' movements represent one kind of search for 'alternatives to development'? Or are

they just another variety of 'development alternative'? Clearly, these are big questions that can hardly be addressed within the scope of this thesis. Nonetheless, it would be worthwhile at least to mention the different kinds of questions that one could address with respect to religion and development.

A second way in which religion becomes an important issue in relation to development concerns the interpretation of the cultural context of development. As already indicated, the importance of the cultural dimensions of development has received a much wider recognition in recent years than it did in the past. Yet the cultural categories and symbols that are associated with religion, and the question of how they shape the 'emic' view of the world, are rarely addressed even in the context of topics such as 'indigenous knowledge systems' (cf. Warren et al. 1995).

In fact, for some development practitioners, the very definition of development may depend upon one's own religious or spiritual attitudes. As one author, writing in the context of rural Bangladesh, argues:

Animators [in the same sense of the term as used by Freire 1972, i.e. referring to those involved in the task of 'conscientisation'] need a theistic understanding of the world and of humanity to guide them in the task of working with the people. In the Bangladeshi context, the praxis of the animators among Muslims needs, therefore, to be based at the very least on faith in Allah as the Creator of all human life and of the whole earth and all its resources, who gives meaning to human life and who calls all human beings to obedience [Abecassis 1990:105].

While such an argument may not seem compelling to many, it does raise some important questions as to the limits of secularist perspectives in understanding the cultural universe of people for whom God or religion remain at the center. This is an issue that applies equally to both those for whom development is meant, and those who see themselves as agents of development. In this context, the role of missionary organizations during the colonial period, or the fact that there are numerous religious charities and development organizations operating throughout the world today, all become relevant issues.

Perhaps one final observation can be made on the relationship between religion and development. While religion has conventionally been treated as a conservative force in Marxist analysis, its liberating potentials were clearly demonstrated in Nicaragua where the political ideology of the Sandinistas found an ally in the so-called

"Liberation theology" (Turner 1985). In comparing religious movements to 'secular' revolutionary movements, Haddad and Findly comment:

[S]ince the rise of nation-states and secular ideologies, radical social change has far more often been accomplished by means that are political rather than religious. Yet it would be a mistake to presuppose that the great political cataclysms that we call revolutions are wholly different in character from prophetic religious movements. For both are commonly fired by dynamic visions of restructured human relationships and institutions. Moreover, both articulate their visions and mobilize participants by generating ideologies, manipulating symbols, and staging public demonstrations of commitment--that is, rituals. We have even seen, in recent years, the advent of revolutions that are explicitly religious in ideology [the classic example being the Islamic revolution in Iran]--that is to say, the vision of a new order that inspires the revolution has its source in a religious revelation [1985:xviii].

Within the dominant discourse of development, there is hardly any room for the kinds of revolutions mentioned above. It is not that the term 'revolution' has no place in this discourse. But the 'revolutions' that concern the discourse of development are of a different type altogether: the 'Industrial Revolution', the 'Green Revolution.'

2.5. Religion in the Literature on Women and Development

As we have seen in the foregoing discussion, there are various ways in which studies of the relationship between religion and development may be approached. However, as pointed out earlier, there remains an obvious lacuna in the literature on development in this regard. In relation to the literature on women and development, the situation is hardly different, as one author notes in her book that may be regarded as one of the few attempts so far to fill the gap:

When the role and status of women in development are discussed, the issue of religion and its impact on women's traditional position is typically sidestepped. Because the subject is ultrasensitive and emotionally charged, development planners treat religion as a nonsubject. At meetings and conferences this subject is virtually taboo in discussions about development [Carroll 1993:1].

The conceptualization of religion or the analytical frameworks used in trying to link religion with women and development, however, remains problematic. Thus the same author just cited writes:

The ossification of religions and their original tenets, established to accommodate the conditions of bygone times, has had a particularly detrimental effect on women worldwide. Religion--or more specifically, religiosity, folk religion, or popular religion--has been used to excuse the prejudicial treatment of women, to degrade them, and to restrict them to endless childbearing and drudgery [ibid:1-2].

Carroll does note that "each religion has an innate flexibility and considerable scope for helping women to reach their potential" (ibid: 253), but her treatment of the four

major religions covered in the book--Hinduism, Buddhism, Christianity and Islam--fails to convey the full extent of the complexities and contradictions, and the multiplicity of vying traditions inherent in any one of these religions. And while she discusses, in turn, where each religion stands in terms of the views that it promotes in relation to education and population, the notion of development itself remains unproblematized. In terms of gender, the author's argument remains quite rudimentary: it is men's monopoly of power in religion, as in other domains, and not religion itself, that keeps women in the position where they are.

It seems that if one were to attempt an exhaustive review of the literature on women and development, the above observations would still apply to much of the literature. Sarah White, for example, makes the following observations in her review of research on women in Bangladesh:

The focus of studies is women, or gender, used as a proxy for women. Here...the context of aid is significant: a focus on women is much more easily developed into a policy initiative. In terms of analysis, however, it means a significant sacrifice of sensitivity to the multiplicity of forms of identity and power relations that gender can express. In aiming to address specific debates studies bracket off a whole range of other social and cultural factors. Religion appears primarily in fairly crude terms as social control [1992:17; emphasis added].

In this context, some further observations made by White, in her reflection on her own work (*ibid*), seem pertinent. While she does not herself include religion in her purview, she acknowledges this omission and notes the implications of, and some of the reasons for, such omission. As she writes:

The ritual, religious and ceremonial life of the village is a[n]...important aspect cast into shadow by my study. I present a fairly strictly secularized view of social interaction. This...reflects the development world-view in which religion and ritual tend to appear, if at all, as traditional attitudes or beliefs that hinder the adoption of 'modern' practices. The secularity of my presentation leads to loss on two counts. First, it undercuts my stated aim to explore how people themselves experience their lives. Second, it means that I missed out on some of the most fecund imagery through which people assign meanings and describe their society and the place of gender within it.

Aside from the development bias, there was a second reason that I shied away from a stronger emphasis on religion. This is the tradition within feminist studies which trace male domination to the ideological construction of femininity in key religious texts. I was uncomfortable with the tendency of this to emphasize formalized culture rather than actual behaviour, and so incline towards monolithic presentations of religions as ideology [*ibid*:148].

The tendency towards monolithic presentations of religions that White refers to here is clearly discernible in the few works that do try to examine the relationship between women, religion and development. However, there are signs that the tendency

towards viewing religion as a tool of male dominance is changing. As White, to quote her once again, notes:

There are two main strategies of attack on the thesis that religious ideologies reinforce male dominance. First, some apologists maintain [that] religious founders have been misunderstood, and were actually far more positive about women than they are usually presented. [...] Second, and very creatively, contemporary feminists have made significant moves towards drawing out the principles of female power and activity hidden in the dominant religious traditions [1992:149].

While feminist re-interpretations of religious traditions (cf. King 1995) are yet to make any visible impact in the field of development itself, there is some indication that the international development regimes are at least beginning to pay a greater attention to religion in relation to women and development (e.g. Special Programme on Women and Development 1993). However, as discussed earlier, the focus on women in such contexts is not the same thing as a focus on gender. At the same time, the fact that it is Islam, rather than other religions or religion in general, that seems to attract the greatest amount of attention makes it necessary to not lose sight of the wider global context in which the representation of Islam in the West becomes a problematic issue. At the same time, it may also be noted that, in trying to remove certain misconceptions regarding the supposed incompatibility between Islam and development, such official documents hardly problematize the notion of development itself.

Chapter Three

WOMEN, ISLAM AND DEVELOPMENT IN BANGLADESH: AN OVERVIEW

While various causes and symptoms of underdevelopment persist in Bangladesh, the people of the country have also been embroiled in a crisis of national identity, involving an oscillation between two poles of identity—Bengali and Muslim. Immediately after independence, Bangladesh adopted its constitution based on four guiding principles: (Bengali) nationalism, democracy, socialism and secularism. The country, however, soon came under military rule under which the name of the nation was officially changed from ‘Bengali’ to ‘Bangladeshi’, and the principles of secularism and socialism were also dropped from the constitution to accommodate a new set of priorities, namely, Islam and the free market. In this chapter, I discuss the historical and contemporary contexts in which Islam and development function as dominant political issues at the national level in Bangladesh, paying particular attention to how these issues relate to women and gender ideology.

3.1 National Identity and Gender: Emergence of Bangladesh

When the region that is now Bangladesh became part of Pakistan in 1947, following two centuries of British colonial rule, Islam, or rather, Muslimness, was the only unifying force between the culturally and ethnically different wings of this new state, namely East Pakistan and West Pakistan, which were separated by 1,000 miles of Indian territory. In this connection, it is important to note that although Pakistan was created as a state for Muslims, it was not conceived as an Islamic state. As Hamza Alavi states, during British rule, “the Pakistan movement was a movement of Muslims rather than Islam” (1988:67). He points out that while some people erroneously argue that Pakistan was founded on the basis of religious ideology, the fact is that “every group and organization in the subcontinent of India that was specifically religious, was hostile to Jinnah and the Muslim League and had strongly opposed the Pakistan movement” (ibid:66). Taking position against conventional explanations of the creation of Pakistan, Alavi argues that “Pakistan movement was neither a millenarian ideological movement devoted to the realization of an Islamic

state nor was it a movement of feudal landlords nor yet again a movement of an emergent Muslim national bourgeoisie" (ibid: 66-67). Instead it was a movement led by a class that Alavi terms *salariat*, i.e. salaried classes of government civil servants and other professionals. The Muslims belonging to this class felt threatened by their Hindu counterparts, and their fears and aspirations led them to come up with the idea of a separate state for Muslims.¹² In the postcolonial period, however, the appeal of religion as a primary basis of national identity for Pakistan did not remain unchallenged, at least as far as the Bengali Muslims were concerned, as the emergence of Bangladesh testifies.

Before the rise of Muslim nationalism, given the fact that the middle class of Bengalis that came into prominence under colonial rule mainly consisted of Hindus, the Bengali Muslims, most of them peasants, were not in a position to identify with the kind of nationalist vision that the Bengali Hindu elite espoused. It was in this context that the idea of a separate 'Muslim homeland' came to have an appeal for the Bengali Muslims. Even then being Muslim did not mean the same thing for all classes of Bengalis. Though, theoretically, the Muslims of Bengal formed a single religious community and were treated as such by most government agencies as well as by the leaders and politicians of that time, socially the community was split into well-defined and, in many ways, mutually exclusive groups; culturally, the elite (*ashraf*) and the mass (*atraf*) ethos were poles apart (Ahmed 1981:5-6). As Kabeer (1991a:119; cf. Sobhan 1994:65) notes, there were two main forms of Islam that had flourished in Bengal. There was the syncretic Islam of the rural masses, "a fusion of Hindu and Muslim traditions among cultivators and artisans," which flourished under the influence of Sufi mysticism.

In marked contrast was the faith practiced by the urban-based, foreign-born Islamic elite who strongly resisted assimilation into indigenous Bengali culture. "They maintained their distance from the local population...by stressing their foreign extraction, by adhering closely to orthodox Islamic practices and by speaking only Persian, Arabic, and later, Urdu. [Kabeer 1991a:118]

It was this Islamic elite, as Kabeer notes, "who became the leading Bengali representatives of the Muslim League and the most vociferous supporters of the demand for a separate Muslim homeland." She further writes: "Although they claimed to speak for all Bengali Muslims, they were from the outset made up of people, like Syed Amir Ali, Nawab Abdul Latif and Nawab Salimullah, who spoke in languages

that were not understood by the majority of their 'imagined' constituency, who looked to West Asia for their cultural references and who regarded local culture and customs as irremediably Hinduised". (ibid:119)

However, once Pakistan was created, the Muslim identity that served as the basis of the formation of the state began to lose the appeal to the people of East Pakistan. The people of East Pakistan immediately felt themselves as underprivileged when the inherent differences and dichotomies between the two wings started to reflect in the policies and programs of the country. From the very beginning, the ruling elite of West Pakistan attempted to strength their domination in the country. Significantly, though sixty percent of the total population of the country lived in East Pakistan (present Bangladesh), it was predominantly West Pakistanis, particularly Punjabis, who monopolized state power. The economic development plan and projects initiated by the Pakistani government systematically discriminated against the East Pakistanis. Allocation of domestic investment, distribution of foreign aid, development of infrastructure etc. all favored the West Pakistanis, thus giving rise to class and regional discontents in the country. There was also significant inequality between East and West Pakistanis in public appointment. In 1948, East Pakistanis numbered only 11 percent of the members of the CSP, the Civil Service of Pakistan, the elite cadre that controlled the bureaucracy and thereby the state in Pakistan. East Pakistani share in the army was even worse, with only 1.5 percent of army officers being East Pakistani (Alavi ibid 106).

But most importantly, Bengali resentment against Muslim nationalism was aroused when the ruling class intended to demolish the language and culture of the Bengalis--who were seen as retaining many 'Hindu' cultural elements--in the name of Islam and national unity. The effort to make Urdu the only official language of Pakistan, consciously ignoring the fact that Urdu-speaking Pakistanis did not exceed three percent of the total population, was a part of this intention. The 'language movement' of 1952 that took place in response to such a move is seen as the beginning of the 'imagined' Bengali nationalism that led the economically, politically and culturally deprived Bengali people to resist the dominant West Pakistanis. The sacrifice of the martyrs of the Language Movement brought about a new political awakening and cultural resurgence among the people of East Pakistan. And finally, the Bengalis

became aware of their distinct cultural identity. The rise of Bengali nationalism by going beyond the religious and communal boundaries created a new dimension to the political and social scenario. Passion and feelings for lands, language, culture and for the fellow people, formed the basis of Bengali nationalism (Harun 2005:15) and finally the emergence of Bangladesh as a separate nation-state.

In relation to gender, what is significant is that debates over the position of women in Islam were not an essential part of the Muslim nationalist discourse. Although the 'women's question' "was a central issue in the most controversial debates over social reform in early and mid-nineteenth-century Bengal--the period of its so-called renaissance" (Chatterjee 1993:116), given that these debates were almost exclusively concerned with women belonging to the Hindu *Bhadramahila* ("ladies"), the Bengali Muslim community remained largely untouched by them. This did not mean that the conditions of Muslim and Hindu women were very different. But under circumstances in which the Hindu/Muslim dichotomy began to have political significance under colonial rule, Muslim reformers as well as the British stayed relatively neutral on the need for legislative reform of women's rights in Islam. Thus, as Siddiqi (1992:52) notes,

the prominence given to the position of women is one of the most significant differences between the trajectories of Muslim and Hindu/Indian nationalisms. As it happened, debates on the place of women in Islam did take place at the turn of the century, but, unlike the Hindu discourse, these were not instrumental in shaping Muslim nationalist dialogue with the British. [cf. Chatterjee 1993:133; Murshid 1983; Amin 1993]

It may be noted in this context that when the question of 'women's emancipation' began to be raised among Bengali Muslims, the most prominent voice was that of a woman, namely, Rokeya Sakhawat Hossain (1880-1938). Born into an upper class Muslim family in Rangpur, a district of north Bengal, Rokeya devoted her life for the Muslim women's rights. Identifying the lack of education as one of the main cause of female subordination, she established the Rokeya Sakhawat Memorial School in Calcutta in 1911. As a Muslim Pioneer feminist writer, She has written a number of books¹³ on patriarchy and oppression of the women in the society. Although she never came out of Purdah, nonetheless she repeatedly criticized the orthodox religious leaders saying: "using religion as excuse, men have tried to dominate women. Thus I was obliged to enter into the fray." Rokeya also founded the *Anjuman-i- Khawateen-i-Islam*, a small service association for Muslim women in 1916. As a prototype

feminist, Rokeya, however, did not see national liberation as an answer to the question of 'women's emancipation' (*nari mukti*). On the other hand, Muslim nationalists in their turn did not pay much attention to calls for social reform with respect to women's position.

While no significant active involvement of women nor the politicization of women's issues accompanied the creation of Pakistan, with the growth of Bengali nationalism, women in the former East Pakistan came to play an active role in the political sphere. There were many ways in which Bengali women were involved in the reassertion of Bengali identity. For example, Bengali women were very active in the Language Movement. When Khwaja Nazimuddin, on 26 January 1952, declared that Urdu alone would be the state language of Pakistan after having agreed in March 1948 to give national status to Bengali, student strike was called on 30 January as a part of their protest. A procession was taken out despite opposition from the student wing of the East Pakistan Muslim League. The *Rashtra Bhasha Sanggram Parishad* called for a strike throughout Dhaka on 4 February in which about 10,000 people participated, including approximately 2,000 women (Murshid 1996:309). Bengali women were actively involved in the cultural resistance against the assimilationist approach that the (West) Pakistani ruling elite pursued towards the Bengalis. "They sang Tagore songs [banned by the Pakistani state], put on *tip* [a decorative spot on the forehead traditionally worn by Hindu women to denote marital status], wore flowers in their hair, sent their daughters to music and dance schools, allowed them to perform on stage" (Ahmed 1985:47; cf. Sobhan 1994:69-70). While these were previously uncontroversial aspects of middle-class Bengali culture, they became acts of political defiance as the Pakistani state branded them as "Hindu aberrations." In addition, women expressed their symbolic protest in the streets. As Kabeer (1991a:121-122) writes,

Over the years, 21 February, formally observed as the Day of the Language Martyrs [commemorating events that took place in 1952], had come to be enacted as an annual reaffirmation of Bengali identity. Women wearing white saris [white is the colour of mourning among both Hindu and Muslim Bengalis] joined in processions to lay wreaths at the monument to the martyrs. As the nationalist movement gathered force in the months preceding the declaration of Bangladesh's independence, massive demonstrations were held in Dhaka in which large contingents of women, dressed in traditional festive yellow and red saris, wearing bindis [i.e. tips] on their foreheads and singing Bengali nationalist songs, including the banned songs of Tagore, spearheaded what was effectively a cultural resistance to the Pakistani regime.

In the liberation war of 1971, women actively participated in different ways. Many of them¹⁴ fought side by side with men, while many others served in other capacities, such as providing food, shelter, funds, nursing the wounded and hiding weapons taking the risk of their own lives. On the other hand, the Pakistani army made Bengali women a specific target of assault, leading to the rape of some 30,000 women (Kabeer, *ibid*:122). Significantly, it was this passive role of women as victims that came to be highlighted following independence, in the ritualized reciting of the nation's history in words like "we won the independence of this land at the cost of the lives of 3 million martyrs and the honor [*ijjat*] of thousands of mothers and sisters." Although the rape victims were formally honored by the new state as *Biranganas* (female war heroes), the difficult problem of reintegration into society that the survivors among these women faced in the post-liberation period indicates the extent to which traditional views of women persisted. In fact, in cultural representations of the experience of liberation war, it is the traditional gender images that are reinforced. As Ahmed (1985:30) notes, literary and other media of arts primarily depict two stereotypes, "one of the woman who is raped by Pakistani soldier/collaborator and secondly of the Bengali freedom fighter son/brother/lover who leaves behind a weeping female figure."

While the secular nature of Bengali nationalism may be seen as having been more liberating for women than the Islamist ideology that the Pakistani state had come to lean towards, it did not really seek to fundamentally alter existing gender relations. Thus even though the 1972 constitution formally recognized the equality of the sexes in all spheres, reserved certain jobs exclusively for men considering those 'unsuitable' for women (Hashmi 2000:186). Moreover, it was in terms of the domestic role of women that the new state came to formulate policies for women, as indicated by the following policy statement-regarding the importance of women's education in the First Five year plan (1973-78):

Investment in the education of women provides a wide range of private and social benefits. Their contribution towards rearing of children and management of household economy is significant. The level of schooling of women determines the efficiency of household management. Educated women pay better attention to nutrition, health and child-care than uneducated. [quoted in Kabeer 1991a:125]

3.2. Gender and the Revival of Religious Fundamentalism in Bangladesh

When Taslima Nasreen, a writer from Bangladesh, attracted international media attention in the early 1990s after receiving death threats from 'Islamic fundamentalists,' what the world generally came to know about the writer and the country that she had to flee was basically the story of a 'female Salman Rushdie' from a 'Third World' country where 'Islamic fundamentalism' was on the rise. "The Battle Between Free Expression and Islam Still Rages," was the opening sentence of a leading article published in *The Times* (18 June 1994, p.19) in connection to events leading to Taslima Nasreen's flight to the West. The real battle, however, had more to do with different gender ideologies than with 'free expression' or 'Islam'. The fact that Taslima Nasreen was a self-proclaimed feminist who openly challenged the sexual norms of the society seems to have had much to do with the way events progressed. While neither Taslima Nasreen's 'radical feminism' nor the 'religious fundamentalism' of her persecutors reflect the mainstream of politics in Bangladesh, the entire episode sheds a great deal of light on the nature of the relationship between gender and the politics of religious fundamentalism (and politics in general) in contemporary Bangladesh. At the same time, the events surrounding Taslima Nasreen also point towards the need to look at the international context of contemporary national politics.

While the extent of the revival of 'religious fundamentalism' in Bangladesh has not been insignificant, what Western media reports focusing on Taslima Nasreen did not take much note of was the fact that there also existed a powerful movement against the 'fundamentalists' (in this context, the 'fundamentalists' are members or followers of groups such as the Jamaat-i-Islami party, which opposed the independence of Bangladesh, and which bases its political ideology on a contested interpretation of Islam). This movement was led by Jahanara Imam--author and mother of a martyred freedom fighter--who, until her death in 1994, successfully led a campaign in mobilizing public opinion against the 'fundamentalists' and in favor of the political ideals that prevailed during the Liberation War.¹⁵ What is revealing is that the activists in this anti-fundamentalist movement did not on the whole see a common cause with Taslima Nasreen. Regardless of the stance that one took in relation to remarks that Taslima Nasreen allegedly made suggestion that the Koran should be

modified (a charge that she denies), the fact that the author's views on sexuality and gender conflicted with the norms of Bengali society made it unlikely that very many people would come forward in her defense. Here it must be noted that factors such as the manner in which the Western media focused on the whole episode (making Islam and 'fundamentalism' synonymous), the involvement of the BJP (i.e. the 'Hindu Nationalist' Bharatiya Janata Party of India that allegedly circulated free copies of the author's novel *Lajja*, which depicted the persecution of Hindus in Bangladesh in the aftermath of the demolition of the Babri mosque in India), all complicated matters further. Nonetheless, it was probably Taslima Nasreen's stance on gender and sexuality that contributed the most towards turning her into a perfect object of fundamentalist politics.¹⁶

The fundamentalists have in fact made women in general a target of their politics. The fact that the leaders of the two biggest political parties of Bangladesh both happen to be women (one of whom is the present, and the other the former, prime minister of the country), only seems to make it more feasible and desirable for the fundamentalists to manipulate images of women to suit their political goals (e.g. when hundreds of thousands of people perished in the cyclone of April 1991, some self-appointed Islamic leaders suggested that this was a divine punishment for the people of Bangladesh for their sin of just having elected a woman to lead the country!). On a different level, developments such as the involvement of women in development activities in rural areas, the influx of female garments workers to the cities, all provide a context in which images of women, and women themselves, have entered the national political sphere with an increasing importance.

3.2.1. Factors behind the growth of 'fundamentalism' in Bangladesh

While there are several factors behind the growth of 'religious fundamentalism' in Bangladesh, the most important one was the advent of military rule in 1975 (Kabeer 1991a; Sobhan 1994; Jahangir 1986). It was under two successive military regimes (1975-1990) that the national identity as well as state policies stemming from the ideals. Although the military rulers were not necessarily ideologically committed towards pursuing a policy of Islamization, they turned towards 'Islam' in search of legitimacy for their rule. Indeed, as mentioned earlier, when the country became independent in 1971, it celebrated secularism, along with nationalism, socialism, and

democracy as the fundamental principles of Bangladesh polity. Although Islam was not rejected as a component of national culture, it was subsumed within a secular and syncretic concept of Bengaliness. The Bangla word for secularism was *dharma niropakkhota*, literally ‘religious neutrality’, and the constitution stressed that secularism would be guaranteed through the elimination of all kinds of communalism, political use of religion, and any discrimination on the basis of religion etc. On June 1972, Sheikh Mujibur Rahman, the first democratically elected Prime Minister, the founder leader of the country and also the leader of Awami League clearly stated his position on secularism, saying:

Secularism does not mean the absence of religion. You are a Mussulman, you perform your religious rite. The Hindus, Christian, Buddhists all will freely perform their religious rites. There is no irreligiousness on the soil of Bangladesh but there is secularism. This sentence has a meaning and the meaning is that none would be allowed to exploit the people in the name of religion or to create such fascist organizations as the al-Badar, Razakaars etc.¹⁷ No communal politics will be allowed in the country. Have you understood my four pillars? (Connell 2001:188)

With the enactment of secularism, groups such as Jamaat-i-Islami, Muslim League etc, which had actively opposed the creation of Bangladesh, were banned immediately. The Mujib¹⁸ government had also taken some major steps to secularize the polity. The government changed Islamic names, logos, and motifs of various institutions initiated by the Pakistan government. For example, The Islamic Intermediate College of Dhaka was renamed as Nazrul Islam College, after the national poet of Bangladesh who was a champion of secularism and humanism, and the Quaranic inscription, ‘Read in the name of your Lord’ was replaced with ‘Knowledge is Light’ on the logo of the University of Dhaka (Hashmi 1994:106).

During the regime of Ziaur Rahman (1975-81), Islam emerged as a significant indicator of the political and every day discourse of Bangladesh. Zia made systematic changes in different areas of state governance (e.g. constitutional, administrative, symbolic) during his tenure of five years. When Zia took power, he immediately amended the Constitution of Bangladesh. In 1977, a constitutional amendment dropped secularism as a state principle and added a new word ‘Absolute trust and faith in Almighty Allah’ in its place and also inserted *Bismillahir-Rahman-ir-Rahim* in Arabic (in the name of Allah, the Beneficent, the Merciful) at the beginning of the constitution. Moreover, the amendment has incorporated the following statement:

“The state endeavor to consolidate, preserve, and strength fraternal relations among Muslim countries based on Islamic solidarity”.

Zia changed the national identity of the people from the ethno-linguistic category ‘Bengali’ to the territorial category ‘Bangladeshi’ in 1978. Although theoretically the concept of ‘Bangladeshi’ nationalism embraced all citizens, whether Bengali-speaking or not,¹⁹ Zia introduced the concept to distinguish the Bengalis of Bangladesh, predominantly Muslim, from the Bengali Hindus in West Bengal (India), with whom the Bengali Muslims share common linguistic, literary, and cultural heritage. While neither Zia nor any of his political Party (Bangladesh Nationalist Party) leaders ever gave any clear definition of what it meant to be a Bangladeshi, however, he used to draw the religious demarcation among the Bengalis of both countries in his speech. Indeed, this move was designed to seek support and legitimacy from those (whether individuals or political parties) who feared that Islam was threatened in Bangladesh by a culture that derived much from ‘Hindu’ culture. Among them were the people (e.g. Jamaat-i-Islami, Muslim League) who had feared during the Pakistan period that Bengali nationalism was de-nationalizing the Muslim of East Pakistan. Thus Zia’s idea of Bangladeshi nationalism can also be interpreted as a step for seeking allies with those who had opposed the emergence of Bangladesh. Zia did not only introduce a new discourse of religion–inflected nationalism, but also withdrew the ban imposed on Islamic political parties after the independence. It was in this context that the fundamentalist forces (chief of them being the Jamaat) got the opportunity to regroup and assert themselves in the political sphere once again.

Zia also reshaped the international political alliance by shifting the relationship from pro-India and pro-Soviet Union (both countries were once the closest allies of Bangladesh during and after of the liberation war) to the West and Middle Eastern countries for the sake of sustained growth and legitimacy. Mujib, during the latter part of his life, had also tried to build up a fraternal relationship to the Muslim world. However, it was Zia whose pro-Islamic initiatives succeeded remarkably in pleasing the Arab world. The influence of the Middle Eastern countries, especially Saudi Arabia, grew considerably during Zia’s regime. It should be underlined that Saudi Arabia’s recognition of Bangladesh was made only after the assassination of Mujib.²⁰ Despite Pakistan’s recognition in February 1974, Saudi Arabia remained deeply

suspicious of Bangladesh's credentials as an Islamic country (Sato 1992: 49-50). Foreign aid, significantly that of Saudi Arabia, increased enormously. While the Middle Eastern countries (including Saudi Arabia) gave only 78.9 million US dollars during the period 1971-1975, the amount rose to 474.7 million during 1976-81 from the same sources (Kabir 1990:125). Zia's personal visit to Saudi Arabia and intimate connection with the Middle Eastern Muslim countries opened a tremendous space of trade, labor market and aid for Bangladesh.

The Zia government established a new ministry called "Ministry of Religious Affairs" to promote and protect the religious lives of the country. The Islamic Academy, which was previously a small institution, was transformed into Islamic Foundation, the largest research center on Islam in the country. There was a growing trend of establishment of religious institutions (e.g. Mosques, Madrasa) around the country. The government established a separate Islamic University along with an Islamic research center for national as well as international Muslim students for the first time. Zia introduced a course on Islamic studies as a compulsory subject for all Muslim students at the school level from Classes I to VIII.

Another major move towards Islamization under Zia was giving much importance on *madrasa* education alongside the secular education in Bangladesh. To promote and standardize the *madrasa* education, the government established a separate directorate within the education ministry and set up the "Madrasa Education Board". Zia and his successors also bifurcated secular education in Bangladesh by diverting funds meant for public sector education to Madrasa education. The statistical data clearly shows the tremendous growth of Madrasas in Bangladesh in the last decades. For example, at the time of Zia's rise to power in 1975, there was 1976 government Madrasas with enrollment of 375,000 students. By the year 2002, the number had risen to 15,661 and enrollment had jumped to 2,824,672. Between 1975 and 2002, student enrollment had jumped by 653 percent and the number of Madrasas had increased by 693 percent (Karim 1bid: 297). The military dictators also supported the growth of private Madrasas known as *Qaumi* (People's) or sometimes Wahabi Madrasa. Unlike the government run Madrasas, the Qaumi Madrasas follow a curriculum from the Deoband school, established in 1857 in Uttar Pradesh in North India²¹ (Ibid 297.298). Though the government of the country does not recognize the degree offered by this

Madrasa system, nonetheless the number of both Madrasas and students has been increasing significantly. While there is no official data on this, it is estimated that the number of such institutions around the country is 15,000, which enroll more than two million students. The Qaumi Madrasas receive funds from mostly Middle Eastern countries and private donation (discussed in chapter four). However, here it should be mentioned that the Qaumi Madrasas (including my study village) took active role against the NGO resistant movement in 1990s.

As part of his pro-Islamic activities, special program on Islam was getting importance in government-controlled media (especially television and radio). These electronic media began broadcasting Azan (Muslim call to prayer) five times a day. The *Id-i-Milad-un-Nabi*, Prophet Muhammad's birthday, was declared a national holiday. The state flag flew on Muslim holidays and special messages from the head of the state were broadcast on religious occasions. Apart from these, Zia launched some rhetorical changes in the state vocabulary and his own speech. For example, the national radio broadcasting agency was officially renamed 'Radio Bangladesh' from the Bangla name 'Bangladesh Betar'. And again, he introduced the practice of saying 'Bangladesh Zindabad', "long live Bangladesh" in place of 'Joy Bangla', "Victory to Bangla(desh)", the latter being rooted in Bangali nationalism and having been the most enthusiastic slogan during the nationalist movement and war of liberation, while also associated with the Awami League. It hardly needs to be stressed that by de-emphasizing both the Bengali words *Betar* (radio, literally 'wireless') and *Joy* (victory), Zia basically reinforced more pro-Pakistani terms like 'Radio Pakistan' and 'Pakistan Zindabad' in Bangladesh.

However, Zia's successor Ershad (1982-1990), another military dictator, expanded Islam in the state discourse more radically than was done under Zia. Immediately after taking power, he started to patronize Islamic culture and ideology to give Islam a "due status". The main thrust of his reliance on Islam was to introduce an alternative national identity and new forms of solidarity, which were assumed to defend him in the national politics, as well as legitimize his power in the global world, in the same as for Zia. Ershad sought to make powerful alliances with the military, giving them lucrative opportunities, in one hand, and segments of the Islamic forces (e.g. *ulamas*), using Islam in discursive way, in the other, to enhance his political career. He

appealed to religion through exempting mosques from paying their electrical and water bills; patronizing mosques and Madrasas; establishing Zakat fund; setting up Department of Religious Affairs to supervise matters related to the hajj-pilgrimage; appointing the chief of association of Madrasa teachers as minister of religious affairs. As part of his mission he attempted to replace English with Arabic as the second language of instruction. But the government immediately abandoned it after demonstrations erupted in Dhaka University campus.

Ershad also began to lean heavily on his personal appeal to the religious minded. To project himself as a 'true' Muslim, Ershad used to visit to various shrines and mosques, addressed the Juma (Friday) congregations and invited the people to follow the true path of Islam. He also encouraged Islamic political parties to flourish in Bangladesh. To legitimize his zeal to democracy and to create a support base for his regime, Ershad needed to negotiate with the demand of the religious right predominantly. Because from the beginning of his seizing the state powers, the major political parties, especially the Awami League and the BNP resisted him and allied in a movement for the restoration of democracy. However, his pro-Islamic identity and ideology, such as idea of mosque-centered society (*Masjid Kendrik Samaj*), multitudinous state-sponsored Islamization, all these galvanized more Islamic political parties unhindered participation in the national politics. A popular weekly magazine named *Bichitra*, in its special issue on the Islamic parties, documented the development of this trend, in detail. According to the report, the number of Islamic parties rose to 65 in 1984, excluding the most organized and biggest of them, the Jamaat-i-Islami.²² It further swelled in 1986, up to two-thirds of the total of 160 political parties in this country (Sato 1998:57). While very few of these Islamist (*Islamponthi*) parties occupy significant number of supporters, the cry for making Bangladesh an Islamic state has been raised to a large extent, since the regime of Ershad. Nevertheless, to placate the Islamist forces as well as his Islamic credentials, he finally played his 'Ace' declaring Islam as the state religion through the Eighth Amendment of the constitution.

On 7 June 1988, the parliament introduced and passed Section 2A of the constitution: "The state religion of the republic is Islam but other religions may be practiced in peace and harmony in the Republic" (Feldman 1999:47). With this new shift,

Ershad, using Islam as an identity marker, claimed to resolve the historically rooted identity crisis of Bangladesh. Thus he said “people won *Jatisatta* (nationhood), independence and sovereignty through the liberation war. And now by defining Islam as the state religion, we added another distinction to our national identity” (*The Daily Ittefaq*, June 1988). This new amendment, however, immediately came under attack by intellectuals, civil society, students groups, Women’s organizations and political parties. It is important to note that the leading women’s groups were among the first to come forward in opposing this desperate move by that regime to hold onto power. Interestingly, the dominant Islamic political parties (e.g. Jamaat), which have been calling for Bangladesh to become an Islamic state, remained critical about the new step taken by Ershad. They described it as a “hypocritical move” to resist the “genuine” Islamic movement. The leader of the Jamaat-i-Islami, for example, insisted that people wanted an Islamic state, not a declaration of Islam as state religion (Riaz 2004:38). But the position of this political party was unclear. Because while three opposition alliances--one led by the AL (Awami League), a second led by the BNP, and the third a left grouping--called for a general strike on June 12 to protest the enactment of the law, Jamaat did not support this program (ibid). The party arranged a separate program, which was considered less confrontational and emphasized other issues (cf. Riaz ibid).

While, to a large extent, both military regimes attempted to hold Islam as an ideological weapon of their political strategy that began to bestow opportunities to revive the ‘fundamentalist’ forces in Bangladesh, it is also important to focus on the way the military government specifically targeted women in the name of ‘Islam’. Given that the military and ‘religious establishment’ groups are both almost exclusively male institutions, it can be argued that it is the women who have had to bear the burden of the alliance. Although control over female body and sexuality is a contested issue in Bangladesh, idea of appropriate behavior and norms became more pronounced in the state discourse during the military regime, especially in Ershad period. He attempted to reinforce the dominant ideology of ‘perfect woman’ through the state apparatus in certain ways, for example, the female television announcers were required to be ‘appropriately modest’, wearing socially admissible dress (e.g. cover their head during Ramadan). He also tried to impose restrictions on the appearance of women’s bodies, once ordering the producers of Bangladeshi *saris* to

make the width and the length of all adult *saris* 1.22 meters by 5.54 meters, in order to “protect” the social and religious values of the women. He also declared that the delinquent would be punished strictly (*Jono Kontho Pakkhik* 2001:14). Nonetheless, the order was abrogated facing immense resistance. Such initiatives were very similar to the measures taken by General Ziaul Haque under his policy of ‘Islamization’ in Pakistan. In the beginning of 1980, the Ziaul Haque regime ordered all women government employees to wear ‘Islamic’ dress that required women to wear proper *dupattas* or the *chador* over whatever they were wearing, and cover their heads (Mumtaz and Shaheed 1987:77). Encouraging women to follow the ‘Islamic dress’ and characterizing *saris* to be “Indian” or Hindu, Ziaul Haque secured to assign to women the role of bearers of Islamic (Muslim) cultural values and marker of community. Thus it would not be irrelevant to assume that Ershad also wanted to establish the identity of ‘Muslim Bangladeshi women’ through having them wear *saris* in a style different than that of Indian women.

Apart from the military and the Jamaat-i-Islami party, Jahangir (1990) identifies a third source of ‘fundamentalism’ in Bangladesh, the Tabligh movement. Part of an international ‘pietistic’ movement with its base in the subcontinent (the literal meaning of *tabligh* is ‘propagation’; Hours 1995:147), the *tabligh* movement in Bangladesh is run by religious leaders, who, unlike the *Jamaatis* (i.e. members of *Jamaat-i-Islami*), shun direct involvement in politics. The growing influence of this movement can be witnessed by the annual gathering of its followers, *biśwa eztema* (‘world *eztema*’, held at Tongi, near Dhaka), which is more moralistic than prompted by a desire for social justice.

While the *tabligh* movement may shun politics in the conventional sense of the term, it does not mean that it is completely apolitical in character, or that its presence has no political consequences. Nonetheless, it is quite clear that we must not lump the *tabligh* movement with *Jamaat* or other such elements under an undifferentiated category called ‘fundamentalism.’ (Leaders and followers of the *tabligh* movement make it quite clear that they do not identify with the politics of *Jamaat*). While *Jamaat*, the military, and the *tabligh* movement may all be seen to have contributed towards making ‘Islam’ an increasingly more powerful force in contemporary Bangladesh, they clearly occupy very different positions within the political field.

Thus if we are to use the term ‘fundamentalism’ at all, it must be in the plural: fundamentalisms (e.g. Jamaati fundamentalism vs. Tablighi fundamentalism vs. the juridic fundamentalism of the ulama, ‘Islamic scholars/teachers’; cf. Jahangir 1990:61).

Significantly, despite the important differences between the politics of Jamaat or other fundamentalist political parties and the tabligh movement, their respective ideologies in terms of gender may not be all that different. As Jahangir notes, “The stakes of the Tabligist endeavor rides on mores: the veil for women, education for girls [whether or not it is a specific kind of education that is intended is not specified by the author], filial piety, respect for hierarchy” (ibid:59; emphasis added). This is not the place to enter into a discussion of the various interpretations of the veil in terms of its different meanings in different contexts. What I am suggesting is that in expecting women to conform to the norms of the veil, both the Jamaatis and the Tablighis probably draw on the same kind of gender ideology that prevails in the Bangladeshi society at large .

3.2.2 The ‘return to democracy’ and women’s status

While the end of military rule at the end of 1990 signaled the country's transition towards ‘democracy,’ the conditions under which Islam became an important political issue in the last decades still exist in Bangladesh. Given the emerging presence of multiple Islamic parties in recent years and the shifting alliances among different political parties, national politics in Bangladesh today appear more complicated than ever. Although most of these Islamic political parties have not been able to find significant support in the electoral process, their alliance with the dominant parties have often played a pivotal role in national politics. For example, in the 1991 parliamentary election (after the success of a mass movement for democracy, which evicted Ershad from power in 1990), winning only 18 seats among 300, the support of Jamaat-i-Islami became crucial to ensure a parliamentary majority of the Bangladesh Nationalist Party (BNP, headed by Begum Khaleda Zia, the first female prime minister and the widow of former president Ziaur Rahman). The alliance between Jamaat-i-Islami and BNP offered the opportunity to the former to play a vital role in distributing and sharing the thirty reserved seats for women that were nominated by parliament. While the BNP made the alliance to form the government, perhaps the issue that was most important for Jamaat-i-Islami was to carry on its own agenda of

making Bangladesh an Islamic state one step forward. When the Secretary General of Jamaat introduced a private member's bill in Parliament in July 1992, the strategy of Jamaat became clear to all. The bill would make acts that 'defile' the Qur'an or the name of the Prophet as crimes. Under this bill the Penal Code would be amended as follows:

Whoever willfully damages, or desecrates the Holy Qur'an oruses the Holy Qur'an.... in a derogatory manner shall be punished with imprisonment for life, (and) whoever by words either spoken or written, or by signs or visible representations, or by an imputation, innuendoes [sic] or institution, *defiles*. directly or indirectly, the sacred name of the Holy Prophet Muhammad (peace be upon him) shall be punished with death, or imprisonment for life and shall also be liable to a fine. (Human Rights Watch/ Asia, 1994:5, in Feldman *ibid*:48)

Although the bill was rejected after enormous criticism both within and outside of the parliament, it provoked individuals and organized Islamic forces, which became very active by declaring secular intellectuals and feminists—e.g. writers like Ahmed Sharif and Taslima Nasreen—as *murtad* (apostate) and demanding their execution.

After withdrawing their support from the BNP government, the Jamaat-i-Islami in 1996 parliament election won only three seats that secularists interpreted as a sign of popular rejection of 'fundamentalism'. However, it did not necessarily mean the decline of Jamaat and other Islamic political parties in the national politics of Bangladesh. I would rather argue that Islam had become such an important factor and weapon in the dominant political discourse in Bangladesh that during the 1991 elections almost all the candidates, including those belonging to the communist parties, had to show their commitment to Islam through their speeches, banners, manifestos and slogans (Hashmi 2000:191). Significantly, Awami League, which was traditionally strongly opposed to the use of religion in politics, seemed to have become less resistant to utilizing 'Islamic' symbols and rhetoric. The party, often alleged to undermine Islam in all respects and accused of turning the country into a 'Hindu' one by the opponent parties (especially BNP and Islamist parties), had to take measures to establish its Islamic credentials. For example, the chairperson of Awami League and later the prime minister of the country, Sheikh Hasina, (daughter of the father of the nation, Sheikh Mujibur Rahman) had to proclaim, during parliament election campaign in 1991, that the party had 'no quarrel with Bismillah'. Moreover, just as her party made compromises with Islam, she herself showed signs of similar compromise in her person. This had to do with the fact that in her public appearances,

Hasina switched to a more distinctively 'Islamic' garb in public than she had done in the past. What is significant is that it was probably largely due to her gender identity that she, like her rival Khaleda Zia, had to appear more 'Islamic' than might have been the case for a male counterpart in a similar situation.

Although the national politics appears very ambiguous in Bangladesh, one thing seems very clear. As far as the question of 'gender equality' is concerned, none of the main political parties, whether female headed or not, seem to show any genuine commitment towards changing the prevailing structures of gender relations. Even the 'liberal-minded' groups, who identify themselves as 'progressive', often manipulate Islam, protecting the patriarchal ideology. As Hashmi notes, "The Sharia is frequently cited by both Islam-oriented as well as secular and agnostic/atheist Bangladeshi Muslim men in justification of unequal inheritance rights of Muslim women"(2000:192). It is interesting that when one female MP from the ruling BNP party, Farida Rahman, during the tenure of Khaleda Zia as prime minister, tried to table a bill in parliament to prohibit polygamy in Bangladesh, both BNP and opposition MPs opposed the move as an encroachment on the sharia law'(ibid). This episode was like the echo of the military ruler Ershad, who referring to the Sharia, refused to ratify a number of clauses (e.g. inheritance, divorce) of the UN convention on the Elimination of All Forms of Discrimination Against Women (1979).

The ongoing conflict between feminists and the Bangladeshi state over the ratification of CEDAW warrants some comments. Bangladesh has ratified CEDAW with reservation to Article 2, which it says goes against sharia laws based on the Qur'an and Sunnah. In a statement that reveals these tangled politics, the Law Minister in Bangladesh in 1999 defended the position of his government by saying that although his government supported equal inheritance rights for women, it was 'impossible to take a step that would hurt the religious faith of the people'. He also added that constituents must be ready to accept the change before the government can make changes, thereby shifting responsibility of discrimination against female citizens from the domain of the state to civil society (Harrison 2002:4). In justifying their policy, state officials often claim that they cannot hurt the religious sentiments of the people. Bangladesh does not have sharia laws on books. The religious sentiments to which the officials refer do not represent the views of either women or of religious minorities.

While the feminists have raised this question, successive governments have ignored the validity of the critique by making the astonishing claim that religious minorities do not suffer discrimination in Bangladesh (Pereira 2003).

It may be mentioned that in the four-party alliance that won the national election in 2001, the BNP has been sharing power with two Islamist political parties. The first of these is the Jamaat-i-Islami, of which two members are in the cabinet, constituting the first instance in the history of Bangladesh of the Islamists sharing state power openly and directly, and holding ministerial position. The second is a small coalition named Islamic Oikyo Jote (Islamic Unity Alliance), which is one of the main organizers of the resistance movement against NGOs. Thus it may be argued that the return to democracy has actually brought those forces in state power that opposed the participation of women in development activities.

3.3. Gender and Development in Bangladesh

In the preceding section, we discussed how the domination of the military in Bangladesh, along with its alliance with 'fundamentalism', has had negative implications in terms of gender. Nonetheless, the military rulers did attach considerable significance to the place of 'Women in Development' in state policy, at least in so far as it satisfied conditions specified by donor agencies (Kabeer 1991a; Guhathakurta 1994). Before proceeding to discuss the nature of the Bangladeshi state's commitment to WID, a brief look at the history of women's involvement in the development process in Bangladesh is relevant.

The first steps toward women in development activities in Bangladesh in the post-independence period were undertaken in 1972 through the establishment of a national institution for the rehabilitation and welfare of women affected by the Liberation War. Later in 1974 the institution became known as the Bangladesh Women's Rehabilitation and Welfare Foundation. Government also reserved five percent of government employment for the *Birangona*. But these quota were never filled up, since it served to identify the socially unwelcome "dishonor" heroines who unlike the male freedom fighter were not welcome back homes and community. Indeed, the first five (1973-1978) year plan made for the socioeconomic development did not have much scope to pay specific attention on women's development because that was

perhaps the most challenging era for the government to reconstruct the shattered economy and politics of the new state. In 1976, however, the scope of women-related activities was expanded through the formation of the *Jatiyo Mahila Shongstha*, a national women's organization. Later, with the arrival of the WID discourse during the UN Women's Decade (1975-1985), which was accompanied by a simultaneous rethinking of top-down approaches to development and the introduction of the Basic Needs Approach, women, along with other target groups, were selected as beneficiaries of the development process. This was also the period when NGOs, many of which were concentrated with women in one way or another, began to proliferate in Bangladesh (Guhathakurata 1994:102-103). It may be pointed out here that it was during the rule of General Ziaur Rahman (Zia) that the WID discourse made its entry into Bangladesh. Zia, having come to power through a military coup in 1975, the same year when the UN launched its WID program, took up the cause of WID “with great public zeal” (Kabeer 1991:127). But this had more to do with political expediency than with a genuine concern for women's development. As Kabeer explains,

Zia was able to make considerable political capital out of his championship of women and development policies.....[T]he opportunities for patronage inherent in the distribution of foreign development resources, together with the additional funding now available for women's projects, offered new and different channels of patronage to offer to the rural power brokers [ibid].

Zia's display of concern for women's welfare also “helped mobilize an important constituency for himself and his newly founded party in their bid for electoral legitimation” (ibid). Like Zia, Ershad, another general who came to power following the assassination of Zia, continued the policy of public commitment to WID policy. It was quite obvious from the beginning that in Bangladesh, as probably in many other countries, “women...entered the development process as an appendage,” through the establishment of separate institutions and programs that did not disturb the “mainstream discourse” of development which remained “pro-infrastructure” (Guhathakurta 1994:103). The discrepancy between the state's official position regarding the importance of integrating women in the development process and the actual importance that is given to them becomes apparent when macro policies are considered. As Jahan writes:

Macro policies, major programs and projects generally overlook men's and women's differentiated roles in development; yet their impact in changing gender roles and status is far greater than that of women specific mandates, and projects. Plans and resource allocation

patterns generally ignore women's productive roles. Project assistance by donors highlight women's reproductive roles in the narrow context of controlling women's fertility. The special machineries created to advocate women's equal participation remain institutionally weak [1989:17].

Although a new stream of thought known as 'mainstreaming women', which emerged in response to various criticisms of the ways in which governments handled the question of integrating women in the development process, was reflected in the Fourth Five Year Plan (1990-95) of Bangladesh, the official interpretation of 'mainstreaming' remains contested. While the government emphasizes that "the complementary relationship between men and women," feminist groups in Bangladesh argue that the official position does not challenge the status quo (Guhathakurta 1994:103-104). Offering a more 'radical' interpretation of 'mainstreaming', they argue that it is the problem of gender inequality, rather than 'complimentarily', that needs to be highlighted, and that this problem has to be understood within the context of a patriarchal world order dominated by neo-colonial relations and fundamental questions have to be posed about the legal rights of women, their economic exploitation and oppressive notions of sexuality perpetrated by socio-cultural norms [ibid:104].

While such 'radical feminist' perspectives remain somewhat outside of the 'mainstream' of political currents of the country, 'gender' does continue to gain increasing importance in the prevailing discourse of development in Bangladesh. Although much of the growing concern with 'gender' is simply an extension of the WID discourse, the rapid growth of interest in 'women's development' itself represents a remarkable phenomenon.

3.3.1. The Rural Women of Bangladesh as Development 'Target'

While many development organizations continue to focus on women's development, regardless of whether or not the 'poor rural women' of Bangladesh need (or feel that they need) development, today's development institutions seem to have little doubt about this matter. However, it would not be very far from the truth to say that development organizations need these poor rural women more than the other way around. Here it is not being suggested that the poor rural women (or men for that matter) of Bangladesh like the conditions under which they live. But the rapid

proliferation of organizations concerned with their well being cannot really be seen as a direct response to any cry for help on the part of these women. Instead, it is in terms of the conditions imposed by foreign donors and international development agencies (such as the UN and the World Bank) that much of the growth of interest in 'women's development' has to be explained.

In the same way as the Bangladeshi state's commitment to WID was a matter of expediency, as pointed out earlier, for many development organizations also, 'women's issues' are probably no more than a means of having access to new sources of funds.²³ Of course, there are individuals and organizations that may be genuinely committed towards improving the conditions in which poor rural women live, just as these women themselves may want to see many changes around them. But questions remain as to who decides what needs to be changed, and how and by whom the desired changes are to be brought about. In this section, I examine how these issues have been addressed so far in the discourse of development as it applies to Bangladesh. (In speaking of the discourse of development, here we are concerned with the dominant global discourse that still operates in relation to the 'Third World.')²⁴

3.3.2. The 'Poor Rural Women' of Bangladesh in the Discourse of Development

In reviewing the literature on women in Bangladesh, White notes that "development policy...appears like an alter ego in virtually every work" (1990:97). Much of this literature (or at least books and articles that function as dominant points of reference), as can be expected, has been produced by 'Western' or 'Western-trained' experts, usually in response to demands generated by development agencies that also provide funds for research. Given this, it is hardly surprising to find that trends that exist in the global discourse of development (and in the counter-discourses generated by it) as a whole are reflected in the literature on women in Bangladesh as well. In this context, the outline of 'Bangladeshi women' appears to be much the same as that of 'Third World' women in general. Similarly, an argument in relation to the impact of the development process on women in Bangladesh may be a reflection of the general debates taking place in relation to the WID discourse as a whole.

White (1990:98-101) discerns four views that predominate in the literature on women and development in Bangladesh. The first view, as exemplified by Abdullah (1974), sees development as 'a good thing' and holds that women should have a share in its benefits rather than being simply passed by because of ignorance of their lives. The second view holds that the non-integration of women, who are seen as an 'invisible resource', is impeding the development process (cf. Wallace et al. 1987). The third view, as represented by Lindenbaum (1974), contends that the development process tends to increase existing class inequalities, while also causing various kinds of social dislocation and cultural disruption. It is held that the effects of all these are particularly negative for women and that special targeted programs are needed to combat the negative effects of development. Finally, the fourth view, as represented by McCarthy (1984), is even more critical of the development process as a whole. It sees targeted programs for women as being essentially exploitative and holds that the 'separate but equal' philosophy of the target group approach, by setting up an opposition between men and women, undermines the basis of class-based politics in rural areas. It is also argued that this approach may at times obscure the nature of various socioeconomic problems by imposing a gender perspective on problems that may not be essentially gender related.

Although White does not state it directly herself, it is quite clear that the studies reviewed by her clearly belong to different 'stages' or 'schools' in the woman and development literature. Thus the second view (which White finds to be still predominant in the context of Bangladesh) discussed above, for example, clearly belongs to the WID discourse. Similarly, the latter views probably reflect the progression from WID to WAD and GAD. At the same time, it is also quite clear that White herself has undertaken her review of the literature in the context of these wider discourses relating to women and development. It is possible that in doing so she may have somewhat oversimplified the views of others, but nonetheless, the task that she has undertaken is definitely an important one. While many studies have attempted to 'find out' the conditions in which the 'poor rural women' of Bangladesh live, it is only recently that serious consideration has begun to be given to the fact that the context in which such studies are produced needs to be examined itself and reflected upon.

The points just made may be illustrated by examining the assumptions, objectives and omissions that have characterized the literature on women and development in Bangladesh at different phases in its development over the last few decades. For example, from around the mid 1960s to the mid 1970s, “there were a number of general surveys to counter the perceived ignorance of Bengali women's lives” (White 1992:101). However, as these studies tended to be “anecdotal in style and to generalize statements rather than tying them to a particular region or economic class” (ibid), their main contribution to ‘knowledge’ about the ‘women of Bangladesh’ was the construction of this generalized category. In this context, the question as to who produces such knowledge, and for what purpose, becomes relevant. At the same time, as White notes, the notion that “the lives of women are unknown is itself an interesting one” (ibid). This is a notion that still persists. For example, in his foreword to a book titled *The Fifty percent: Women in Development and Policy in Bangladesh* (Khan 1988), Professor Yunus, the founder of Grameen Bank, writes: “when it comes to our knowledge about the other half of our society, it is like knowing about the other half of the moon--we know it is there, but never felt an urge to know more about it” (White 1992:101). It may very well be that ‘we’ do not know enough about the ‘other half.’ But who are the ‘we’? And why do ‘we’ suddenly feel the urge to know about these ‘other’? And what does this ‘knowing’ mean?

Clearly, factors such as class and gender enter into the production of knowledge and in its usage. The construction of the category ‘poor rural woman of Bangladesh’ thus takes place in the context of intersecting structures of inequality operating at different levels--global, national, local, and domestic. In the context of the discourse of development, what one learns about this category of women is a composite picture of statistical data. Even if such data are detailed, the whole picture still remains abstract. And the topics that receive attention are also quite predictable. Thus much of the research on the (poor rural) women of Bangladesh until recently focused predominantly on topics such as ‘economic activities’, ‘fertility’, ‘status’ and ‘purdah’ (cf. White 1992:101-102). The wider context in which such topics have received so much attention is quite obvious. Thus ‘fertility’, for example, remains a primary focus of research because ‘population control’ is still a dominant concern for the state as well as for international agencies, and it is in the bodies of the ‘poor rural women’ that the ultimate source of this problem is thought to lie.

The last of the four topics mentioned above is also significant. White (1990:104) notes that the model of “separate spheres” acts as a predominant motif in writings on women in Bangladesh, thereby obscuring the political aspects of gender subordination. The institution of purdah plays a significant part in sustaining the “separate sphere” imagery. As White writes:

The purdah motif is replicated in social science studies: the veil is drawn between men and class on the one side, and women and status/gender issues on the other. This occurs at two levels. First, the closeness of the fit between the “separate spheres” model and the culture of purdah means the model may itself be read as reality. The idea of the market and the form of male participation in it, for example, become so closely associated that women are simply “not seen” in the public sphere, or men in the home, because their involvement takes a different style. The model thus becomes self-perpetuating. Second, there is beyond this an unspoken assumption that empirical segregation and specialization of tasks by gender correlates to different kinds of meaning in what is done. Women are not only centered on home, but this is where the significance of what they do lies in terms of their “status” or influence on “decision-making.” ... While men are immediately in the arena of power and (at least latent) conflict, ... women are predominantly characterized within an a-political framework” [ibid:105].

Since the mid 1980s, studies have been produced on ‘new’ topics such as dowry, prostitution, violence against women, popular religion and so on, and there has also been a more thorough and critical reflection on the wider political context of development (ibid: 102-103). However, there are yet very few studies that focus on women's agency, their resilience and creativity, their dreams and aspirations. Instead, one still comes across titles such as “Birds in a Cage” (Adnan 1989) that continue to portray the “poor rural women” of Bangladesh in a passive role. And the predominant view that seems to prevail in the discourse of development in relation to the present and future of these women is reflected in the words with which the author just referred to concludes his article: “While the figurative cage circumscribing women's existence has begun to show signs of breaking up, it is yet to be prised open” (ibid:17; emphasis added). I will focus on the ways in which this task of ‘prising’ the cage open continues to be attempted in chapter five.

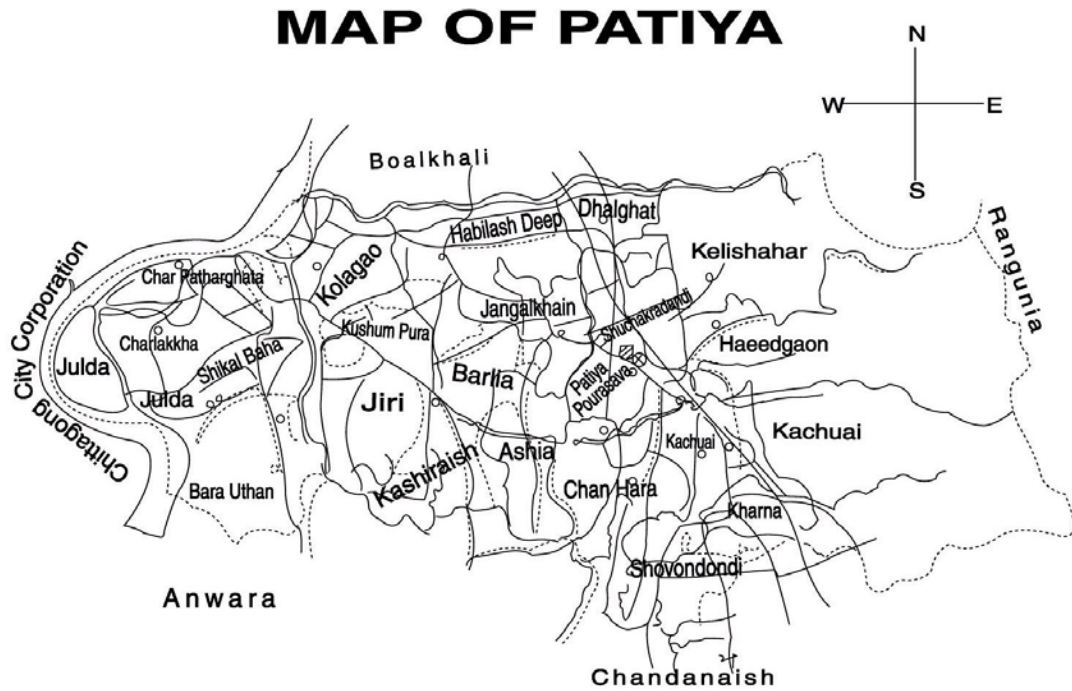
Chapter Four

INTRODUCING JIRI: THE SOCIAL AND ECONOMIC BACKGROUND

The main purpose of this chapter is to give a broad overview of social life in Jiri, my study village, by looking into various dimensions such as social organization, education, types of occupation, sources of livelihood, and so on.

4.1. Location and Demography of Jiri

The village Jiri, where I conducted my fieldwork, is located in Potiya Upazila of Chittagong district. Potiya (locally known as Poittya), with religiously diverse population, has been considered to be the main center of south Chittagong, politically as well as culturally, since the colonial period.²⁵ It became a *thana* (an administrative unit introduced by the British colonial government in 1792 under the jurisdiction of a police inspector) under the district of Chittagong during the early period of British rule. Since then, the status of Potiya as an administrative unit has been changed several times. When the colonial government introduced, in 1854, an intermediate tier of administrative unit called *mahakuma* (subdivision) in between the district and thana levels, Chittagong district was divided into two *mahakumas* or subdivisions, namely Chittagong *sadar* (district headquarters) and Cox's Bazaar. Potiya was one of the seven thanas of the *sadar* subdivision, which was again divided into two parts later--*sadar* A (northern subdivision) and *sadar* B (southern subdivision), comprising the areas lying to the north and south of the Karnaphuli River respectively. However, administrative work of the southern subdivision, to which Potiya belonged, was done from Chittagong *sadar*. Later, the Pakistani government recognized Potiya as the subdivision in 1958, and transferred the office of the southern subdivision to Potiya. But once again this office was shifted back to the previous place for unknown reason (Jahangir 1994:18).



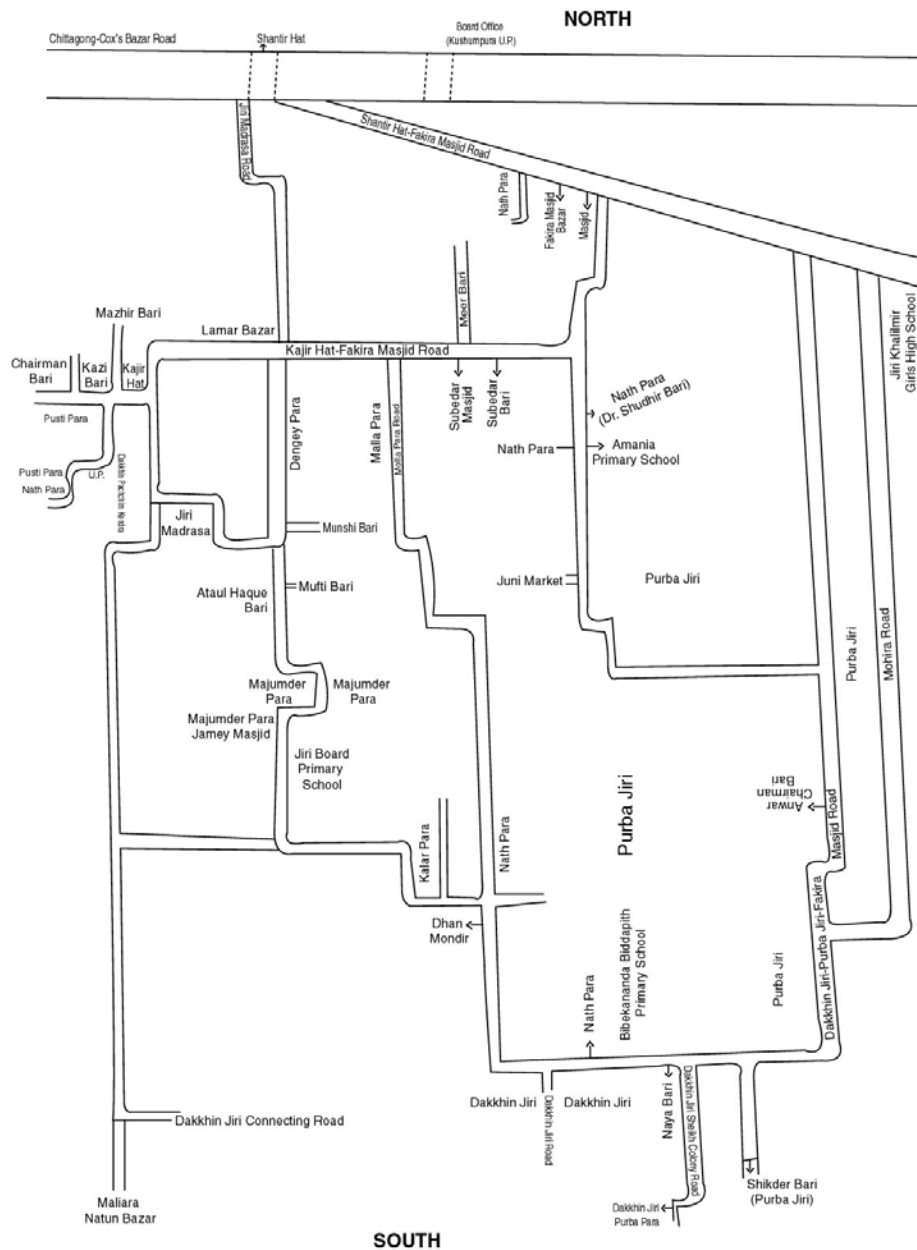
Potiya was declared a district in 1975 by the first government of independent Bangladesh as part of a countrywide administrative reorganization, which did not work out in the end following the assassination of Sheikh Mujibur Rahman, the founding leader of the country, in the same year. However, in 1977, during President Ziaur Rahman's rule, the name of the Chittagong *sadar* south subdivision was changed into Potiya subdivision, and the *mahakuma* office was also transferred to Potiya. In Bangladesh, changes of government have almost always been followed by attempts to reorganize the administrative structure of the country as a means to broaden the base of a new government's appeal through such symbolic decentralization of the power. Thus President Ershad introduced the *Upazila* system in 1984, whereby all the pre-existing *thanas* and *mahakumas* (subdivisions) were generally upgraded into *Upazilas* and districts respectively. Potiya, however, did not become a district and in the minds of the local people, was downgraded to an *Upazila* instead.

Potiya *thana*, covering some 141 square miles, is divided into two parts: East and West Potiya. The study village is located in west Potiya at a distance of 18 kilometers from the city of Chittagong and 7/8 kilometers from the Potiya town (commercial and administrative center), which is situated in the east Potiya. The road communication between Potiya and Chittagong city, and between east and west Potiya as well, has

significantly improved since around 1990 with the construction of the Shah Amanat Bridge over the Karnaphuli river and new Chittagong-Cox's bazaar highway. Before then, while the people of the east Potiya followed the old Chittagong-Cox's Bazaar road for going to the city, the people of the western part had to mainly depend on river transports--launches and *shampans* (a kind of country boat). The main port was in Vellah Para for Jiri and many other villages of west Potiya. Launches and *shampans* ran from Vellah Para to Omar Ali Ghat of the city, which took at least thirty minutes and one hour respectively. On the other hand, as the condition of the link road between east and west Potiya was very bad, rickshaw was the common vehicle that could go from the western part to Monshar-tek of east Potiya. Some scooters were available during the dry seasons only.

The bridge and the new road have had profound impacts on the social and economic life of the Potiya thana as a whole. Long distance and local buses, taxis, *tempos* (a kind of autorikshaw) run quite frequently along the new highway. As an increasing number of people now regularly go to the city for official as well as personal purposes. Significantly, garments workers, mostly female, from different parts of Potiya are seen to commute to and from the Chittagong Export Processing Zone (EPZ) by company-owned or public buses. Also, many new shops and offices have been opened, especially in Potiya town, quite rapidly since last decade. Because of the better road communication people of west Potiya now depend on the city more than on Potiya town. Shantirhat has become the new center for Jiri and other adjacent villages (e.g. Kushumpura, Kaygram), after the bridge was constructed.

The buses that leave from Bohaddarhat of Chittagong city to Potiya town take less than half an hour to reach Shantirhat. From Shantirhat, there are multiple entrances into the village. Along with a brick-laid road, two *paka* (metalled) roads are linked to the village directly. One is Shantirhat-Fakira Masjid Bazaar of Jiri that is a regular route for *tempos* from Shantirhat to Mohira, next to Jiri. The other one is Shantirhat-Jiri *madrassa* road which finally reaches to Maliara village. The choice of routes by the people of Jiri depends on their locations. Whatever route is taken, it usually takes 10-20 minutes' walk to reach the heart of the village.



MAP OF JIRI

The study village is a part of Jiri Union, which is one of the 22 Unions of Potiya Thana, and includes 10 villages. Considering the geographical area, Jiri is the largest village of Jiri union. Many institutions are located in the village--the union council office, a family planning center (*Poribar kolyan kendro*), three primary schools, a girl's high school, a well-known *Qaumi Madrasa* (an institution under a particular kind of Islamic school system), one sub-post office etc. The village is broadly divided into four parts: East, West, Middle (known as Jiri) and South, which are further subdivided in smaller units. Although these multiple parts are not sharply outlined, nonetheless people of each part have their own sense of the geographical boundary

through marking *bari*, fields, sometimes ponds or pillars. Most of the paths and roads inside the village are either *kacha* (unpaved) or brick-laid. In the dry season, apart from rickshaws, taxis, *tempos*, cars can also go into the village to some extent, but it becomes almost impossible even for the rickshaws to move in the *kacha* roads in the wet season. During floods, when various parts (especially the low lying areas) of the village go under water, some small boats are seen around Jiri, which look like a cluster of small islands.

According to the census of 1991, there are 1643 households in Jiri, with a population of 8435, most of whom are poor and landless. While the position of a household needs to be determined by taking into account various factors such as the amount of the land owned, sources of income, standards of nutrition, clothing etc, the appearance of houses at first glance give a rough impression of the class inequality that exist within the village. Typical houses of the poor are very small in size, and include only one or two rooms. While the majority of these houses are made of straw and bamboo, some live in mud houses. Although traditionally most people--whether middle-income or even rich--live in mud houses, compared to houses of the very poor, those of the better off are well maintained and much bigger. It is also common practice among those who can effort to build an additional *deiri ghor* --a room separated from the main house and located in the front side, for use by male outsiders--to keep privacy of the family. Nowadays affluent families prefer to construct *pakka ghors* (brick-houses), which are symbols of prestige and allow them to be better secluded from the outside. There were sixty *pakka* houses and some more were under construction at the time of my fieldwork. Electricity has reached the village in the recent past. Almost all households have radios, even poor families who are not able to afford electricity. The presence of television is also noticeable and villagers who don't own television sets usually go to the neighbors who do, especially during Bangla movies and drama. There is only one household in the village that owns a refrigerator.

Both Muslim and Hindu communities inhabit Jiri. While Hindus are settled mainly in middle and the west Jiri, Muslims dominate the village by their greater number. Although the village is not physically divided on the basis of religion, the two communities maintain a boundary through dwelling in separate *paras* (household-clusters). The Muslims in Jiri divide themselves into two categories: Sunni and

Wahabi. Numbers of Wahabi households are higher than that of Sunnis. From my survey of 800 households, Wahabi and Sunni comprise 414 and 229 households respectively.

Although the Muslim community is not an undifferentiated entity, it is somewhat erroneous to classify Sunni and Wahabi as distinct categories since the Wahabis are themselves Sunnis. While all Sunnis accept the authority of the Qur'an and Sunnah, Wahabism in Bengal flourished during the Muslim reformist/revivalist movement in the subcontinent in the 19th century that was influenced by an eighteenth century movement in Arabia under the leadership of Ibn Wahab of Nejd. Ibn Wahab sought to reconstruct society along rigorous socio-moral lines, resisting all local popular religious practices, for example, worship of the tombs of Muslim saints, magic and divination (Voll 1994:349-350). The rudimentary conceptual ground of Washbasin was Islamic monotheism that discarded any other deity except Allah and banned all worships and practices that were presumably against the instruction of the Qur'an and Sunnah. Consequently, his goal was to ensure that society be permeated by this principle, that the transcendence of God be acknowledged by people living in strict accord with the prescriptions of the Qur'an, under a political system designed to promote and protect such a lifestyle. Thus the teaching of *tauhid* in this form was more than a statement of monotheistic faith, it was a *quid pro quo* of social and political legitimacy (ibid: 350). One of several Muslim revivalist/reformist movements in 19th century, Washbasin spread in Bengal as well as other parts of the subcontinent, through the efforts of Saiyad Ahamad Shah of Rai Bareilly in North India. The movement gained great popularity, especially in the districts of middle, south and eastern Bengal (Ahmed 1981:42). While Washbasin rose in a significant historical context in Bengal, most of Wahabi people in Jiri differentiate themselves from the traditional Sunni through identifying some beliefs and rituals that are practiced by the latter as inappropriate. The traditional Sunnis, in their turn, see themselves the 'perfect' Sunnis, practicing the proper form of Islam. However, marital and other social relationships between the two groups are not uncommon in the village. But there are also some people who try to maintain a strict social boundary. For example, members of the Kazi Bari, exclusively known as Sunni, strictly avoid marital relationship with Wahabis. Some Wahabis on their part are known as *gonra*

(orthodox/conservative), such as those in Mojumder para, who try to avoid inter-marital relationships more strictly than their Sunni counterparts.

Among Hindus, three caste groups can be identified in Jiri. The most numerous are the *Jogis* or weavers. There are 119 Jogi households located in two *paras*; *Boro Nath-para* of middle Jiri and *Chhoto Nath-para* of west Jiri. The *Jogis* use the surname Nath, which serve as a marker of their caste identity. The Naths perform some distinctive rituals compared to other Hindu castes. For example, they do not follow the custom of cremation of the dead, but rather bury their deceased members in a sected position. And perhaps because of their religious deviation from more Sanskritized practices in Bengali Hinduism, they have been traditionally low-ranked (Bertocci 1970: 183). Another caste group in Jiri are the *Shils*, who are known as *napits* or barbers in terms of supposed hereditary caste occupation. But few of the 47 *Shil* households in Jiri are involved in this occupation. The third caste group involve only 5 *Dash* households, who few years ago moved out from other parts of the village and settled close to the *Shil para* and *Chhoto Nath para* in west Jiri. There are three temples in Jiri. The largest one is Jiri Jagannath temple, adjacent to the Bibekanando primary school. The other two are next to the residences of two wealthy Nath families in *Boro Nath para*, known as Jiri Dhyam temple and Jiri Bishombhor Bhogiroth Upasonaloy. One *ashram* (hermitage) named *Omkareshvar* is also situated in the Fakira Masjid bazaar of east Jiri. There is significant interaction among the three caste groups, especially during religious ceremonies and in times of crisis. For example, when Hindus in many parts of Bangladesh came under attack in 1990 following the demolition of the Babri mosque by Hindu fundamentalists in India, members of all three caste groups in Jiri, especially the three adjacent *baris* in the village, kept watch together all night at that time. However, inter-caste marriage is not practiced in Jiri.

4.2. Bazaar and *hat* in Jiri

Bazaars and *hats* (weekly markets) are the centers of rural Bangladesh not only economically but socially and politically as well. Coming to the bazaar and *hat*, buying goods from different shops, seeing and chatting with one another, especially in tea stalls and restaurants, are ways to cultivate various relationships among rural men. Thus the commercial center is equally a social place. Distinctions of wealth, class,

prestige and political power can also be symbolized through villagers' relationships with the bazaar. Shantirhat has become such a meeting place for Jiri as well as for many other villages. An increasing number of shops of different kinds--for example, grocery, pharmacy, furniture shops--have been opened in Shantirhat in the last decade. Throughout the day, from early morning to about 7:00-8:00 pm, people spend their time there. In the morning vegetables, fishes, poultry and sometimes meat are sold in the bazaar on a small scale. In addition to the daily business, the gatherings become more lively during weekly *hat* days on Sunday and Thursday afternoons. As people from different villages start coming around 2:00-3:00 pm, with different items, the *hat* becomes gradually crowded. Since the *hat* is on both of the highway, and hundreds of people move into the *hat*, it becomes very difficult for vehicles (buses, truck etc) to pass, thus traffick jams occur during *hat* hours. The *hat* is symbolically and functionally associated with hegemonic gender ideology in Bangladesh. The space is recognized almost exclusively as a male domain and it also represents a powerful symbol of male social life and domination. Shantirhat is a male space, although poor girls (mostly eight to ten years) go to the *hat* for selling goods, such as vegetables, with male kin or occasionally by themselves. I did not see any woman enter the local *hat* as customers or sellers. Even these women who often buy goods from various shops in the town to run their petty businesses, avoid the local *hat* and bazaar. They often said that 'women never go to the *hat*, regardless of how poor they are and strongly stressed the need to maintain this social boundary as a condition for being 'good women'.

The political importance of Shantirhat is also readily noticeable. During election times—regardless of whether the elections are national or local—the *hat* becomes a significant meeting place to the political parties or individuals. Public meetings also held by various groups. For example, opposing the education policy drafted by a past official commission headed by Dr. Kudrat-e-Khuda, students of the Jiri Madrasa arranged a meeting on 11th July, 1997, where it was demanded that Dr. Ali Asghar, a prominent figure campaigning for the adoption of the policy, be hanged. Moreover, different speakers asked the local people to support a half-day *hartal* (general strike) called by the Jamaat-i-Islami party on 15th July of 1997. Occasionally, some religious programs, such as *waz mahfils* (religious gathering), were also organized in Shantirhat.

Whilst Shantirhat has become an important center for Jiri and other surrounding villages, there are two other local bazaars inside the village itself. Fakira Masjid Bazaar in east Jiri is one of them, where the weekly *hat* is held on Wednesday afternoons, and the bazaar runs every day on a small scale. The largest club of the village, Jiri Jonokalyan Songho, is located in the bazaar. Although it is a non-political club for the young males, its elected president and the secretary were both supporters of the Jamaat-i-Islami and were also members of one of the wealthy and influential families of west Jiri. The second and older bazaar of the village, Kazirhat in west Jiri, signals the prestige and power of a family known as *Kazi bari*, who are the owners of the land. Some grocery shops, tea stalls, barbershop etc. serve the daily needs of villagers, especially those of the western part and the madrasa. Weekly hats are held on Mondays and Fridays. Although comparatively the market place is smaller, the importance of Kazirhat is noteworthy. It was the main center for many villagers before Shantirhat was established and still considered as a significant place of gathering. For instance, while the anti-NGO resistance movement was started in the village, it was in Kazirhat where the first public meeting was organized (this event will be elaborated upon later).

4.3. Social Organization of the Village

The Mughal divided the countryside into village units called *mauzas* for purposes of land revenue collection, as is done for official purposes to this day (Hartmann and Boyce 1983:7). However, instead of *mauzas*, it terms such as *gram*, *desh* and *bari* that have the most profound cultural resonance and social relevance to the rural people of Bangladesh. Usages of *gram/desh* (village/'country'), *bari* (home/family) refers to more than geographical areas or physical space in Bangladesh. When people habitually speak of 'my village' or 'my *bari* (home)', they certainly refer to a network of relationships that locate their social identities through various social units.

4.3.1. Household

Among numerous social units in the village, the household and family are the primary and pivotal units of the social life of the villages in Bangladesh. In Jiri, the household unit is called *ghor*, as in many other parts of Bangladesh (see, for example, Gardner 1995, Rosario 1991, White 1992, Rahman 1999). The term also means 'house' or

'room' in usages such as *roshi ghor* (cooking room), *showar ghor* (bed room), *deiri ghor* (guest room). In Jiri, the *ghor* or household is defined as consisting of those eating food (especially rice) from the same *dek/dekchi* (cooking pot). Thus family members who live in a house and use common hearth but do not share meals and the same budget may constitute different individual households. For example, during my fieldwork in Jiri, I found two married brothers with their wives and children, sharing the same house and hearth, who cooked separately and considered themselves to be members of separate households. Again, the husband of one of the member of ASA (an NGO), before migrating to Saudi Arabia, had brought his widow sister with her son and his wife to live in his house. However, they cooked separately, and were viewed as *judā* (separate). Similarly, the father of two sons, who lived with the elder son, used to take his meals alternately with each son every six months, can be said to belong to two separate households in different points of time. Although most of the households coincided with family as in other villages of Bangladesh, 47 households in Jiri included 'outsiders'. Among outsiders, the major category consisted of madrasa students who lodged in local households in Jiri. Also, some households have permanent laborers or domestic workers

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belong to two separate households in different points of time. Although, most of the households coincided with family as in other villages of Bangladesh, 47 households in Jiri included 'outsiders'. Among outsiders, the major category consisted of madrasa students who lodged in local households in Jiri. Also, some households have permanent laborers or domestic workers. Besides the definitional problem, using the household as a unit of analysis also poses some problems. It is usually assumed that the household is a unit of production and consumption, and is often involved in economic cooperation, mutual finances and joint property as well as co-residency (cf. Sharma 1980). These assumptions are not necessarily true in the case of Jiri. Firstly, economic co-operation of many households take place beyond household members, notably as migration (both urban and international) of family members has increasingly become a significant factor in Jiri. In that respect the household may not be a unit of production and consumption. Secondly, household members may not hold property rights, especially when non-family members are included in the household. For example, the common system of lodging in the village is that students take their meals three times a day in the households, where they are thought of as being members of a *ghor*. However, they often live (i.e. sleep) in madrasa dormitories. Some students live in the same house where they take meals, but it must be borne in mind that neither of these two types of household members share property rights. Following the local definition of the household in this study, data from 1996-1997 show that the composition of the household varies in size from 1 to 11, and the average household size in the study village is higher than the national average.

Villagers usually distinguish between members of *paribar* (family) and *onattiyo* (non kin) who are valued as temporary members of the household. Though the composition of the family members within the household is also continually changing over time, *paribar* nevertheless refers to a fundamental unit of social life that determines an individual's identity and membership not only within the household but also in the lineage and the larger community. In the patrilineal social system of Bangladesh, the authority of the household is held by males and the social position of a household is determined through the status (both economic and social) of the household head. Normatively the most senior male becomes *grihokorta* or *grihoprodhan* (household head), who is primarily responsible for the welfare of the household and other members of the household are expected to accept the authority of the head until he

becomes too old to perform his work effectively. Usually the head of the household owns the land and holds the power to control the allocation and utilization of resources. The household head also takes decisions on the credit, sharecropping and mortgage relationships which the household establishes (Jansen 1987:55). While the head is to consult other household members, particularly men and senior women, it is assumed that he has sufficient knowledge regarding household matters. Finally, through his ability to influence major decisions in the lives of household members, the head sets and maintains the moral standards of the household as well as family.

In this study, in identifying the structure of a particular type of household usually described as 'nuclear', the term 'separate' has been used (cf. White 1992) instead of 'nuclear' to avoid the latter's eurocentric bias and also because of the fact that the local term used by the villagers to describe this form of household is *juda*, which literally means 'separate'. In Jiri, the most common type of household is separate (63%) that includes parent/s and children. Only five separate households were found which included non-kin members. The joint (*joutho*) households are those that consist of parent/s, married sons, their wives and children, unmarried daughters, and sometimes daughters who are divorced, separated or widowed, with or without children. The villagers also use the term *joutho* in cases where sons-in-law or other non-kin members share the same household. In Jiri, of the 284 joint households found, 36 include non-kin, Two women live alone in Jiri. There is no household in which married brothers share same household without parent/s, nor more than three married brothers live within a single household with other family members in Jiri. Though the hegemonic ideology of the joint household indicates that the married sons remain with their parental household till the death of the parents, in Jiri I found only one household in which three married brothers had been living with their widow mother. While many people still value the joint family household as the ideal, nowadays in reality there is a shift towards the separate household, which is the norm under prevailing socioeconomic conditions.

As noted already, the households of Bangladesh are mostly male-headed and the norm of residence pattern is patrilocal, that is, the woman goes to her father in-laws' house at her marriage. However, the rate of female-headed households and the practice of married daughters residing in their natal village are significant in Jiri. The practice of

ghor jamai marriage (*ghor jamai* literally means 'house son-in-law') in which a man joins his in-laws' household--usually because it has no son of its own--however, is considered shameful, as it goes against the norms of patriarchal value. A man residing with his family is viewed as having more say about household affairs. A *ghor jamai*, on the contrary, usually has little authority and claims in his in-laws' family. While sharing the same household with the in-laws' family is rare in the village, establishing an independent household in the in-laws' homestead is a common practice in Jiri. The absence of a man's agnatic kin in his own village or severe hardships and the absence of alternatives may drive a man to set up residence in his wife's father's homestead (Wiest 1991:251, Aminur Rahman 1992: 37, Indra and Buchignani 1997:27, quoted in Rahman 1999: 58). Although employment opportunities in Jiri, as in other villages of Bangladesh, are rather very limited, demand for labor goes up seasonally at different points in the agricultural cycle. Thus after getting married, many migrant laborers, mostly landless, build separate households in Jiri with the help of their in-laws. In such situations, female-headed households may emerge or newly formed households can be demolished if the laborers leave the village without their wives and children. This is seen especially amongst the poorest households in Jiri. In south Jiri, the poorest part of the village, the rate of this type of marriage practice, as well as the number of destitute women, is particularly noticeable.

While there are 746 households that are male-headed, 54 are female-headed in which no adult male is present in the village. It may be noted that as in Jiri, the emergence of female-headed households, given its current rate and volume, is becoming a significant phenomenon for the country as a whole. While estimates vary, the 1981 population census, the Bangladesh Bureau of Statistics as well as the 1988 Agricultural Sector Review found that around 15-17 per cent of rural households were female-headed, while the latter found that figures increased to 25 per cent among the landless (Kabeer 2000:62). To regard that a female headed household as a separate entity from a woman's natal or in-laws' kin group would be simply misleading. The status and the social treatment of women in such cases depend on the reasons for the emergence of a female-headed household. Generally, the local people and also the family members are very unlikely to refer to those households as female-headed, where the adult males migrate temporarily for the welfare of the household. In such case, though a household may face some problems, the physically absent male may

continue to exercise his power over the household. For example, the husband of Chamon Ara, a member of ASA, after migrating to Saudi Arabia in 1996 has shown his presence by informing his decisions on important family affairs (e.g. how to utilize the money that he sends) recorded in cassette tapes, as his wife is illiterate. I listened to such an instructional cassette tape sent to Chamon Ara. Her husband showed his anger as she had sent her stepdaughter to her maternal grand father's house in another village. He also addressed all children in the same way and advised them as to what they should or should not do. In this way an absentee man's economic power and moral authority over the household is communicated through taped messages or (more commonly) letters in the village. While very few female-headed households exist due to temporary/long term migration of men, the increasing number of female-headed households in Jiri is largely due to desertion by husbands. Women so deserted, especially the destitute or poor women, are in the most vulnerable situation, especially if they do not have any sons. In Jiri, I was told about this problem repeatedly. There are lots of women who have been deserted by their husbands due to failure to pay dowry, living either with their natal families or building separate households, in South Jiri, one of the poorest parts of the village.

4.3.2. Bari and Gushti

As in peasant communities all over the world, kinship plays an important role in organizing social life in rural Bangladesh. Accordingly, *gushti* (patrilineage or agnatic kin group) is an important factor in shaping the social networks and identity, material support, emotional and political security of the members. Most people living in urban areas are also known to maintain regular contacts with their ancestral villages, especially if they have close *gushti* members left behind. (This is not only true for relatively new migrants, but also for those who have been settled in the urban areas for a long time, sometimes over a generation.) *Gushti* is of great importance in villages both economically and politically. Economically, kinship is important since purchase and sale of land very frequently take place between households of the same partilineal group. Politically, the partilineal group is important because strong kinship bonds mean unity and protection vis-à-vis outsiders (Jahangir 1990:76). Some authors claim that *gushti* may form beyond kinship. For example, Arnes and van Beurden argue, "Being good neighbors, mutual aid, professional ties, or marriage ties can be reasons to form a [*gushti*]" (1977:89). But in Jiri, the term strictly refers to

individuals related to one another through a common male ancestor. Though *gushti* members of different households share the same blood, yet economic and social position of households varies in the village. And holding authority over poorer members, relatively wealthier households become the *murubbi* and spokesmen of the *gushti* as well as the *bari* ('homestead'/close kin living in a cluster of adjoining houses).

Normatively, *gushti* members live in the same *bari*, however some households who do not belong to the *gushti* may be part of a *bari*, and sometimes *gushti* members move out from the compound of the main *bari* for various reasons (e.g inter-*gushti* conflict, increased population, through affinal relation). Out of 26 *ghors* of Tayeb Chowdhuri Bari in east Jiri, three have moved out from the main boundary and built new houses in their own lands as the the previous compound became crowded. A *bari* may be divided or a new one can rise under the same name through the dispersal or expansion of its land area. For example Subedar Bari, the largest *bari* in Jiri, is divided into Old and New Subedar Bari. Similarly Kazi Bari is divided into two parts: The Boro (large) Kazi Bari constituted by the offspring with his first wife of Monaf Kazi, who was a judge in the royal court of Arakan, and Chhoto (small) Kazi Bari, constituted by children with his second wife. Members of the the same *bari/gushti* could in time make a separate *bari*. For example, Majon Munshi was one of the brothers of Mojumdar Bari. Moving out from the Mojumdar Bari, he founded a new *bari* at the present Munshi Para. As he worked as a *munshi* (a court clerk), he adopted this as his title, and the area that belonged to him and later his descendents came to be known as Munshi Para/Bari. *Baris* are identified in various ways. They can be associated with a lineage title, which itself is often derived from positions held by the founding member of lineages, for instance Subedar, Shikdar, Mojumdar, Munshi, Kazi etc. An influential person (past or present) may be regarded as the indicator of the identity of a *bari*: such as, Dr. Ahemed Ullaha's Bari, Chairman Bari. Among Hindus, Gouri Mohajon Bari, Rosho Mohajon Bari. A *bari* may be identified by the name of a person without any particular reputation: Odir Bari, Badsha Bari, etc.. A *bari* represents the social and the moral status of the members who belong to that compound, and in this context *baris* not named after any illustrious figure or lineage, such as the ones just mentioned, usually indicate low status.

It is, however, common in Bangladesh for the name and social standing of a *bari* or *gushti* to be changed with the change of economic position of households. Jahangir (1979) stated that a *lathial* (muscleman) of the Zamindar in Mirabo village had assumed the title Dewan (a position in the revenue collection system of the Imperial Mughols) after becoming a wealthy person. Finally his family also came to be known as Dewan *bongsho* (lineage). A similar trend has been observed in Jiri. 'If you become rich, you can be a *noya* (new) Chowdhury' was a common saying among villagers, especially those who see themselves as members of *ashol* (real) high-status lineages, regardless of their class position in the village, many of whom avoid marital relationship with those thought to be lowly origin. For instance, the Subedar Bari, one of the dominant and highly respectable *baris* of the village, never enter into any marital relationship with Mir Ahmed Showdagor Bari and other 'Noya Chowdhurys'. They always categorize the groups holding new titles as *nakal* (fake). Some of them pointed out that the present Mir Ahmed Showdagor Bari was previously known simply as Janalir Baper Bari (the bari of Jalani's father). While *showdagor* means 'wealthy trader/businessman', I was told that their forefathers were *feriwala* (street hawker). In the same way, Jinnat Ali Majhir Bari was earlier known as Rowshoner Bari. It is widely said in Jiri that the father of Khalil Chowdhury, one of the founders of the local girl's school and owner of many industries, was a thief. But Khalil changed his title as well as the name of his *bari* which came to be known as Chowdhury Bari. In time, through changing their class position, they have become quite active in different associations of the village, beyond *gushti* and *bari*.

4.3.3. *Samaj*

Samaj refers to a community based on face-to-face interaction of its members, who recognize reciprocal rights and obligations to one another and cooperate at critical life cycle rituals such as births, deaths and marriages (Adnan 1988:8). As a social and political unit, *samaj* designates one's identity as well. There is no fixed rule for confining *samaj*. A village may constitute a single *samaj*. But *samaj* can also be based on *gushti*, *bari*, *para* (neighborhood/hamlet), religion etc. In this context one *bari* or *para* can be one *samaj*. On the other hand, there may be more than one *samaj* within one *bari* or *para*. There are many *samajes* in Jiri, such as, Mojumdar Para, Subedar Bari, Lalmohon Chowdhury Bari, Shikdar Bari etc, which are based on *bari* or *gushti*. On the other hand Kazi Para Samaj includes different *gushtis* but

exclusively Sunnis, such as *Kazi gushti*, *Mir gushti*, *Sayeed gushti*, *Pushtir gushti*. Again *Munshi Para Samaj* refers to all the households of the *Munshi Bari* and their seven dependent families. Ascendants of 'dependent' households were brought as *rayot* (bonded labor) two-three generations ago. Among Hindus, the *samaj* is constituted on the basis of their caste groups.

Samaj, however, is not rigid and may shift its boundary purposively. For instance, *Tayub Chowdhury Bari* belongs with two other *baris* to a *samaj* that basically conducts *shalish* (mediation) in cases such as quarrel between husband and wife, dispute between two brothers regarding land distribution, or among members in using common property (e.g. pond). However, for *mezban* (ritual feast) the boundary of this *samaj* shifts that includes one *chowkidar* (the smallest unit of the Union Parishad). As *samaj* is very unstable, it can be divided into subgroups on any dispute. For instance, while the *Nath* caste runs a single *samaj*, a few years back the community split into two groups not only in *Jiri* but also in adjoining villages on the issue of how the face of a dead person being buried would be placed (to the right or left). Later, however, they reunited.

Normatively, leaders (usually known as *murubbi* or *matbor*), who are considered as guardians of the *samaj*, unite the community and make it dynamic by regulating the moral and social order. The *samaj*, however, represents the interests of the dominant class through its dominance of the *shalish*, informal village courts, which meet to settle disputes and pronounce upon approved behavior for all sections of its membership (Adnan *ibid*). In addition to upholding the interests of the dominant class, *samaj* and *shalish* are also dominated by men and represent male ideology. Ideas about male and female roles that are hegemonic in the village are incorporated in a 'common sense' framework. In *Jiri*, *shalish* is viewed as exclusively in the domain of men's (*morodpua*) activities and women's (*mayapua*) participation in *shalish*, if that ever occurs, can be a source of embarrassment and shame for men. That is because it is as victims or passive objects of discussion that women are usually related to the *shalish* process, which is presided over by men.

Samaj leadership depends on a number of social and cultural factors, such as the social position of one's family, economic power, education, age, as well as one's skills

and social network within and outside of the village. *Samaj* leaders may also take part in the formal *shalish* of the Union Parishad (UP: lowest tier of local government in Bangladesh), as the authority figures of the village. In Jiri, Kazi Nasir, a young businessman and leader of his *samaj*, Solaiman of Mojumdar Para, Badrul Haider Chowdhury of Subedar Bari etc, are such leaders who are invited by the UP Chairman on various occasions. All the *samaj* leaders in Jiri come from reputed families and no such leader belongs to the landless/poor class. A villager told me that 'nowadays money can often make a person a *samaj murubbi* (community leaders/elders).' Through their economic power and patronage--for example by offering employment, lending money, helping the poor members in times of their daughters' marriages—such leaders dominate members of their *samaj*. Although one's social status is not entirely determined by one's economic position in Jiri, the latter has much to do with one's control over *samaj*. For example, The Kazi Para Samaj includes both Boro and Chhoto Kazi Bari, Pustir Para, and Mazir Bari. Although members of the Kazi lineage are still dominant, their relationship with others in the *samaj* has changed over time. I was told that although Pustir Para was named after Hazarat Sheikh Pusti, an associate of a famous holy man Shah Ali, very few people living there were actually his descendents. Instead, most of them were descendents of *golams* (slaves) brought by the Kazi, Mir and Sayeed lineages. Descendents of former slaves continued to serve and depend on the lineages of their former masters. But now the situation has changed. Kazi Nasir, an influential *samaj* leader told me, 'As the Kazi Bari have no *zamindari* now, they [the descendents of the former slaves], especially the young males, do not want to work in our house as their ancestors did in earlier days. We cannot oblige them to do so either, although they still use the graveyard, ponds and mosque of the Kazi Bari. However, when they face problems they still come to us.'

Power struggle and contest over leadership within a *samaj* is seen in Jiri. The power of the family of a leader may be reduced and someone else may rise as the leader of a *samaj*. For example, in Kalar Para of Middle Jiri, there are two separate *baris* vying for control over the *samaj*. One of them is Sharif Bari, whose members claim that they got the title of Sharif from the British rulers. The other is named after Doctor Abdul Haque, who was a homeopathic doctor. The members of the Sharif Bari consider themselves to be of higher status than Doctor Abdul Haque's Bari, although the latter now has more property than the former, and its members are trying to play

more influential roles in the activities of the *samaj*. Interestingly, members of Sharif Bari make fun of Haque Bari by saying, 'they are *morichya gushti* (lineage of chili) and outsiders.' Although the Sharifs could not say why they called the Haques by such a name, it was clear that the Sharifs' ridicule of their rivals was prompted by the latter's economic and political ascendancy.

In general, however, the importance and influence of *samaj* seems to be decreasing in Jiri, though villagers have differing views as to the nature and extent of this decline. Some villagers stated that nowadays many people arrange marriages of their family members without consulting the *samaj* leaders, something that was unthinkable before. However, another villager mentioned that in the case of marriage, they must inform the *samaj*. If they cannot bear the expenses of a marriage, they ask everybody to help, although all members of the *samaj* do not necessarily have to be invited to a wedding feast. Whatever may the role of *samaj* be regarding marriages, all villagers think that the role of *samaj* in local *shalish* is still important in Jiri.

4.4. Education and Literacy

The educational institutions in Jiri belong to two distinct categories. One is the 'modern' system of education, and the other is the *madrassa* system (Islamic schools and colleges). While the government of Bangladesh recognizes the latter under the Madrasa Education Board, there are quite a number of *madrassas* in the country--generally known as *qaumi madrasa*--that do not follow the Board's syllabus. In this context it becomes somewhat difficult to determine the rate of literacy and the educational level of villagers, as there are about one thousand students from Jiri and other areas that attend Jiri Madrasa (established in 1910), which belongs to the *Qaumi* system not recognized by the government. Compared to the national rate, illiteracy has been declining in Jiri, even though it is still far from being entirely eradicated. According to the census report of 1991, the literacy rate of the village was 33.9% (42.2% male and 25.70% female), which is higher than the national average of 31.40% (male:38.90%, female:25.45%).

While literacy trends over time have changed, however, it hardly needs to be stressed that access to education and its level are sharply influenced by class and gender inequality in the village. There are three primary schools in Jiri--Jiri Board

Government Primary School, Jiri Bibekanondo Government Primary School and East Jiri Amania Government Primary School. Both male and female children study in these schools. There is one girls' high school named Khalil Mir Girls' High School, which was established with the financial support of two wealthy men of the village in 1990. Male students, after completing their primary education (grade five) study either in Potiya Government Boys' High School or in other schools near the village. Many girls, especially from Middle and West Jiri also attend the Kushumpura High School in a nearby village, as the school is well reputed and closer than the girls' school of Jiri. My survey data of 1996-1997 show that 27.53% and 9.12% of children completed their primary (grade five) and Secondary School Certificate (SSC) education respectively. Thus it is evident that efforts in providing children with education have been mainly directed at the younger age group. During my fieldwork, apart from some people having had *madrassa* education, there were very few persons above fifty that I came across who completed the SSC examinations. All of the older people, whether Muslim or Hindu, who passed the SSC held high status not only in their respective community but also in the village as a whole. For example, among Muslims, Kazi Bari is regarded as one of the most respectable lineages, its members--both male female--having had 'modern' educational background for a long time. Again, Badrul Haider Chowdhury (60) of Subedar Bari, another influential lineage in the village, told me that he was the first person to have passed the SSC in East Jiri. Among Hindus, Gouri Mohajon Bari holds a similar distinction.

In the case of women, it was impossible to find anyone from the same age group (i.e. above 50) who attended more than three to four years of school. In fact girls in Jiri only began to attend school for longer periods since the late 1980s. The level of education for females is still generally very low, especially in the poor class. While it is very hard for the poor families to send their children to school, within this class, the dropout rate of female students is higher than that of their male counterparts. The relationship between education and class is significant in Jiri. For instance, most inhabitants of South Jiri are illiterate as well as poor. In that part of the village, there was only one woman who had passed higher secondary school examination (a married woman living in her in-laws' house, she passed the examination before getting married). The rate of high school-going girls is still insignificant there. Two of my respondents, after receiving non-formal education in a BRAC school (discussed in the

next chapter), were enrolled in the Khalil Mir Girls' High School in 1997. Unfortunately both of them dropped out after a while. One of them, Jannatul Ferdous told me

As we are very poor and landless, my parents could not bear my educational expenses. I did not have any school dress to wear. My teachers always scolded me for going to school without school dress and for not being able to pay monthly and examination fees. I felt ashamed and stopped going to school for good.

The situation is almost the same in other poorer parts of Jiri, such as Pustir Para, Shil Bari, Chhoto Nath Bari, etc. However, more than poverty, it is the dominant gender discourse of *pardah* that restricts female mobility, especially after puberty, and undervalues female education, thus producing low rate of female participation in education. This is true for Jiri as a whole irrespective of class and religion. The rich and high-status families even withdraw their daughters from school after completion of the secondary school examination. The number of college-going girls is quite small in the village. Guardians of the girls feel obliged to marry off their girls as soon as possible. Even if they cannot arrange the marriages, they do not allow girls to continue their studies. My data show that of the 2.2% people in Jiri who have acquired the Higher Secondary Certificate (HSC), the number of females is very small. And those with bachelors (0.47%) and masters (0.31%) degrees are exclusively male. Although some parents want their daughters to obtain higher education, they often come under tremendous criticism from relatives and neighbors. One widow from South Para of East Jiri told me that she could not continue sending her elder daughter to complete her bachelors degree against the wishes of the *samaj*.

There are, however, some signs that some families in Jiri are beginning to feel the need to educate their girls, although not necessarily for the right reasons. Education of daughters is nowadays deemed necessary by some not only as a matter of family prestige, but also in view of the daughters' marriage prospects. In Jiri, as in other parts of Bangladesh, the most important goal set for a young woman is her marriage. It was in connection to marriage that several villagers told me things like: "These days young women cannot afford to be totally illiterate. For marriage, to get an appropriate husband, one needs education." One female respondent said: "Girls should be educated, but SSC [Secondary School Certificate at the end of the 10th grade] is the standard limit for them." Another woman from Kazi Bari stated: "Girls of this *bari*

study for the sake of high status, but never for jobs!' A son's education, on the other hand, is valued for the prospects of job opportunities and material benefits that it may bring. The poor parents, in their concern about the fate and future security of their daughters, do want them to have some education with the expectation that it would abate dowry expenses. Thus a daughter's education is seen as negotiation between capital and social capital that ultimately reproduces the dominant gender ideology.

4.5. The Village Economy: Land Ownership and Economic Organization

While at the beginning of this century the per capita cultivable land in the geographical area that is now Bangladesh was about one acre, today it is less than 0.20 acre, and the figure keeps diminishing every year with the growth of population (cf. Jansen 1986:2; Alamgir 1993:33). Yet, despite this situation, the economy of Bangladesh is still significantly based on agriculture, which accounted for 30 percent of the GDP and absorbed 63.2 percent of the country's labor force in 1995/96 (BBS 1998). As in most Bangladeshi villages, agriculture is one of the major sources of economic subsistence in Jiri too. The main crop that is produced three times a year in the village is rice. The three main varieties of rice that are grown in the village are *irri* (HYVs developed by IRRI, International Rice Research Institute based in Manila), *aus* and *amon*. Irri is planted in the Bengali months of Poush-Magh (mid-December to mid-February) and harvested in Boishakh-Jyoshtho (mid-April to mid-June). Aus is transplanted in Ashar (mid-June to mid-August) and harvested in Bhadra (mid-August to mid-October). Amon is sown after the 20th of Shraban (August) and harvested in Agrahayan (mid-November to mid-January). In addition, chilies, lentil and vegetables are also cultivated on a small scale. Although the welfare of a household does not entirely depend on the amount of the land owned by it--there may be other sources of income for members of the household that determine the standards of nutrition, housing, clothing etc.--land is still seen as a symbol of power and stability.

Land is a limited resource, and increasingly so, in Bangladesh, where there is widespread landlessness. At least 40 percent of all rural households in Bangladesh own no land (Abdullah and Murshid 1986: 102). For many decades practically all the cultivable land has been utilized, but despite various attempts to 'modernize' agriculture, the productivity per unit of land has not kept up with the growth of population. Moreover, increases in productivity through efforts such as the

introduction of HYV and deep tube-wells have not benefited all classes of rural people equally. Various studies (e.g. Jansen 1986; van Schendel 1981) suggest that there is a trend of downward mobility for a growing proportion of poor peasants, while an increasing concentration of land among the rural rich is also taking place. In Jiri, around 67% households (537 out of 800) are landless or own less than 0.5 acre of cultivable land. The number as well as the proportion of landless people is on the rise in Jiri. Only 4.2 percent (34) households own at least five *kanis* (2.5 kani = 1 acre) of agricultural land in the village. This category consists mostly of Muslims except for three Hindu households. There are very few households that own more than 10 *kanis* of land in Jiri.

In Jiri, as in Bangladesh generally, natural calamities play a significant role behind growing landlessness. While floods are a regular occurrence in Bangladesh and most people in the rural areas are usually prepared to cope with them, severe floods such as that of 1988, which inundated two-thirds of the country, have a disastrous impact on the countryside (Alamgir 1993:33; Rahman 1991:6). Such events occur quite frequently. During my fieldwork, the people of Jiri were adversely affected first by a cyclone (19th May 1997) and subsequently by a flood (July/August 1997). Villagers told me that the flood of 1988 and a severe tornado in 1991 caused many people to become poorer and landless. One villager told me that as a result of the tornado of 1991, he had to sell his land to repay a loan taken from the Grameen Bank. Apart from the effects of natural disasters, land also changes hands in Jiri as a result of the inheritance rules, and in times of critical household events such as a major medical treatment, a daughter's marriage etc.

There are many ways in which rural households in Bangladesh are involved with agriculture and the market. Most of the cultivable lands in Bangladesh are not tilled by the landowners themselves, but by sharecroppers who cultivate about a quarter of Bangladesh's farmlands, whereas wage laborers apparently cultivate an even larger parentage (Hartmann and Boyce 1983). In Jiri there are many factors, which determine whether a household owning land cultivate its own land or not. Despite owning large amounts of land, members of respectable households never physically work in their land, as this would be seen as degrading or lowering their social status. Thus commonly sharecroppers and laborers are employed to work their lands. For

some peasant households, if adult males are absent or unable to work their own lands, help is hired. Two forms of sharecropping exist in the village. The common form is *shoman bhaga* (equal share), in which the landowner and the sharecropper split the cost and crops equally. The other, less common, form of contract is called *thunko*, in which a sharecropper gets to cultivate a given piece of land three times a year in exchange for 60 *aris* (10 kg =1 *ari*) of paddy payable to the landowner for each *kani* of land cultivated. In this system, the sharecropper bears all production cost. Usually kin or clients with whom the landowner has some personal ties, are engaged in sharecropping in the village.

Though sharecropping has its drawbacks--for example, if crops are being damaged by floods, drought or pests, a sharecropper may end up earning very little or even nothing (cf. Hartmann and Boyce 1983:196)--it has, nonetheless, been widespread in Jiri for a long time. During my fieldwork, a total of 209 households were engaged in sharecropping. While some households may sharecrop others' land (especially that of kin) in addition to cultivating their own land, the economy of some landless households greatly depends on sharecropping in Jiri. A form of land rental system known as *khajna* is also practiced in Jiri, which is the same kind of system known as *khai-khalashi* in other parts of Bangladesh (cf. Van Schendel 1981; Jansen 1986; White 1992). In exchange for a sum of money payable to the landowner, a cultivator can cultivate a piece of land for a specific period of time. This payment is made in one or more installments, depending on the agreement between the two parties involved. As there is no uniform written rule regulating such contracts, the amount of money and the number of installments or duration of time are negotiated between the two persons involved, depending on their relationship. In Jiri, it is mainly the small peasants who rent land for cultivation under this system. For example, a Grameen Bank member told me that they rented three *kanis* of land from a wealthy neighbor for five years in exchange for Taka 9000. As three sons of the landowning household had migrated to the Middle East, there was no other male who could look after their land, so it was rented out. There are other reasons as well as to why this system is practiced. In contrast to *khajna*, the practice of *bondhok* (mortgage) often indicates downward economic mobility on the part of the poor households. As the economic conditions of poor people are always unstable and vulnerable, whatever assets they may have are considered as crucial means of survival. Although poor households may mortgage

their gold ornaments (if they have any), domestic animals such as cows or even utensils, land is usually the most important asset in this kind of transaction. People generally get Taka 20,000-25,000 per *kani* of land in this system, but there is always a chance to be exploited by the rich people who provide credit. As this type of mortgage is almost always the first step towards selling the land (Jansen 1986:128), the rich peasants can bargain for paying less money. As poor households in debt always fear the loss of their land, they hope to get back their land by paying back the debts to the creditors as soon as possible. While some households in Jiri succeed in this regard, I found that various vulnerabilities keep most villagers in a vicious cycle of debt for a long period of time, and in this way many lose their land for good.

As noted already, to date agriculture remains the main basis of Jiri's economy. The most common type of occupation in Jiri seems to be connected with agriculture in one way or another. About 152 poor households primarily subsist on *falda kaj* (daily labor), especially in the agricultural sector. Labor is hired seasonally and paid on a daily basis. The rate of payment depends on the age and skill of the laborer. The contract varies from season to season. During my fieldwork, for an adult male, the payment was Taka 80-90 with three rice meals a day or Taka 110-120 without meals. Day laborers mostly work in the fields of rich households. Some migrant laborers from outside of the village are also seen in Jiri. These laborers generally come to Jiri from Comilla, Barishal, Noakhali, and occasionally from the northern districts of the country, such as Rangpur. The *bideshi* (foreigner/outsider) laborers are recruited in Jiri in various ways. The most common form is that during the appropriate season, migrant laborers from different parts congregate in Shantirhat or Fakira Masjid Bazaar waiting to be recruited. Most of them come in groups from the same areas. However, those who have worked in Jiri before and have good relationships with the landowners contact the latter directly. Landowners too prefer to recruit those they already know and can trust. While such laborers usually become temporary members of local households, some settle permanently through getting married in the village.

4.5.1. Non-Agricultural Economic Activities

Although a substantial number of households in Jiri are involved in the agricultural sector, diverse non-agricultural occupations, some of which were already evident earlier, are gradually increasing as a outcome of population growth, widespread

landlessness and limited growth of agriculture. Different occupational categories include street hawkers, *riksha* pullers, *tempu* drivers, shopkeepers, cooks, carpenters, tailors, barbers, matchmakers, brokers, teachers (of both schools and *madrassas*), *imams* (prayer leaders), doctors (homeopathic and traditional), bank officers, entrepreneurs etc. Participation in these diverse economic activities is certainly related to class and gender in Jiri. While wealthy and middle class families, through their class opportunities and social networks, engage in different types of business (such as iron, garments, furniture etc) as well as in salaried jobs, the males of poor households, on the other hand, are mostly forced to sell their labor or obtain other poorly paid jobs. Sixty poor households are involved in petty business, seasonally or permanently in the village. Traditionally, small business as a primary means of livelihood was not generally pursued by rural people of Bangladesh, and it was associated with low status (Chowdhury 1982; Ahmed 1983 in Rahman 1999:63). However, increasing landlessness, combined with a scarcity of sources of wage, have led people to look towards petty business as a means of livelihood. Though involvement in small business is not totally new in Jiri, recently there has been noticeable expansion of this sector in the village economy, suggesting a changing economic situation in Jiri, in line with more general trends prevailing in Bangladesh as a whole.

While the above discussion looked at the local economy focusing mainly on men's activities, women play important roles in household as well as village economy in Jiri, as women elsewhere also do in Bangladesh. While the discourse of development makes it appear that rural women in Bangladesh were living unproductive lives before 'development' was brought to them, the evidence points to a quite different conclusion. For example, one author notes:

Micro surveys...indicate that though women's labor input and work hours are equal if not greater than men's..., a higher proportion of a woman's workday is spent in non-remunerated productive activities which include domestic work (e.g. cooking, cleaning and child care), provisioning basic needs for the family (e.g. collection of fuel, fodder and water), as well as unpaid family labor for marketed production. In spite of the heavy demand of unremunerated activities, rising landlessness...technological change, particularly in agriculture, and a sharp decline in real wages... have increased the demand for cash income and a growing number of women are engaged in wage or self-employment [Jahan 1989:4].

The appearance of female garment factory workers in Bangladesh is a case in point. Following the establishment of a large number of export-oriented garment factories in the late 1970s and the early 1980s in Bangladesh, an unprecedented number of rural

women migrated to the cities to work in these factories (Kabeer 1991b). While this development reflects mechanisms of global capitalism as well as the ideological construction of women as a source of 'cheap, docile and dispensable labor' (ibid), it also seems to be the result of the an overall trend of downward mobility of peasant households throughout rural Bangladesh (cf. Jansen 1986; van Schendel 1981), as a result of which many poor women are forced to work as day laborers and wage-earners of all kinds.

In Jiri, in addition to their unremunerated productive activities, several women, through their direct and indirect participation in other types of economic activities, contribute to the family income in ways that are often hidden by the hegemonic gender ideology, which associates females with domesticity and males with economic responsibilities. Traditionally women, especially poor women of both Hindu and Muslim communities, are engaged in weaving. Throughout the year, majority of the poor women are generally seen making mats called *pati* (made from the leaves of a plant) in their 'spare time' at home. Traditionally, plenty of *pati* plants used to grow naturally beside common ponds in the village. Women and children collected leaves of these plants to make mats as and when necessary. However, as this form of resource is gradually becoming limited or inaccessible with changes in ownership pattern, more families now specialize in making or selling these mats on a commercial basis. Though many women still make their own *patis* at home, they may have to buy the leaves, while others buy these mats instead of making them. Some women get others to weave mats for them on the basis of contracts in which *pati* leaves--either collected from one's own or a neighbor's *bari*, or bought from someone else--are supplied to someone who would do the weaving in exchange for a payment. The payment varies depending on the size of the *pati* and the length of time that a weaver takes to deliver the goods. Anu, a member of Grameen Bank, told me that as she remained sick all the time, she contracted with other poor women to make mats for her. Generally the price of a standard size *pati* in the market was Tk. 120-130. If a woman could weave a *pati* in one week, she earned about half that amount.

Some women make *thonga* or small paper bags as well. There are two types of *thonga*, costing eight takas and six takas per hundred bags respectively. While females produce these goods, it is the males of their households who sell the products

in the *hat*. The bazaar and *hat*, as I mentioned earlier, are male space. A household without males has to depend on males of other households in her *bari*. Clearly, women's physical absence from or invisibility in *hats* and bazaars do not mean that they are not involved with the market (cf. White 1992). Though the notion of bazaar or market usually indicates a physical place, women's involvement with this institution may take place without them being directly present in that place. While they depend on the male for selling and buying goods in the physically identified bazaar, other forms of transaction may be carried out through their personal networks within and outside of the *bari*. For instance, two women run grocery shops within their own houses. Indeed it is quite typical for women of poor households to sell eggs, chicken etc. within the *bari* or *para* in times of need or on a more routine basis. Another woman in the village (mother of a Grameen Bank member) is engaged in making female garments. Going to different households of the village, she collects the orders. Another woman works as a *dai* (traditional birth attendant) in the village. Women's involvement in *dhan shudi*--the practice of lending rice where return payment is also in rice, with interest--is not uncommon in Jiri. For example, I was told by a woman that she received 1.5 kg of rice in return of 1 kg that she had given someone fifteen days earlier. Since such transactions usually take place informally among women who know one another, their terms and conditions may be negotiated as necessary.

Some women also engage in money lending on a small scale, casually and informally, although *mahajani bebsha* (money lending) is typically male business. This is a profitable business, but is considered to be shameful as well. The *mahajans* or moneylenders are often criticized and ridiculed by the local people. For example, one day while a well-known *mahajan* of the village was passing by, some women inside a house started laughing and making fun of his potbelly in my presence. They remarked, in low voice, that 'the more money he makes, the fatter he gets. And one day his belly will burst open and all the money will come out from there!' This may be seen as an everyday form of class resistance on the part of poor women. However, women of different classes too run this 'secret' business within small circles. Interestingly, no woman wanted to tell me the names of these female moneylenders, especially if they were kin or belonged to a higher class. The borrowers certainly did not want to lose or antagonize these informal sources of 'help'. It may be noted that

some beneficiaries of NGO micro-credit schemes re-invest the loans they take out in this sector.

In addition to the above-mentioned economic activities, many poor women are employed as laborers by wealthy households belonging to the same *bari* or *para*. Women usually do not sell their labor outside of their *bari* or *para*, as doing so would be considered shameful not only for the household involved but also for the lineage or *bari* as a whole to allow a woman to work outside of the socially defined boundary. The employment pattern of these female laborers varies. I found three women and a girl in Jiri working as domestic workers in their relatives' households from dawn to dusk. They received monthly salaries in the range of 70-100 takas along with meals. Generally women of dependent households are obligated to render service to the rich households of their *bari/samaj*, whether they get paid for their labor or not. The patron households ask women of the dependent households for help whenever needed, such as during festivals, and some poor women regularly visit the wealthy households and help in cleaning or washing, grinding spices etc. In return, such women often receive foodstuff, and sometimes money from the female heads of these households. Such remuneration notwithstanding, the poorer women also expect security as 'reciprocal help'. It is expected that the richer kin will provide the poorer households with cash and kind in times of crisis. Whilst working outside of one's household is a sign of poverty and dishonor, some functionally poor women are forced to work as wage laborers outside of the protected boundary of the *bari* in Jiri. Two separated Muslim women and one widow Hindu woman performed road maintenance work under the Rural Maintenance Project (RMP) of CARE-Bangladesh. At the time of my fieldwork, I found only one woman working in a garment factory in Potiya town. There were only two Hindu women who worked as teachers in a primary school of the village.

4.5.2. 'Dubaiwala' in the Economy of Jiri

Given the difficult socioeconomic conditions under which most people in Bangladesh live, in rural as well as urban areas, it is only to be expected that there would be a widespread tendency for people wanting to move to places that are deemed to offer better opportunities. Indeed, the number of people who dream of moving somewhere else, especially abroad, is very high in Bangladesh. This has been made poignantly

clear over the past few years as millions of Bangladeshis keep applying for a slim chance to win a special 'lottery' devised by the U.S. government where the prize is an opportunity to emigrate to the U.S. On a more daily basis, the number of Bangladeshis queuing up in front of foreign embassies is another indication of the preoccupation that many people have with wanting to go abroad in search of a better life. And newspapers in Bangladesh are replete with stories of people being swindled by *adam byaparis* (literally, traders of humans), who would take huge sums of money from their victims in return for a false promise for employment abroad. The pervasive drive to find a passage abroad that preoccupies so many people in contemporary Bangladesh represents the global span of migratory aspirations that exist in this densely populated country. While there are various 'push' and 'pull' factors that drive many people to foreign lands, the impact of international migration on the local economy of a village such as Jiri is significant.

Since the early 1980s, an increasing number of people from Jiri have been migrating as laborers to foreign lands, specifically in the Middle East. The substantial flow of migration to Middle Eastern countries from all over Bangladesh was directly related to the boom in oil price in 1974, which led to the expansion of the Middle Eastern economies and the large-scale creation of new job opportunities (Gardner 1995:50). To both Muslim and Hindu people of Jiri, the Middle East has become one of the most lucrative sources of 'money, advancement and power', as is clearly shown by the continued outflow of rural people to their dream lands since the '80s onwards. Although laborers from Jiri migrated to various Middle Eastern destinations (e.g. Abu Dhabi, Saudi Arab, Oman, Kuwait, Bahrain), the migrants are commonly known as *Dubaiwala* ('those who live/d and work/ed in Dubai') to the people of Jiri, as in the Chittagong region generally. As the destination of most labor migrations was Dubai in earlier days, the place has become the icon of *bidesh* (foreign land), that is Middle East, in Jiri. (The same kind of trend is seen in other parts of the country as well. For instance, among Sylhetis, i.e. the people of the Sylhet region of Bangladesh, London represents the image of *bidesh* in various ways. Although Bangladeshi migration to Britain has been mainly monopolized by Sylhetis since the nineteenth century, many Sylhetis have also migrated to other countries. Nonetheless, Sylheti migrants to foreign lands are commonly known as *Londoni*. [Gardner 1995, 1999]).

At the time of my fieldwork, at least fifty-three Muslim and eleven Hindus from Jiri had been working (as unskilled or skilled laborers) in Middle Eastern countries, while I found out about only one person who had migrated to the U.S. These migrants make significant contributions to the local as well as the national economy. Compared to other destinations of Bangladeshi migrants, remittances from the Middle East are the principle source of foreign earning of Bangladesh. The material successes of these Dubaiwalas have had significant impacts both on the households that they left behind and on the economy of their village as a whole. In Jiri, it has been observed that after working abroad for few years, migrants show a higher propensity to increase family assets through buying land and investing money in business. They get new *paka* (brick and concrete) houses or at least solid mud-houses built for them, with television sets and videocassette recorders installed, which function as symbols of their changing economic positions. Perhaps the opportunity for such upward economic and social mobility quickly opens up for those families that have more than one member working abroad. The existence of prior contacts would be a major determinant in the decision-making process for a prospective migrant. In Jiri, kinship ties are the most likely source of such contacts. There were five to six affluent households that each had at least two migrant members pooling together more resources. Thus, for the people of Jiri, moving to foreign countries continue be a means as well as an expression of power that attract more people, especially the youth, towards going abroad.

In general, however, whatever opportunities and amenities may exist in foreign countries, these are bound to remain mostly inaccessible to the poor people, the prospect for changes in their overall economic and social status being minimal. As it costs Tk. 40-50000 to get a job in Middle East (mostly on two to three years' contract initially), the poor families have to sell or mortgage their lands and borrow money from different sources, usually rich kin and money lenders, to meet the required expenses. In this context, development organizations such as Grameen Bank and ASA have become another source of money for people in Jiri. Taking credit from these organizations, women may support the out-migrating male members of their households. While some poor and lower-middle class families have been able to achieve some of their goals in this regard, unlike the rich migrant households, life for most such families remain uncertain and they may have to pass through critical times.

The first priority to them undoubtedly is to pay off the money to the lenders and then reach a stable condition for the household. In these cases there is also always a risk of being deceived by *adam byaparis* in various ways, thus placing poor households in serious crisis. Although there are over three hundred licensed recruitment agencies in Bangladesh (Owens 1985:10), many illegal agencies are also in operation. These illegal agencies sometimes 'arrange' jobs for the would-be migrants, yet the contracts are often transgressed after their arrival in foreign countries. During my fieldwork, I came across one member of ASA, whose husband had been victimized by such a company by not being given the job in Saudi Arabia that he was offered before his departure. She told me that they had collected money for initial expenses by borrowing money from rich kin and from ASA as well, on interest. Several studies have described similar episodes (e.g. Rahman 1999:67). Despite such risks, village people still perceive foreign countries as the source of opulence. This becomes clear as a large number of village people apply for the U.S. DV lottery every year. Helping people in applying for the DV lottery thus has become a new profitable business for many people. As people have to fill up a form prescribed by the U.S. immigration authorities, many computer centers earn lots of money during the application season. As in other areas of Bangladesh, the computer shops of Potiya town also become crowded at that time. As the forms have to be filled up correctly, to many people computer is the most reliable thing that can change their fortunes. Generally it takes fifty to sixty takas, sometimes more, to get such a form filled up, depending on the quality of the computer and paper involved. In addition, blank forms are sold for Tk. 10 in Shantirhat, Fakira Masjid Bazaar, and sometimes even inside the village. Thus the dream of going to foreign countries has possessed the minds of many people of Jiri, as elsewhere in Bangladesh. A number of poor people from Jiri have indeed succeeded in going to *bidesh*, but the extent to which the structural inequality prevailing in the village will change due to such migrations remains to be seen.

Chapter Five

WOMEN AND DEVELOPMENT IN JIRI

This chapter explores the nature and extent of the targeting of women by NGOs in Jiri. After an overview of the history of NGO intervention in Jiri, I examine the extent to which different development organizations started targeting women, and the ideologies and approaches that were involved in this regard. It is seen that the proliferation of NGO activities in Jiri, with special focus on women, was no isolated development, but was part of a larger trend seen in Bangladesh, and around the developing world generally. As elsewhere in Bangladesh and throughout the world, NGO operations in Jiri started with the stated intention of “doing good”, but the implications and impact of these operations cannot be prejudged without reference to the specific practices and contexts involved (cf. Fisher 1997). After elaboration of this point generally, I focus on two particular organizations, namely BRAC and Grameen Bank, that stood out in terms of their presence in Jiri through programs targeted towards girls and women. With regards to these two organizations, I examine how and to what extent the notions of participation and empowerment of women were translated into action in Jiri. Finally, I examine the degree of consistency between what the NGOs generally preached through their discourse of ‘empowering women’, and the practices, norms and realities to be found on the ground. My overall argument in this chapter is that the targeting of women in Jiri by many development organizations have clearly produced significant effects and impacts on the lives of the women, but the effects and impacts have to be evaluated not just in terms of what were intended or are claimed by the NGOs, but also in terms of the actual practices, experiences and consequences—both intended and unintended—found on the ground.

5.1 NGO Intervention In Jiri

While development organizations began their work in Bangladesh with the independence of the country, in Chittagong the major ‘turning point’ for NGOs was the devastating cyclone in the coastal regions on 30 April 1991. Though some development organizations, such as Grameen Bank, CARE, Concern Bangladesh and CODEC, had started working relatively earlier in the region, compared to many other parts of Bangladesh, the region was less saturated by NGOs till the early 1990s. There

are several possible reasons behind this relative lack of concentration of NGO activities in Chittagong in the earlier period. To begin with, initially most development organizations focused on the 'poorest' parts of the country, e.g. Manikganj, and broadly the North Bengal region. Compared to these areas, the Chittagong region, with relatively better economic standing on the whole, was not a 'lucrative' area for NGOs in terms of getting funds at that time. Moreover, as mentioned by some officials of different organizations, the region was often identified as one of the more 'conservative'/'fundamentalist' areas (*moulabader desh*) of Bangladesh, and this perception might have been one reason why many development organizations stayed away, since they would have had to take 'risks' to initiate their activities in Chittagong.

The 1991 cyclone, however, undoubtedly created 'opportunities' for a large number of NGOs for expanding or initiating their activities in the region with the enormous attention of foreign aid agencies and donors, especially as these organizations showed reluctance to disburse any aid through the government machinery because of the possibility of misappropriation of goods by the government officials (Hashmi 2000:149). Thus NGO activities, mostly providing relief and rehabilitation services to the cyclone-affected areas, became extremely common in the region at that period. The sudden increase in the numbers of NGOs (both national and local) that were active in the region immediately after the catastrophe clearly shows how it rapidly emerged as a new space of intervention, and an area for which donor assistance was readily available, for development organizations like elsewhere in Bangladesh. To give an indication of this growth, the number of NGOs reached at least fifteen²⁶ in Potiya Upazila alone by 1996-97.

In October 1996, on my first arrival to Jiri, I noticed that several development organizations had been operating in the village, as shown in the table below. These included some of the most prominent national NGOs such as BRAC, Grameen Bank, and ASA, along with organizations such as Muslim Foundation, Nagarik Udyog Kendra, and BLRI, and the international NGO CARE. In addition, another local organization named KALB was in the process of getting registered. However, some development interventions began in Jiri in the early 1980s. As in many other villages in Potiya, the Grameen Bank, which gained a high profile and international attention

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for its credit program targeted at poor village women, was the first development organization to be launched in Jiri, in 1982.

Organization	Since	Program	Type of Organization
Grameen Bank	1982	Microcredit	Large nationwide organization that pioneered microcredit for rural poor
CARE	1988	Rural Maintenance Program, with focus on rural infrastructure, e.g. maintenance of rural earthen roads, by employing female wage labors	International NGO
BRAC	1993	Non-Formal Primary Education	Largest national NGO of Bangladesh
ASA	1993	Microcredit	
Nagarik Udyog Kendra	1996	Voter Education Program, especially for women, prior to the parliamentary election of 1996, and subsequently legal aid for poor women	Relatively small national NGO
BLRI	1996	Microcredit	Local NGO
Muslim Foundation	1997	Microcredit	'Islamic' NGO
KALB	1998	Microcredit	Community-based organization of local Hindus

The Grameen Bank branch at *Koygram* that comprises the study village, along with other villages of the Jiri union, particularly *Shikal Baha*, *Juldha* and some parts of the *Char lakhia*, began operations in the same year. It is the 6th branch in Chittagong district and the 50th in Bangladesh. Under this branch office total number of the Centers was 75 in 1997. Although Grameen Bank started in the study village with the first Center in West Jiri, upon demand, as one official of the Bank told me, the Bank established more Centers in the village gradually. During my fieldwork, I found ten

Centers in different parts of the village--four in East Jiri, three in Middle Jiri, including Boro Nath Para, two in West Jiri, and one in Choto Nath Para. Grameen began their activities in the village through opening a male Center in West Jiri. Mofiz, one of the pioneer members of that center told me that Grameen officers had come and met them in a tea shop in Kazir Hat one day. Mofiz described the event as follows:

One day while we were sitting in a teashop in Kazir Hat, one gentleman came to us and introduced himself as an officer of the Grameen Bank at Kaygram branch. He told us about the Grameen Bank in detail and said that Dr. Yunus²⁷ wanted to help us and to change our lives. He also said that we could borrow money from the Bank without any mortgage. Then we became interested and told him to come to our para in the next day. We talked to some other people of our para and in the next day the officer visited other baris with us and collected the names of interested people. We then decided to become members of the Bank and formed six groups. The center was also built in my house. The Bank officer came in the center for seven days and taught us sixteen decisions. Those who could not sign their names also learnt to do that. Thus our center began to operate with six groups in November 1982.

After establishing the first center in the West Jiri, the Grameen Bank officers started to visit other areas of the village to encourage the people to become members of the bank. Also some people contacted them on their own initiative. However, the first female center of the bank was established in Boro Nath Para. In this case, officers of the Grameen Bank contacted the females through the male members of the para. They asked the males to help them to organize the female group. Thus in the early days, most of the female centers were formed with the help of males from nearby areas.

The second NGO, **CARE**, intervened in the village in 1988, six years after Grameen Bank. CARE (Cooperative for Assistance and Relief Everywhere), the world's largest international NGO, has been working in different parts of the country for the last five decades, especially with its well-known Rural Maintenance Program (RMP) in partnership with local government. The main aim of the project is to support infrastructure development in rural areas. It maintains rural earthen roads by employing wage labors, especially female ones. Mozuna, who worked in the RMP project, told me that one day she heard that one official of the UP was announcing with a loud speaker that the Chairman of the Union Parishad had asked poor women who were interested to get jobs in an organization to contact him on a specific day. But the announcer mentioned neither the name of the organization nor the nature of the job. But when she arrived in the office on the scheduled day, she found more women waiting in the office. The Chairman and an officer of CARE told them about

the activities of RMP and selected ten women for the project. After a couple of days of recruiting the women laborers, CARE started their activities in the village.

The earthen roads located in Mojumdar Para and Nath Para, the connecting road of the Khalil-Mir high School, etc, were maintained through filling pit, repairing and completing collapsed section, maintaining the side slopes, clearing the rainwater while I was there. CARE provided an impressive number of sanitary latrines to the poor households and also set up some tube wells in the different baris for ensuring safe drinking water and sanitation immediately after the cyclone of 1991 in Jiri. The organization also provided some relief (dry food, 'orsaline' etc.) after a similar hazard in 1997. At the beginning of the program, fifteen women in each union had been recruited from various villages of Jiri Union. One of the workers said that when CARE planned to initiate this program in Jiri Union, the officials of UP first selected thirty women who had showed their interest and finally recruited fifteen women from the different villages of the Union.

The next NGO that intervened in the village was **BRAC**, established in 1972 just after the independence of the country. It is probably the world's largest indigenous development NGO, with close to two million members as of 1998 (Goetz 2001:77). BRAC began its development activities in Chittagong in the early 1990s. Of the various development programs that BRAC has, the organization started the Non-Formal Primary Education Program in the Chittagong region, including Potiya, in 1993. While BRAC decided to introduce the school program in Jiri, program officers of BRAC contacted the chairman and members of the Union Parishad, and also other local people who know relevant information about the village to make a survey and appoint teachers to start schools. In this way, seven schools were set up in different parts of the village.

ASA, another large national development organization locally known as 'Asha Bank' extended its micro-credit program to Jiri at the beginning of 1995. The Field Officer of ASA contacted the women of Pustir Para directly. Noor Khatun, a member of ASA told me that one day an officer of ASA came to Pustir Para and met her in front of her bari. The officer asked her whether there was any center of Grameen Bank in Pustir Para. She replied that there was one center of Grameen Bank. He asked whether she

was a member of the bank. When she said no, he asked whether she wanted to be a member of ASA. She replied yes. But the officer still asked her whether it would be possible to introduce a center of ASA. She then called some women of the para and informed them about his proposal. Some of them showed their interest and finally became member of 'ASA Bank.'

In addition to the above-mentioned well-known organizations, a small national NGO called **Nagorik Udyog Kendra (NUK)** began its activities in Jiri in mid-1995. Initially NUK introduced its voter education program by focusing on the national parliamentary election of 1996. They arranged a drama at Jiri with enthusiastic local young males and females, to raise awareness among the villagers, especially women, about their voting rights. As apart of their program they also encouraged women to vote on the basis of their personal choice rather than any kind of influence. But later they expanded their program to include legal aid for the poor women.

Other NGOs also intervened in the village in the mid-1990s. A local NGO called **BLRI** began its credit program in Jiri, mainly in east part in 1996. An Islamic national NGO called **Muslim Foundation** initiated the same type of program in mid-1997. During my fieldwork, I found that the local staff of the organization had been carrying out its preliminary activities, such as group formation, group tax collection etc to proceed the program. Another local community-based, Hindu NGO that I came across in Jiri is **KALB**. Some people of the Boro Nath Para founded this NGO. Its main objective the NGO was to provide credit exclusively among the Hindus in Jiri. At the time of my research it was in the process of getting registered by the NGO Affairs Bureau.

5.2 Ideology and Approaches of NGOs: Targeting Women

From the proceeding section, it is clear that many NGOs were implementing development activities in the study village more or less simultaneously. Development programs initiated in Jiri can be sorted into four categories: micro credit; employment; education; awareness raising and legal aid. The most common one is the credit program, introduced by five national and local NGOs. In this context, **Grameen Bank** is the leading organization that has successfully reached to the poor with the motto

‘since the people cannot go to the bank, the bank must go to the poor’. Indeed, Grameen is not strictly an NGO as such, since the government of the country has some share in it and the organization also refuses to recognize itself as a NGO despite the fact that it operates similarly to other NGOs and has been replicated as a model NGO worldwide, including in the United States (cf. Fernando & Heston 1997).

The objective of Grameen Bank is to make credit available to poor people who have had no formal credit facilities for a long time. The potential target group or the ‘poor’ as defined by the Bank are those who own less than .5 acre of cultivable land per household, or the households in which total assets do not exceed the value of one acre of medium quality, single-cropped land in that area. The most significant aspect of the Grameen model is that, unlike the conventional banking system, loans do not require any economic collateral. Here it may be noted that the bank originated in Chittagong district in 1976. The vision of the founder of the Grameen Bank, Professor Muhammad Yunus, was to alleviate poverty through extending credit facilities to the rural poor. He began a pilot project (Grameen Bank project) by giving loans to the poor and landless people in a village named Jobra, adjacent to Chittagong University. Following a successful loan recovery rate, the project was further extended in different regions with financial support from different organizations (e.g. Bangladesh Bank, IFAD). Later the bank evolved as a chartered bank of the rural ‘poor’ in 1983 and since then with over 2.3 million borrowers it has spread to more than half of the villages of the country.

Significantly, 94 percent of the members of the Bank nationwide are women. This reflects a high degree of women’s involvement in Grameen Bank, which is also found at the local level. In 1997-1998, the total number of members of the Kaygram branch in Jiri was 2140, of whom 1620 (75.7%) were women. In the study community, I found that of the 340 members of Grameen, 282 (82.35%) were female. The rationale of Grameen for recruiting women to such an extent has been explained in many ways. For example, the founder of the bank says, ‘if the goal of the economic development includes improved standards of living, removal of poverty, access to dignified employment, and reduction in inequality, then it is quite natural to start with women. They constitute the majority of the poor, the under-employed, and the economically and socially disadvantaged’ (Yunus 1998:89). Thus viewing poor women as the most

vulnerable group, Grameen proclaims its firm belief that credit is vital for socio-economic empowerment of women in the society. It is often argued that if women get access to credit, they certainly can improve their earning capabilities through utilizing their talents and skills that ultimately increase their social status and bargaining position within the household. Moreover, it is thought that women's participation in the credit program also brings qualitative socio-economic benefits to the household, as women are likely to be more farsighted and more concerned for the long-term security of the household (Yunus 1997).

The development model of ASA is known as the "*Atto-Nirbhorshil Unnoyon Model*" (Self-Reliant Development Model) through which the beneficiaries are to become empowered and self-reliant. The "self-reliant development model" of ASA originated from the idea that lack of control over resources is lack of control over destiny. Thus recognizing the economic situation of the women as the fundamental cause of their inferior position within households and also in the society, ASA exclusively provides micro-credit to poor women for generating income-earning projects through which they can gradually change their socio-economic status. The *Jiri Bhumihin ASA Mohila Shomiti* (Jiri Landless Women's Organization of ASA) was organized with a total of 49 members. Similar to the Grameen Bank, ASA also perceives credit as the significant strategy for empowerment of the women. It is noteworthy that ASA as well as other three organizations working in the village consider the classification of the target group of Grameen Bank as the standard one. The three other NGOs who later introduced their credit programs in the village also selected poor women as their target group. With the objective of empowering women, BLRI recruited 35 women in its project. Muslim Foundation formed six groups of a total of 30 women in the village.

Despite some differences in their program planning and designs, activities of all of these micro credit based development organizations generally follow a similar approach in promoting women's development. Following the concept of 'group lending' pioneered by the Grameen Bank, all NGOs organize poor women in groups. The idea is that an individual woman may lack the ability and self-confidence to join in any program, but when women participate collectively, they feel more secure, and also that the collective consciousness and group solidarity enhanced through regular interaction with each other. Nevertheless, the size of the group and recruitment

process may vary from one NGO to another. For example, each group of the Grameen Bank as well as Muslim Foundation and BLRI consists of five persons. When the Grameen Bank wants to introduce its program in any area or women show their interest to borrow money from the Grameen bank, the staffs ask them to form a group of five persons the similar socio-economic backgrounds. The groups are then organized into centers with each center consisting of six to eight groups. Among the ten centers, eight in Jiri were female. Each group elects a group chairperson and group secretary for only one year and the same persons cannot be re-elected until the other members of the group have had their chance. The chairperson is responsible for ensuring attendance and maintaining discipline of group members in the weekly meeting. Moreover, it is through the chairperson that the group conducts its transactions with the organization. The chairpersons elect a *Kendra Prodhan* (center chief) for the same period of time. Though, like the Grameen Bank, all NGOs has some form of management committee with elected officers such as chairperson and secretary, the number of members of groups of ASA differ from other and each group comprises 15-30 women. All organizations bring banking to the village by employing field officers/community organizers to conduct meetings in the village and manage savings and credit accounts. Each group in every organization has a savings fund where each member needs to deposit a minimum of one and a maximum of ten Taka to the group savings fund at every weekly meeting.

After group formation, loans are provided for productive economic activities. Initially, NGOs offer a small amount (3000-4000 Taka) of money that gradually increases every year on the basis of the personal as well as group's repayment record. Unlike other NGOs in Jiri, Grameen Bank has introduced different types of loans (general loan, seasonal loan, house loan, loan for sanitation, loan for education of the children etc) not only for income -generating activities but also for changing the quality of lives of the poor women in the village. At the time of my research, the Kaygram branch of Grameen Bank disbursed mainly four types of loans. Another loan had been approved for tube wells but the branch office abolished this type of loan in 1998.

Similar to other NGOs, the core of the loan of Grameen Bank is known as '*sadharon rin*' (general loan) that is provided for a one-year term with the idea that members may invest it in any income-generating activities. The average loan size was Tk. 3000

with a ceiling of Tk. 12000 maximum per loan cycle, while I was in the village. Most of the members borrow the general loan from the Bank. The second one is '*moushumi rin*' (seasonal loan). The main objective of this loan is to invest money in seasonal cultivation or business, for example to buy fertilizer, pay for irrigation costs, purchase grains during the harvest season and sell them in the off-seasons etc. I recorded 52 women borrowers out of 60 who received seasonal loans from the Bank in 1997-1998. Another significant and attractive loan for the borrowers is '*Griho Reen*' (house loan) which was introduced in 1984 as part of Grameen Bank's social development program, and provided by an independent project called Housing Project from the same branch. Unlike the above two loans, it is a long-term loan requiring weekly repayments over ten years. One can obtain the loan after receiving the general loan two or three times and thus proving oneself worthy of more credit through one's repayment record. The House Loan is designed to give the opportunity to the poor villagers to construct better houses at a low rate of interest. The house loan has some condition that the prospective borrowers have to follow, e.g. they have to buy eight concrete pillars to use in building the new house and a pit latrine to set up in the homestead from the housing project of the Bank. The maximum amount of the approved loan that I found in Jiri was Tk. 25,000. A House Loan is often regarded as an innovative project, which has significantly changed the social position of the village women because if any married woman takes a house loan to build or repair her house, the homestead land must be registered in her name. The idea is that in case of divorce she will not be thrown out of her house. In Jiri, 26 of my respondents obtained house loans from the Grameen Bank. The Bank also offers another type of loan of Tk. 1000 to construct sanitary latrines.

Other than the above, there is another type of fund called Group Fund from which the Grameen members could borrow money. The group fund is built up mainly from two types of savings of the group members. First, every group member deposits one taka per week as a personal saving in the Group Fund Account (GFA). Second is the group tax, which is also deposited in the Group Fund Account. When an individual member receives a loan from the bank, 5 percent is deducted as obligatory from the approved loan and deposited in the joint account of the five members. The group manages the account and a member can only borrow a specific amount of money for investment and consumption from the account, and then only with the approval of the group. This

savings also provides security against default of any member. The group also decides the terms and conditions of their 'small collective bank' for lending money. It is a common source of the loan that almost all members use in the village. Until 1996, no individual member had any right on the GFA, nor could anybody claim the money if he/she left the bank except his/her weekly savings as it was considered as the collective fund. During my fieldwork, I saw that members gradually got back the money saved as group tax. Not only the Grameen Bank, but all other NGOs also have savings fund and each member has to pay specific amount of money. Though the central purpose of the organization is to provide credit facilities to the poor women, they have social development programs which is designed in such way as to enable the women to be aware about the issues including the causes of their subordinate position, health care, nutrition, and sanitation and so on. The issues are regularly discussed in the weekly meetings in the Center.

Though the activities of RMP of CARE are designed to improve road communication inside the village, the project can be identified as a significant initiative for women's development as CARE has created a new opportunity for the rural poor women, offering them work in the Rural Maintenance Program (RMP) since 1982. Indeed women are the center of the project as CARE recruit 100 percent women in the project and 42,000 women per year maintain up to 82,000 kms of rural earthen roads. The "destitute" rural women, who are the principal earning members of the household with dependents and are either divorced, separated or abandoned, or whose husbands are sick and physically infirm are targeted as full time wage labor for the RMP project. CARE acknowledges that RMP provides steady year-round income to one of the poorest segment of the societies who perform work, which is of considerable economic and social utility to their communities. RMP facilitates the empowerment process by providing employment opportunity as well as creating self-reliance amongst the RMP participants and as a result of their economic emancipation and grater mobility, it is argued that women achieve a higher degree of the decision making power within the family (Khanum 1998).

At the beginning of the program, fifteen women in each union have been recruited from various villages of Jiri Union. One of the workers said that when CARE had planned to initiate this program in the Jiri Union, the officials of UP preliminarily

selected thirty women who had showed their interest and finally recruited fifteen women from the different villages of the Union. But at present CARE recruits ten women in the project. However, I found three women (of who two were Muslim and one Hindu from the Shil caste) from the village who had been working under the project since 1988. Both Muslim women named Mazuna and Monzura of east Jiri had been abandoned by their husbands and Nani Shil was a widow. At the time of my research, the daily wage of the women was 34 taka. But Tk. six had been deducted as a forced saving from their daily wage. CARE motivates the women to involve to the income generating activities through using their savings.

Recently CARE has changed its approach to women's development and promotes women to be self-employed, rather than working for whole life as labor that also give the opportunity to more women to take part in the project. In this context, CRAE has taken some initiatives. For example, while in earlier women could work if the organization has dissatisfied with her activities, now they are recruited for four years. But to facilitate self-employment, CARE arranges some special training for the women. CARE has divided The Road maintenance Program (RMP) into two components; RMC (Road Maintenance Components) and IDC (Income Diversification Components). While women start working in Road maintenance Project, in the last year of their tenure CARE prepare the women for moving into new project that is income generating activities through self-employment. After thirty-nine months of the recruitment, a special training program that comprises twelve sessions (one day in a week) is arranged by the IDC on how they can properly utilize their savings after thirty-nine months of the project starts. It is expected that through the intensive training women will unable to pursue a productive project through which they can become self-independent. In the last six months, CARE follow up the project initiated by the women. During this fieldwork, I found that two Muslim women, who were on the way of the end of their job, had began to run grocery shop in their baris in the village.

Though **BRAC** was founded as a relief and rehabilitation agency, in 1977 it changed its program and began its present target group approach focusing on rural poor. Its development strategies for the poor are implemented through various programs, such as credit provision, health care services, functional education, consciousness raising,

NFPE etc. Though BRAC is not a women's organization as such, nevertheless it claims that addressing the existing social inequalities, which typically have placed women in a subordinate position the organization has been promoting a new culture in the development field with women in the forefront of all development activities. Most of the recipients of credit are women; seventy percent of students and eighty percent of the teachers of NFPE schools are female; and health and poultry workers are also all women (Chowdhury and Alam 1997:179). Impressive numbers of female participation in the different level of NFPE program was also observed in Jiri. While students of NFPE were selected from poor households, BRAC enrolled minimum 70 percent girls in Both NFPE and KK schools in the village. One of the POs (program organizer) told that they had strictly maintained this rule in setting up schools in Jiri.

BRAC selected the locations of the schools in Jiri on the basis of the availability of at least 70 percent of the girls for each school. There are various reasons for enrolling female students in the schools. The most important factor on special focus on girls, as discussed earlier is that despite the enrollment rate of the children from all backgrounds has increased from earlier, significant numbers, especially poor female have never been enrolled or dropped out from the school. Fatema et al. (1989:8-9) state the following rational for recruiting girls in the school; since women are responsible for the care of children, for the health of their families, for nutrition and hygiene, it is argued that women with even a small amount of education are more receptive to new ideas, to family planning, nutrition teaching, to improvements in hygiene and sanitation, to understanding about immunization and diarrhea control. Education also brings a sense of self-worth and fosters respect from others. However, among 165 students, 119 were girls who were enrolled at the beginning in all five NFPE schools. Again 37 of 66 students were girls that admitted in the two KK schools. But as it is said that three schools had been closed down in the study village, the total number of the girls who finally graduated from both KK school and NFPE schools were 21 and 78 respectively.

BRAC also offers employment opportunity to the village women through recruiting mostly female teachers in the NFPE schools. I found that teachers not only in Jiri but also in all 148 schools in Chittagong were female. The stated goal of recruiting female

teacher is easing unemployment. One of the staff of BRAC in the village expressed the rationale to preference given to women as:

There are so many women in rural areas who having qualities still can not utilize their educational qualification and creativity for various socio-cultural reasons, such as, limited scope in the job market, the restricted female mobility, the certain role with in the domestic arena etc. In this context, becoming the teachers to the adjacent BRAC schools, staying there for few hours, women get the chance to help their family economically to some extent.

Another program organizer (PO) mentioned,

BRAC has promotes both tangible and intangible chances in the lives of women. on the one hand as there is almost no paid work available for women in rural areas, BRAC gives women a regular, year-round income. On the other hand through their new identity, women attain *Shamman* (honor), experience and self -confidence through which women can also get job after completing their job in BRAC schools.

Though all female teachers of the school fulfilled the minimum required educational qualification of BRAC that was secondary School Certificate (S.S.C), but to recruit women, especially Muslim women (as most of the schools were situated in the Muslim community), BRAC even looked for less qualified women. In the end, BRAC employed one Muslim and six Hindu teachers for different schools in Jiri. Significantly, BRAC encourage and ensure women's participation in the public arena, which are traditionally the strongholds of men, especially powerful men of the village. For example, following the rules of the BRAC, minimum two female guardians of the students had been selected in the committee of the school in Jiri. Additionally, female guardians were regularly encouraged by both female committee members and BRAC officials to attend in the in the monthly meeting, where they could express their comments on various relevant issues of the schools.

Nagarik Udyog Kendra shares the aim of women's empowerment with other NGOs but with a major ideological difference: the organization provides neither credit nor employment. Instead, Nagarik Udyog Kendra, at the beginning introduced a voter's education program that specially targeted women in Jiri. The organization offered some intensive training programs for those women in Potiya, who had been elected for the first time in the Union Parishad as member on women's empowerment. But although the NGO introduced legal aid in 1997, nonetheless it is the poor women who have become the main recipient of the program. They provide legal support to women for filing cases against their husbands for marrying again without their concern, divorce, violence etc.

5.3. The Rhetoric of Sustainability, Participation and Empowerment vs. Reality: A Case of BRAC in Jiri

BRAC introduced the Non-Formal Primary Education (NFPE) program for six years in the study village. But the organization suddenly closed the program after three years. Discussing the events that happened at this time, I would like to focus on the fact that NGOs become popular through using some terms, for example people's participation, empowerment as well as some convincing approaches. While these programs sometimes create opportunities for change for their target groups, nonetheless the degree of sustainability depends on the NGOs' policies and decisions. In the final analysis, NGOs are not accountable to their target groups; rather they may pull out of an intervention as abruptly as they arrived, at least from the point of view of the intended 'beneficiaries'. If that happens, it may create a situation of vulnerability for the target people.

The NFPE program of BRAC gained popularity among its target group in Jiri. Since the beginning of its intervention when Project Officers (POs) told about their aims and were doing a survey in the village, many poor parents spontaneously expressed their interest in admitting their children to the schools. At the initial stage of their program when BRAC arranged meetings with the community members to inform local people about their program, the presence of parents was impressive. I was told that in the first meeting that was held in the *bari* of Mohammad Ali of South Jiri, more than a hundred people, both male and female, were present. This was also seen in case of setting up schools in other paras. For example, the teacher of Sattar Member Bari School said that they had to select 33 students from 52 interested children. Even, due to tremendous demand from the local people, the officers of BRAC once planned to run two shifts in the KK school located at Din Mohammad Bari until they could introduce another school in South Jiri.

Given that the government of the country had taken various initiatives to increase the literacy rate, especially among girl children, and that three primary schools were present in the village, one may ask why the people of Jiri became so enthusiastic about BRAC. Several reasons can be identified for the popularity of the NFPE program in the study village. The most important factor influencing local people,

according to local accounts, was economic. This was mentioned several times by the poor parents. Though the formal primary school system is free for all, except textbooks that are supplied for free, students have to buy things like *khata* (notebooks) and pencils, and pay examination fees for up to three times a year. So, it becomes a pressure for them to admit or continue their children in the government schools. In that context, the free education system of BRAC encouraged poor people who did not need to spend a single penny for educating their children.

Secondly I found that the locations of BRAC schools were a significant factor to the local people, especially with respect to sending their older girls to these schools. The way local people responded to the KK schools in South Jiri clearly supports this factor. Though parents are very much concerned about their girls' future and consider it *lajjajonok* (shameful) to remain 'ashikkhito' (illiterate), at the same time family members also feel insecure about sending their older girls to schools far from their *baris*. There is a serious concern among parents to protect their daughters' pre-marital chastity and reputation. Parents of girls always fear that young men may disturb daughters if they go out unaccompanied. So, the locations of KK schools that were considered as 'barir school' (school within the homestead area) created an opportunity for the older girls to participate and the parents also thought that they could keep their eyes on the girls. I found that girls who had not enrolled in any school previously, also with or those who dropped out for different reasons, and those who could not continue their education after completing formal primary education attended or enrolled in the BRAC schools. For example, Salina studied in the KK school even though she completed her primary education earlier. She said:

I attended the Bibekanondo Primary School for five years. Then I wanted to continue my studies and took admission in the Khalil Mir Girls' High School. But my father did not allow me to do that. He does not want his 'boro maiya' (elder girl) to go to the school by walking on the road of the village. He told me that if I would go alone, people would say bad things about me, and then nobody would want to marry me. Then what would I do with my education? Thus he stopped me from going to the high school even though I always wished to do that. I stayed home for three years. But when the BRAC *bhaiyas* came to my house, I lied to them. I said that I attended the primary school only for two years. I showed my interest in studying in the school and started again. At that time my father was out of the village. When he returned, he became angry with me. My mother persuaded him by saying that as I go to the school within the para, there's nothing wrong with that.

The school hours and teaching methodology were also significant factors for successfully reaching the poor in Jiri. BRAC introduced a practical method of school

system through scheduling fewer but more productive class hours. Since the girls, especially in poor families, are responsible from the age of 7-8 years for helping their family through performing household chores and sometimes taking part in economic activities, attending school for long hours may clash with their household responsibilities, which often discourages the parents from sending their girl children to school. Most of the elder girls who studied in the KK school told me that they never faced any problem in performing their household activities as they attended school only for three hours and they did not need extra time for lessons after the school period. Morium (17), who worked in the house of Mohammad Ali, also participated in the KK school. She said

When I studied in the KK school I maintained a routine. I woke up early in the morning. Then I went to work. I used to clean the house and wash all things kept for me. Then I went to the school. Again I went to help my mother who also worked in the same house. So, nobody could say that I cheated on my work.

Another reason for BRAC's popularity in the village was its teaching methodology and standard of education. BRAC innovated participatory teaching methods and encouraged students to be active participants rather than passive recipients in the class. Students were taught through playful modes, such as singing songs, reciting poems etc. The teachers were trained intensively for two week before they started taking classes. There was also regular monitoring. For example, the POs visited the school twice a week and monitored the attendance and class performance of the teachers. So the teachers were obliged to conduct the classes seriously to keep their jobs. Thus BRAC was able to fulfil the expectation of the parents. Hashem, father of a KK student, said 'I have never seen such a good school as BRAC's. As I pull a rickshaw, I go to many schools and colleges, but I have never seen any teacher conduct the classes without resting for three hours, nor heard about such a system, as we see in BRAC schools. I have also never seen such dedication as the BRAC teachers have. In fact BRAC are the best schools in the world.' All the parents I met during my fieldwork expressed similar positive views about BRAC schools.

From a different perspective, BRAC also created some scope for the women in the limited job market in the village. While an increasing number of women have been entering wage labour, nevertheless most of the jobs available are not considered honourable in the society. Although some women do work in government and as well

as non-governmental offices in Potiya town, it is almost impossible for women to obtain an honourable job with the qualification that BRAC requires. In this context, BRAC simultaneously provided two opportunities for women who had no experience in formal jobs. One of them was their salary through which they could contribute to their household economy to some extent. Given though low level of salary, however, it is hard to conclude that this economic contribution can lead to major change in the overall gender role and ideology. On the contrary, even prior to joining the school as teachers, POs assured the potential employees that their jobs would not hamper their household work at all. Nonetheless, the other opportunity, which was unanimously recognised by the women involved, was the *shomman* (honour) that they acquired through the holding the jobs. Archana Debi, one such woman, put it this way, 'the amount of my salary was very little and I got only 475 Taka per month. But the honour that I got through my job was more important to me. Even though BRAC has left, I am still known as BRAC Apa'. Another teacher, Pakiza, said, 'I did the job to increase my confidence. I did it because I wanted to utilise my education, but not so much for the money. I enjoyed the job.' It is important to note that their new identity as 'BRAC Apa' became so well known in the village that when I first arrived in the village I found that all the homes where the teachers lived were identified as *BRAC Apa's Bari*.

From the above discussion it can be concluded that BRAC was able to create interest among the women and school going girls as well as the parents in the village. These 'beneficiaries' did not leave BRAC even when the fundamentalist attacked the BRAC schools. But suddenly, after these attacks, BRAC decided at the end of 1996 to withdraw their program not only from Jiri but also from the district. This decision was taken even though the villagers were promised, when BRAC launched their program in the village, that the program would be run for at least for six years and would continue longer if the rural people demanded it. Contracts were also made with the landowners of the schools for a period of six years. However, the POs (BRAC field staff) played a rather puzzling role at the time of the withdrawal. They did not formally advise the villagers of their decision. Even the teachers came to know of it only casually and individually. Villagers who were involved with the program in different ways became frustrated and angry at the decision taken by BRAC. One teacher commented,

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The way all BRAC *bhaiyas* (brothers) were behaving with us indicated that they were hiding something from us. They said that they were leaving as mullahs had attacked the schools. But we do not believe that. There must be some other reasons, which they did not want to disclose to us.

Another said with frustration, 'BRAC officers did not understand that *je sol mutibar shomoi dhorit na pare, ite ar kono shomoi dhorit na paribo* (literally, someone who cannot catch a goat while it urinates will never be able to catch it)'. What she meant was that when the 'fundamentalists' tried to destroy BRAC schools, 'we the village women resisted all the attack without any help from BRAC officials and were successful. But BRAC officials do not try to realize that nobody can attack their projects when the local people support them. Instead, they are just keep staying that this is an area of fundamentalists. They are not interested in finding out how we feel and what we want.' Another commented, 'when BRAC wanted to introduce their program they earnestly requested me to join in the school. They also promised that they would provide us with other NGOs if they leave after six years. But now they have thrown us in a difficult situation'.

Parents and students felt helpless for various reasons. First of all, many parents sent their children, especially girls, to the BRAC schools ignoring criticism from the 'fundamentalists'. But when BRAC closed the schools down the latter further got the opportunity to establish their allegations. Second the enthusiasm of the parents created earlier, for sending their girl children to school was stalled. Third, on the basis of the hope given by the POs regarding logistic support, those admitted in the high school after completing the KK school could not continue their study as BRAC withdrew their program from Jiri. When I arrived at the village and began to collect data for my research, guardians as well as teachers thought of me as an officer who came to visit BRAC activities from the head office. All of them were very anxious about their future and some told me, 'please tell BRAC that if they come again we will stand strongly with them'. Some of them mentioned that when BRAC entered the village they organised a meeting with the local people, so they should have gone out in the similar way.

The villagers recognised that the 'fundamentalists' had affected the program, but at the same time they thought that when BRAC took the decision then the situation was changing. The reason cited by BRAC were not sufficient to justify their actions, as it

was observed that in many areas BRAC continued their program after the 'fundamentalist attack' across the country. While to some people the logic of BRAC remained ambiguous, others expressed different views. The most common one was that BRAC intended to introduce the credit program in the village but as they could not do that, they left. They had some reasons to justify such views. For example, many parents said that when BRAC intervened in the village, the POs said that they would later also provide credit to the mothers of the students. One male guardian of Middle Jiri said that he and some other guardians went to request a BRAC official in the town to continue the NFPE program. Then they also mentioned that they would take credit from BRAC if they would want to introduce the program. But the officer replied that if they started the credit program in the area people would think that the main aim of the organisation was to give more importance to credit program than to NFPE. One teacher commented, 'BRAC could not compete with Grameen Bank, that's why they left.' While it was not clear whether that was the main reason, nevertheless BRAC intervened in some new areas, for example, in Banshkhali and Satkania, with its credit program after a month of leaving the village.

Whatever may have been the reasons for BRAC to leave the area, it is evident that the organisation did not consider the impact of their sudden decision on the associated people whom they wanted to 'draw out of their homes' and 'empower.' In that respect, one may question the extent to which NGOs actually practice the rhetoric often used in their discourse. The discourse of NGOs suggests that development should come from the bottom up instead of through top-down approaches. NGOs talk about things like 'community participation', 'people-focused approach', and 'listening to the voice of the poor' as the heart of their development activities, all of which finally end up as jargons. Indeed, NGOs often identify the needs of the poor in terms of their own criteria and priorities. Neither the community people nor the frontline field staff of the NGOs participate in the planning and formulation of policies. NGOs may recruit frontline field staff through involving local people, but this is done not with a view to listen to them, but rather for the convenience of implementing programs and to execute decisions from above. For example, in reply to my question as to why BRAC decided to close their program, one of the field officers said,

We do not know why BRAC has taken such a decision. The high officials took the decision and suddenly we got the order from them to close all NFPE program from Chittagong. None of them even wanted to know our views. We are also feeling uncomfortable about informing people of the

decision as we gave them hope. But what can we do? We have to execute the order to save our jobs.

Again the ‘beneficiaries/target group’ do not have any control over NGO activities. They were underrepresented when the decisions are made. NGOs like BRAC, despite their talk of people’s participation, leave very little space for the people at the implementation stage (e.g. committee formation, selection of the location of the school, deciding the time schedule etc) to legitimize their activities. NGO policies are taken by highly centralised administrations primarily accountable to respective donors. Given all this, it may be said that development activities merely project an agency’s own interests and priorities, and despite all the rhetoric of people’s empowerment and participation, in practice NGOs mostly operate through a top-down approach that leaves little room for inputs from the local people.

5.4. Micro-Credit, Women and Empowerment in Jiri

The World Bank termed Bangladeshi NGOs ‘one of the most effective agents of change in the 21st century’ (World bank Report 1996), and among the different interventions that the NGOs are involved in, the micro-credit program has undoubtedly received the most extensive publicity, especially in terms of empowerment of the rural poor women of the country. In this context, Grameen Bank has become so well known that someone labeled it as ‘the Poster Child’ of the World Bank and the United Nations, because it has inspired the adoption of similar programs not only by other organizations in Bangladesh but in various other countries as well. An enormous body of literature has also been published on the success of micro-credit programs of the Grameen Bank and other NGOs (e.g. Hashemi and Schuler 1996, Todd 1996, Holcombe 1995, Mizan 1994, Chandler 1993, Shehabuddin 1992 etc). The promotional literature on micro-credit argues that participation in micro-enterprise based on minimalist credit programs does alleviate poverty and also empowered poor women by providing them the opportunities to undertake self-employment activities. Interestingly, while the discourse of development gives substantial importance to women’s economic role and their relationship to the market for their positional change, it is self-employment through micro-credit, rather than wage employment, that is considered to be the key factor in their success. Professor Yunus, the inventor of the ‘magic of the micro-credit’, (who frequently argues that

credit is a human right like other basic rights, e.g. to food, shelter, education and health), argues

Employment per se does not remove poverty...Employment may mean being condemned to a life in a squalid city slum or working for two meals a day for the rest of your life.... Wage employment is not a happy road to the reduction of poverty. Removal or reduction of poverty must be a continuous process of creation of assets, so that the asset-base of a poor person becomes stronger at each economic cycle, enabling him to earn more and more. Self-employment, supported by credit, has more potential for improving the asset base of the poor than wage employment has. [1989:47]

Although the term 'eradication of poverty' is hardly employed in the discourse of development today and instead the present emphasis is on the 'alleviation of poverty', as long as the incidence of poverty is on the rise, if special credit schemes are successful in reaching the poorest of the poor with some help, then one can hardly question the 'success' in this regard. At the same time, however, this 'success' must be placed in the context of the wider problem of the spread of poverty. Given the large amount of money that has been disbursed by development organizations in the last decades, one might expect that poverty should have been reduced significantly. According to available data, NGOs in Bangladesh disbursed Tk. 4,398 core (over US \$750 million) prior to December 1997 (CDF). But as long as more than 50 percent of the population of the country live below the 'extreme poverty line' of 1805 calories intake per person per day and about 80 percent below the poverty line of 2122 calories per person per day (Samad 1997), it would be difficult to give much credit to the development organizations in terms of large scale poverty alleviation of the country.

However, one of the most common ways of celebrating the 'success' of the NGOs with micro-credit schemes is the high rate of repayment from which many of the admirers jump to the conclusion that women are able to invest the money they borrow in productive activities and are empowered through such programs. For example, Sen writes that the

visionary microcredit movement, led by Mohammad Yunus, has consistently aimed at removing the disadvantage from which women suffer, because of discriminatory treatment in the rural credit market, by making a special effort to provide credit to women borrowers. The result has been a very high proportion of women among the customers of the Grameen Bank. The remarkable repayment (reported to be close to 98 percent) is not unrelated to the way women have responded to the opportunities offered to them and to prospects of ensuring the continuation of such arrangements [1999:201]

If repayment is considered as the hallmark of success, one cannot question such an assertion because NGOs do recover most of the money they invest. For example, in

1995 they were able to recover 90 percent of almost Tk. 2000 core (or Tk. 20 billion, equivalent to about \$345 million) that they disbursed during that year. In this regard, poor people, especially women, are the most reliable agents as most NGOs in the country today have identified poor women as the primary target group of their credit programs. With women as recipients of over 75 percent of the credit provided by NGOs, they have maintained a loan repayment rate of 85 percent. However, this high rate of return by itself does not tell us how money is recovered, and who use and repay the loans. Thus the question remains, what is the actual role of women in the micro-credit process?

5.4.1 Women as Target Group of Micro-Credit Programs

The micro-credit program began to gain popularity in the 1980s, when NGOs adopted a 'profit-oriented' rather than 'welfare-oriented' policy. While many development projects for women continue to focus on issues such as health and education, rural credit programs constitute an area in which new ground has been broken in relation to women's participation at that time. Almost all NGOs started to include credit programs in their activities. Even those NGOs (such as ASA and GSS) that were at one time ideologically opposed to credit programs made significant compromises. Until the mid 1980s, in most development organizations, with the notable exception of Grameen Bank, strong gender difference was observed in terms of the numbers of women borrowers in micro-credit programs compared to that of men. While Grameen Bank had about 39 percent female borrowers in the mid-80s, PRASHIKA, a leading NGO with micro-credit programs, had only 3 percent female borrowers at the same period. Similarly BRAC had only one-third women in its credit program in 1986 (Goetz 2000:66). Since the late 1980s, however, the situation has changed radically. Over the period 1982-1992, 1.8 million rural women were reached by the three largest special credit programs, that of Grameen Bank, BRAC, and BRDB. By 1998, the Grameen and BRAC reached to over three million borrowers. ASA also made a dramatic shift. This organization, which by 1995 was running the third largest micro-credit operation in the country, changed the sex of its membership almost overnight, in simply by dissolving men's *samitis* and setting up ones with their wives in 1991-91 (Rutherford 1995:88).

There are a number of reasons for the shift to targeting women through special credit programs. The 1980s brought increasing pressure from promoters of gender-sensitive development policy in Bangladesh's domestic development community and its foreign aid donors for the inclusion of women in rural credit and income-generating programs. But it is similarly important that women are the most reliable group, who are found to be 'better credit risk'. In the case of Grameen bank, it is found that the bank shifted its recruitment policy to focus primary on women in mid 1980s. The proportion of male borrowers among all borrowers declined dramatically from 55 percent in 1983 to less than 6 percent in 1994; the number of female borrowers during the same period increased more than 700 times. This shift in the bank's policy has resulted in women making up more than 95 percent of the membership, totaling 2.23 million borrowers in 1997 (Grameen Bank 1998, quoted in Rahman 1999:71).

While Grameen Bank began its activities in the study village with a male center, the number of the female centers increased rapidly. At the time of my fieldwork, there were 10 male and 65 female centers. The manager of the Grameen bank said:

At the beginning considering the contacts our staff had in the village, they targeted males. But when Grameen Bank became familiar to the villagers, it was not problematic for them to contact the women. Seeing the potential repayment rate and savings mentality with regards to women, the bank has given more priority to women than to men.

It is found that no further male center was opened in the study village after 1984. Moreover, Grameen has stopped recruiting new male members if someone left from the existing groups. The bank has taken such strategy eventually to eliminate all male groups from its program.

5.4.2. Women as Reliable Borrowers

The NGOs' interest in targeting women for micro-credit can be understood from their views. Although they are interested in changing women's lives, it cannot be overlooked that one of their goals is to make a profit, as ultimately they have emerged as 'neo-moneylenders'. As a manager of ASA put it, 'it was easy to work with poor women; they feared us and repaid on time.' While women generally are considered the most reliable borrowers, not all poor women are deemed equally reliable. Though development organizations assert time and again that they extend credit to poor women only, in reality the poorest among the poor are largely excluded from their credit programs. While some choose not to participate in credit programs offered by

NGOs due to fear of the coercive methods used in cases of failure in repaying the loans, many do not get the opportunity borrow. In my study village I met many poor women who wanted access to loans, but were rejected either by the members or by the NGOs themselves. The poorest of the poor are often regarded as a 'high-risk group' who will not be able to repay the loans regularly.

Though it is said that NGOs provide micro-credit without any collateral, the model of group formation ties individual behavior with group responsibility, which means that if any member fails to repay the loan the group will be responsible to pay her loan. Failure of members finally may cause withdrawal of loan distribution altogether. Thus, for example, the only female center of Grameen in South Jiri was closed down in 1996 when 15 members could not repay their installments. That is why the groups exclude those who are not deemed reliable. For example, Pakiza, who has been presented as one of the successful members of Grameen Bank in different meetings and workshops, told me that she wanted to join Grameen Bank at the age of 13, but she was denied access by all groups of the center, because she belonged to a very poor family and her father, who was unemployed, did not take any responsibility for the family. However, finally when one of her grandfathers took the responsibility to repay the installment in case of her failure, the center members accepted her as a group member.

One field worker of ASA conveyed the situation quite bluntly: 'We do not follow what we say publicly. We do not provide loans to anybody who wants them. We only lend money when we are convinced that they can pay their loans on time. Otherwise why should we take the risk of losing our job?' Most of the officers of different NGOs gave me similar accounts during my fieldwork. On the other hand, it is seen that the NGOs do not want to lose the 'good members'—those who pay their installments regularly—even if they are able to change their economic situation or just want to leave for various reasons. Nargis of Kalar Para joined Grameen Bank in 1991. Her husband worked in a government office and following the category of Grameen Bank she could not borrow money from the bank. But she told me that the bank officers did not say anything to her. She started a poultry business with the first loan of Tk. 3000. But when most of her chickens became sick and died, she decided not to continue the business. Nonetheless, she did not leave the bank and instead continued

taking loans that she further lent to others of her *bari*. She never faced any problem in repaying the money. However, in 1997, she finally decided to leave the bank. She informed the bank officer who regularly collected the weekly installments. But the bank officer discouraged her from leaving. Another ‘good’ member of the same center, Julekha, faced a similar situation. She had been a member of Grameen Bank for eight years. But as her parents decided to marry her off they asked her to leave the bank while I was there. They said that though they had been requesting the officer to initiate the process of closing her account, he continuously tried to avoid the issue by laughing or making joking with them.

5.4.3. Accessing Credit: A right realized or a burden to be borne?

While NGOs mainly target women as the beneficiaries of their micro-credit programs, it is found that there is often significant male involvement in woman’s decision to obtain credit. Household decision-making is, of course, not a straightforward or simple process and the role of women in this process is related to their age, position in the family, the structure of the household etc. In the study village, three variations were seen in relation to how the decision to join a credit program was taken.

The most common type was that the prospective female borrower and her husband or other male members of the household took the decision ‘jointly’, i.e. on the basis of consent of all concerned. In such cases, women first usually expressed their interest to be involved with the micro-credit programs and their husbands or other males of the household agreed to the proposal. For example, Nasima of Subedarbari said that 8 years ago she thought of borrowing money from Grameen Bank and expressed her interest to her husband. She told him that if she borrowed money from the Grameen they could buy a rickshaw for him. At that time her husband pulled rickshaws owned by others. Her husband agreed and she borrowed money from the Bank. Sometimes men also took the initiative to have their wives borrow money. For example, Farida of East Jiri, whose husband was a hawker, was one day approached by her husband who told her that if she took the loan from the Grameen he could invest it in his business and they could see some change in their economic status. Thus influenced by her husband, she went to the Bank.

The second type of women's decision to join credit programs involved pressure from husbands or other household members, especially male. This was how Salma joined Grameen Bank, when she was only fifteen years old. She was a student in class nine, but could not continue her studies because her parents refused to keep paying for her education. Her father was a small trader of rice. He had some agricultural land, which he had to sell off to bear the wedding expenses of two of his elder daughters. As he wanted to buy cows and was engaged in sharecropping, he first asked his wife to join GB's credit program. But she said that she could not memorize the 'Sixteen Decisions' of Grameen Bank, so Salma was asked by her parents to become a member of Grameen Bank instead. Salma said that she had not wanted to do that and voiced her concern, saying, 'How will I go in front of so many male outsiders and talk to them? What will the village people say if I go to the Bank?' But all her family members, including her grandmother and aunts, pressured her to join Grameen Bank. They argued: 'Did you not go to the school and talk to the male teachers, or answer their questions? Now you will do the same thing.' One day she was so agitated while arguing over the same thing that she broke an earthen pitcher. Her mother then told her that now she would have to seek loans at least to pay for the broken pitcher. Though her mother was only half-serious, Salma finally agreed to be a member of Grameen Bank.

Sometimes, if persuasions failed, coercive measure such as threats of divorce and even beatings were employed to force women to join credit programs. For example, this was the case for Shakera, who became member of Grameen Bank 3 years back. Her husband had a small betel leaf shop in the Fakira Masjid bazar. Her husband had been putting pressure on her to borrow money from the Bank. But she did not want to do so, she said, as she did not think of her husband as clever enough to run business. She was afraid that she would have to take the responsibility of repaying the money when he failed. He worked as a day laborer in the village. He tried to do petty business many times, but wasted and misused a lot of money. Once she also brought money from her parents, but he did not utilize the money properly. Then he started pressing her to join GB, his argument being, 'if all women could bring money from the Bank, why can't you?' At one point, he also threatened her with divorce if she would not listen to him, and beat her up as well.

The third way that women join credit programs is that they alone take the initiative. This type was generally found in households that had no adult male members, whether temporarily or permanently, and in which women had to take the main economic responsibility. Fulmoti was one such woman, one of the members who established the GB Center No. 36 in East Jiri in 1984. Her husband worked as a painter in the town. They had three sons and two daughters. Her husband neither visited them nor sent them money regularly. So she had to shoulder the burden of the running the whole family. She worked in the houses of better-off neighbors to feed her children. (She told me that it would be hard to find any well-off household in East Jiri in which she had not worked in the past.) When she heard about Grameen Bank from one her relatives who lived in Kaygram, she became interested and contacted a Center chief through one of her relatives. Upon learning some details from the Center chief, she started attending their weekly meeting and kept trying to join the group, but she was not allowed in. Then she went to the Bank and talked to the manager, who informed her that two female centers had already been established in Jiri. He introduced her to the officers who were in charge of those centers. However, when she visited, one of these centers at the suggestion of the officers with another woman from her para, nobody in the center took the responsibility to take them in. Finally she requested an officer to establish a center in her own para. The 'sir' then told her to take the responsibility to establish the center herself. So Fulmoti talked to other poor women of her para and established the center very quickly. She told me proudly that she brought the Bank to her area.

When Fulmoti's husband came to visit the family, a few days after the center was established, he became angry with her and ordered her to leave the Bank. But her neighbors told him that she had to struggle a lot, since he did not send any money home. Faced with such arguments, Fulmoti did not express his opposition again. Another woman named Hasina also joined the Bank on her own initiative. She was married to a peasant in Kaygram. When her husband took a second wife, she became upset and there were frequent quarrels in the household. So finally she moved back to her brothers' house. But as her brothers were too poor to support her, after a few months she moved to a separate house of her own and began to work as domestic help in other households. She also made and sold mats, fishing nets etc. So, when Hasina heard about Grameen from Fulmoti, she quickly decided to join the group.

Given the different circumstances, as illustrated above, under which women decide to join credit programs offered by GB or other NGOs, it is difficult to conclude, based on statistical figures alone, that the involvement of a growing number of women in credit programs signals any fundamental shift in women's decision-making power within the household. The rationale for having credit programs for poor rural women has often been stated in terms of empowering them in this regard. Professor Yunus, succinctly describes the situation that the credit programs are supposed to address—a very limited scope for women regarding to their ability to access credit through traditional means:

In Bangladesh if a woman, even a rich woman, wants to borrow money from a bank, the manager will ask her, “Did you discuss this with your husband?” And if she answers ‘Yes’, he will say, “Would you please bring your husband along so that we can discuss it with him?” But no manager would ever dream of asking a prospective male borrower whether he has discussed the idea a loan with his wife, and whether he would like to bring his wife along to discuss the proposal. Even suggesting this would be an insult [Yunus 1998:87].

Ironically however, our observations suggest that a woman's decision to join Grameen Bank or any other NGO-run micro-credit program does not necessarily signal a departure from the situation that Professor Yunus bemoans. And while his remarks above imply that Grameen Bank or other NGOs challenge the patriarchal norms through providing loans directly to the women, without subjecting them to male-biased questions, during my field study, my observations in the field showed that in fact the micro-credit officials themselves behaved much like the traditional managers. During the group formation and especially before the loan disbursement, women were usually asked whether they had taken ‘permission’ from their male household members. Women were also advised to discuss with their husbands or other male household members as to how they would use the loans. In the case of ASA, they actually required the women borrowers to have signatures from their husbands or adult sons, if they existed. The reason given by the NGO workers was that the men could create trouble if they were not informed. Such observations suggest that despite their rhetoric of challenging the patriarchal ideology of norms of rural society, the organizations offering micro-credit to poor rural women in practice often end up reinforcing them. Of course, for women like Fulmoti and Hasina, the credit programs do offer them an opportunity to strengthen their economic position. But decision-making in such women-headed households rested with the women

themselves to begin with, thus the micro-credit organizations do not necessarily deserve the credit for that.

5.4.4. 'We take out loans, the men use them': Male Control over Loans Meant for Women

Given the interest shown by some men in having the female members of their households join micro-credit programs, it is quite obvious that they would also be interested to use the loans for their own purposes. Within the context of the household, of course, it is not always easy to identify the uses of loans in terms of strict male or female preferences. Insofar as the money is used for purposes such as domestic consumption, buying of medicine or clothes, repaying other loans etc., patterns of control over the loans reflects a mix of the needs of both male and female members of the household. Nonetheless, it is observed that most of the loans taken by women are put to use in men's productive activities. Thus, despite the discourse of empowering women through micro-credit and self-employment, in practice men end up using a greater percentage of the loans disbursed through women. In this sense, Grameen Bank or their emulators do not really challenge men's authority in rural households in Bangladesh. There are both practical and ideological reasons behind male control over the use of loans obtained by women.

In Jiri, those who received loans for several years could not describe in exact detail how the loans were utilized. But it was found that the loans were often used for purposes other than for which they were approved. Once the loans were brought home, their uses were also renegotiated within the household, and generally men tended to have main control over the use of the loans, in terms of the types of investments made. In 1996-98, out of 60 respondents, in 70% cases the major portion or the total amount of the loans were used up for men's purposes (e.g. buying rickshaws and vans, going abroad, agriculture or male trading such as ferrying, vegetable trade and shop-keeping). Some partial investments towards the purchase of raw materials for traditional female activities such as making mats, nets and paper bags, did take place. But only in households where there were no adult males that women tended to have full control over the loans. In case of purchases of rickshaws or vans, the licenses might have been under the women's names, but men had the main control of such investments. Loans were also used for non-productive purposes

such as payment of dowry, payment of previous loans, medical expenses, household consumption etc. Women, of course, play important roles in household management. They save small amounts of money from traditional activities such as weaving of mats and nets, making paper bags etc. and keep their savings in a secret place in the house for times of emergency. Traditional patriarchal ideology, nonetheless, portrays such responsibilities (provisioning for emergencies) as that of men.

In theory, the most significant criterion for a woman to receive credit is that she must use the loan by herself, and increase her say in the family decision making process, but the projects for which development organizations lend the money are often full of contradictions. My field data from 1996-97 shows that at that time most of the loans approved were for male activities. One female respondent, a GB member, rightly stated:

The bank officers say that they are lending money for women's development. But then they ask us to buy *rickshaw*, *tempu* or to cultivate land. Do women drive these [vehicles]? Do they work in the field? What can the women do other than hand over the money to the men?

Actually, regardless of the activities for which loans may be sanctioned, the structure of existing credit programs—given their relatively high rates of interest (14-20% or more) and tight repayment schedules—also induces women to hand over the loans to the men. The repayment schedule generally starts within a short time after the loan disbursement, e.g. one week after obtaining a loan in case of Grameen Bank, after two weeks in the case of ASA. The NGOs put enormous pressure on the credit groups for timely repayment, and the groups in turn put pressure on the defaulting members. A common saying among credit group members in Jiri indicates the level of this pressure: 'One has to pay the weekly installments even if there is a dead body inside the house.' Most women in Jiri found it difficult to maintain such tight repayment schedule on their own and had to turn to their husbands or other males within or outside the household. Many women explained their situation in such terms as follows: 'What will we do with the money? Even if we sell ten eggs [a week], is it possible to repay the *kisti* [installment]? Or if we make a *pati* [bamboo mat], it takes 7/8 days. How we will repay the money?' Faced with such constraints, women have very limited choice but to depend on their male counterparts who have greater access to a wide array of profitable enterprises. As some of my female respondents in Jiri told me: 'We borrow the money with the permission of our husbands and adult sons.'

They invest the money and ensure that we can repay the installments before the scheduled meeting. How can we repay the money ourselves?’

While women can and do invest the loans themselves, at least partly, in traditional household-based activities that do not yield high or quick return, men’s ability to generate regular cash through their traditional employment puts them in a position to control and use the loans given to women. Moreover, the prevailing ideology seems to encourage women to think in terms of their dependence on men. So most women find it natural to hand over the loans to the men. Thus a woman named Farida said,

Women essentially need men’s help. For example, for cutting grass for the cow, buying papers for making *thonga* (paper bags) or selling them to the market. In every step we have to depend on men. So, why should we not give the loans to our husbands? To give money to one’s husband means the *unnoti* (development) of the family.

Another woman said something quite similar:

We the village women, whatever money we bring, we cannot shop in *hat bazaar*. So we have to hand the money over to our husbands. If we want to buy poultry, the men have to buy it for us; if we want rice, we have to buy it through our male relatives. If we make paper bags or other things, they bring all the necessary materials.

In general, the issue of who had control over the loans did not seem to preoccupy most female borrowers than is the case within the theoretical discourse on the matter. In Jiri, most women were preoccupied with whether the repayments were made on time and whether the loans contributed to the needs of the household. In terms of prevailing patriarchal notions of men as breadwinner, it seemed rather ‘natural’ for women to give men the responsibility to use the loans obtained. As one woman put it, ‘Did not our husband feed us before the Bank came? They also feed us now, and will in future, even if the Bank leaves. Allah said that it is men’s duty to feed their wives and women’s responsibility to help the men. So why should we not give the money to them?’

Male control over or use of loan, however, does not mean that women have no role in the decision making as to how the loan will be used. Rather, it is for practical as well as ideological reasons that men’s roles seem more prominent. One woman said, ‘I bring the loan, discuss with my husband, and then decide what to do with it.’ A comment of another woman was even more illuminating: ‘I bring the money and give it to my husband. He then gives it back to me, or buys canes, bamboo etc. This way, we are both happy.’ All this suggests that perhaps the issue of male control over loans

obtained by females is not a totally one-sided affair. Some of the married women did seem to have considerable influence in household affairs, even if they had to give the appearance of their husbands being in charge in the decision making process. The unmarried women, however, were found to play very little role in this regard. One such woman, Zulekha, told me: 'I give the money to my father. He and my brothers use the money [for purposes] I don't know about. They are the ones who arrange the payment of weekly dues.'

5.4.5. Repayment of Loans: Whose Responsibility?

If most of the loans end up being used by men, then why are women responsible for repaying them? From the point of view of the organizations offering micro-credit to women, the answer is, of course, quite simple. The loans are meant for women, for them to invest and thereby change their economic condition and social status, and it is expected that they would take the responsibility of repaying them. Local perceptions and practices, however, present a more complicated interpretation of this arrangement.

The village people in Jiri often said that Grameen Bank preferred to give credit to women because it was easy to control them. One of my male informants said, 'Women are simple and naive. They understand what they are made to understand. But men are clever and know how to argue, so if they cannot pay the installments, they can at least supply arguments and explain why they could not come up with the money and needed more money and time.' This view also echoed by some of the women themselves to some extent:

We are intimidated by the officers of the Bank, but men are not. The *sirs* [officers] would not leave a house without recovering the dues even if the amount due is only one *taka*. It's a matter of our *ijjat and sharam* (honor and shame). That's why we become anxious just after paying the installment in every Wednesday for the next installment. We cannot sleep and eat.

Normatively women remain inside the *bari* boundary of their households, keeping their distance from outsider males. The matter is also related to the status of the household. So when the *sir* comes to a woman's household to collect an overdue payment, it is not only humiliating for the woman but also for her family. Loss of a woman's *izzat* results in loss of public position for all the members of her family (cf. Rahman 1999:75). That's why women and their family members try to keep the

honor of the family, by making sure, that installments are repaid on time, so that the *sirs* don't frequent their houses. The notion of honor came up again in another informant's explanation as to why she took the responsibility of repayment seriously: 'I repay the money regularly, as I do not want to be *beizzat* (dishonored). If someone cannot pay an installment, other members will quarrel with her, and will find the opportunity to say bad things to her. That is really shameful'. Men see it, as is their duty to protect the *man-shomman/izzat* of their women by keeping them away from outsider males. Thus insofar as they are interested in having women as a conduit of credit, they have to make sure that their wives/daughters/sisters don't have to face shame by being confronted by male outsiders, i.e. officers running the credit programs.

Though the NGOs offering micro-credit claim that the members do not need any collateral, the system of lending money to individuals through group formation and collective responsibility means that the group works as 'social collateral', as a substitute for economic collateral. When any member woman fails to pay an installment on time, the group members put tremendous pressure on her. I found that commonly in every weekly meeting three to four persons could not pay the exact amount due, falling short by a few takas. In such cases usually other members of the group lend their support. This seems to work like an unwritten contract between the members. But in case the amount due is too large or if a member regularly fails to come of with the necessary amount of money, then other members put pressure on her and in extreme cases they expel her from the group. The majority of the women that I spoke to disliked such peer pressure. I found that it was a matter of pride for a woman to be able to say that she had never been a defaulter. For example, Farida, a woman who said that the loans did not make any difference to her living standard, nonetheless expressed pride in that she never failed to repay the loans.

According to local views, female loan defaulters bring shame not only on themselves, but also on their husbands. It is considered shameful if a husband cannot support his wife as needed. Thus women enrolled in credit programs have to live with considerable anxiety to ensure timely payment of their dues. When husbands or other male members fail to provide them with the money to repay the loans, in the interest of maintaining good relationships within the family and a minimum level of status

within the community, women have to fall back on their own small savings. For many women, of course, the fear of losing membership is a cause of anxiety on plain economic grounds as well, as they have few alternative sources of either credit or employment in the rural area. Moreover, insecurity of marital relationships also prompt many women to want to hold onto their memberships in credit groups, as a security against possible divorce or separation.

5.5. Empowering Women through Credit, or Disciplining Them?

As noted already, the stated rationale for targeting women for micro-credit is that this intervention would lead to their empowerment. But given that 'empowerment' is a relational concept, it is important to ask who or what it is in relation to that one is empowered. In this context, it is revealing to learn that while development organizations announce their intention to address different types of inequalities against women, their staff are found to carefully maintain the hierarchy between their clientele and themselves through imposing different types of rules, rituals and behaviors. To begin with, women borrowers normally address or refer to NGO officers (mostly men) as *sir(s)*, a fact that certainly indicates an unequal relationship within the cultural context of Bangladesh. The arrangement of the *kendra ghor* (GB center) is also hierarchical. Women sit in straight rows with their group members on benches or mats and in front of them are kept a chair and a table for the *sirs*, who tend to have urban middle class or aspirations in manners, language, dress and so forth. The rural women are also taught to behave 'properly' with them. For example, a respondent named Khotzeza told me that during the seven days long training session organized by the Grameen Bank in the initial stage, they were taught to address the *sir* and other officers as '*apni*' instead of '*tui/tumi*' (honorific and intimate/casual forms for 'you'),²⁸ as a sign of respect to them. The women were often scolded if they made the mistake of using the latter form that they were used to. She added that once she was made to stand up on one foot for ten minutes for making a mistake. Moreover, following the rules of the Grameen Bank, women have to do physical drills and salutes, and chant the Grameen Bank motto and memorize the 'Sixteen Decisions' in the weekly meeting. Nonetheless, while noting all this, Hashemi et al. go on to suggest that Grameen Bank can somehow produce empowerment out of the very hierarchical context of its own position as well as through the use of 'hierarchical' styles of social interaction! They write:

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The regimented, ritualistic style of the Grameen Bank program appears to have several effects. The women develop an identity outside of the family, and they become experienced in interacting with male authority figures. The weekly rituals plainly cast them in a subservient role, but it is typical in interactions with government officials, and even representatives of nongovernmental organizations, for the poor to be perceived and to perceive themselves in a subservient role. At least in this case the women rather than their husbands are the ones interacting with the outsiders. Having a connection with someone more powerful is a source of status, and increases the women's self-confidence. Hierarchy and regimentation are common elements of social life in the public sphere from which Bangladeshi women are usually excluded. Intentionally or unintentionally Grameen Bank has succeeded in co-opting these styles of behavior to empower rural women [Hashemi et al. 1996:649].

While the proponents of the model, like the authors quoted above, may consider such regimented methods and rituals of hierarchy as a process through which women become confident and empowered, one may question whether the intended 'beneficiaries' themselves spontaneously support such class-based male model of empowerment, or whether they are obliged to follow the rules and rituals imposed by the development organizations. During my study period, I did not find any woman who regarded the whole process as more than an obligatory component to getting the loans. Like Grameen Bank, ASA also has some rules which women have to go through, whether they like it or not. For example, one of the main preconditions for becoming a member of ASA is that a woman must provide a passport-size photograph with her application. But in the study village, women initially opposed both having pictures taken and handing them over to the officers on social as well as religious grounds. Some women explained to me that they were afraid becoming *bepurdah* (purdah-less) because outside men would see their face if they gave them the photographs. They were also suspicious of ASA's requirement, and said it was not clear to them why ASA needed the pictures when no other development organization demanded them. Some even feared that 'the sirs' might send the pictures to '*bideshis*' (foreigners).²⁹ But finally they agreed as they had to do it for getting loans. The area manager of ASA mentioned that as many women refused to have their photographs taken, they could not disburse Tk. 2.1 million in the first year of their operation in Potiya.

It is also a very important issue that development organizations that have shifted towards a 'women only' policy in terms of targeting beneficiaries of credit programs, themselves do not have gender balance. Most of the executive directors of the prominent organizations are male (e.g. Grameen, BRAC, ASA, PROSHIKA, CARE etc.). Other high positions are also mostly held by men. For example, there are only

fifteen percent women at the senior management level in CARE. Such gender imbalance is sometimes even more pronounced at the field level. For example, at the time of my research, none of the seven area managers of Grameen Bank in Chittagong district was female. No woman was ever recruited as manager in the Kaygram branch office of Grameen Bank. The field workers, who organize the weekly center meetings and collect installments, are also predominantly men. Todd rightly observed that while the Grameen Bank extends credit predominantly to women in the rural areas of Bangladesh, they do so mostly through male workers, who represent 91 percent of the total workforce involved in field-level operations of the bank (1995:187). Only two female fieldworkers were working in Jiri while I was there. In the case of ASA, there were no female officers under the Potiya area office at that time. Though the program of BRAC and CARE were different from the credit program, but it will not be irrelevant to look at the structures of those organizations. The situation of BRAC was similar to that of ASA. All the positions from the level of Area Manager to Program Organizer were held by men, who regularly monitored 147 female teachers and mostly girl children of the schools in Chittagong. Again, while the workers of RMP project were overwhelmingly women, they were monitored by male Union Parishad Chairmen and CARE officers (who are mostly outsider educated men).

The male officers working in different organizations mentioned several reasons for prioritizing male rather than female officers at the field level. For example, I heard statements like, 'Women are unable to work hard like men;' 'They cannot walk to distant villages;' 'They do not give enough time;' 'They cannot be as *strict* as their male counterparts during the collection of installments;' etc. The notion of 'strictness', through which the cultural norm of male domination and female subordination become a common sense of power relation again explained clearly by the female members in Jiri. Most of the women said that they were fearful of the sirs,³⁰ who were always *gorom* (hot-tempered). If they faced any problem in repaying the weekly installments or made noise in the center, the sirs scolded them strongly. Thus, ironically, while NGOs talk about the 'empowerment of women', they themselves maintain the existing gender hierarchy within their own organizations. Again, if we analyze various comments made by the male field workers regarding the limitations of their female colleagues, we can say that women themselves are not responsible for these 'limitations', rather it is the existing socio-cultural factors that

often go against women in Bangladesh. Thus one has to conclude that by not challenging the constraints that women face, nor addressing negative stereotypes about women that exist internally within their organizations, NGOs are actually doing very little to change prevailing gender inequality, regardless of what they proclaim to be the objectives of their programs. On the other hand, the regimentation that women are subjected to through the credit programs, especially in the case of Grameen Bank, have the consequences of disciplining women into new spaces without involving any fundamental change in gender relations or norms.

5.5.1. Purdah and Poverty

One of the widely recognized central indicators that has featured predominantly in evaluations of women's empowerment through participating in development programs is women's ability to challenge the norms of *purdah* and participate directly in the public place. While the discourse of development makes it appear that rural women in Bangladesh were living unproductive lives before 'development' was brought to them, the evidence points to a quite different conclusion. For example, one author notes:

Micro surveys...indicate that though women's labor input and work hours are equal if not greater than men's..., a higher proportion of a woman's workday is spent in non-remunerated productive activities which include domestic work (e.g. cooking, cleaning and child care), provisioning basic needs for the family (e.g. collection of fuel, fodder and water), as well as unpaid family labor for marketed production. In spite of the heavy demand of unremunerated activities, rising landlessness..., technological change, particularly in agriculture, and a sharp decline in real wages.. have increased the demand for cash income and a growing number of women are engaged in wage or self-employment [Jahan 1989:4].

In trying to induce women to 'come out' of seclusion, what the prevailing discourse of development in Bangladesh ignores is the fact that there exists an overall trend of downward mobility of peasant households throughout rural Bangladesh (cf. Jansen 1986; van Schendel 1981), as a result of which many poor women are forced to work as day laborers and wage-earners of all kinds.

The appearance of female garment factory workers in Bangladesh is a case in point. Following the establishment of a large number of export-oriented garment factories in the late 70s and the early 80s in Bangladesh, an unprecedented number of rural women migrated to the cities to work in these factories (Kabeer 1991b). While this development reflects mechanisms of global capitalism as well as the ideological construction of women as a source of "cheap, docile and dispensable labour" (ibid), it

also seems to be the result of the decline of "traditional forms of secluded female employment" due to technological and economic change (Pryer 1992:141; Whitehead 1985:33-35). Thus it is poverty, and not necessarily the discourse of empowering 'poor rural women', that seems to be behind much of the increase in the 'visibility' of rural women in new forms of labor.

The poor women in Jiri, as discussed earlier, have long been involved with economic activities. However, since the intervention of development organizations, the 'visibility' of poor women seemed catch the eyes of the (male) villagers as groups of women went the Grameen Bank centers, attended in the regular weekly meetings etc. It is commonly said in Jiri that 'when you see a group of women wearing black *burkha* (veil) with black umbrellas walk on the road, you know for sure that they are members of Grameen Bank.' But to become 'visible' (in *burkha*) does not necessarily indicate any clear sign of empowerment, and the long-term implications of such changes in terms of gender relations also remain unclear. Adnan, postulating that the 'continuing differentiation of the peasantry in the coming decades can be expected to lead to further intensification of economic pressure for meeting subsistence needs,' concludes that this is 'likely to result in even greater numbers of women being compelled to break out of the prevalent bonds of *parda* and patriarchy, and possibly undertaking organized activism in order to better their lot' (1989:17; emphasis added). Such 'optimism', however, seems rather premature, since the norms of *purdah* are closely related to one's social status in the village. While much of the literature on women's participation in development activities portray *purdah* as a constraint for women, they forget to identify that it also functions as symbol of honor of the family. If any one violates the norms of *purdah*, it brings *lajja* (shame) on the family and as well as on the woman herself. In local context, women's increased mobility outside of the *bari* boundary is considered shameful for the family. *Purdah* is also closely related to class. During my fieldwork, I heard several times that 'those who have enough money they build *paka* (brick) wall around their homes, those who have less money opt for bamboo fences....But those who do not have any *izzat*, have no fence of any kind.' So, it would be a mistake to view the poorer women who go outside for work as enjoying more 'freedom' compared to women who belong to the middle class or relatively better-off households. Such assumption would be seriously misleading as then one would say that poverty is good for women.

Significantly, while women's mobility or visibility has increased in Jiri, the women involved themselves do not consider that they are breaking the norms of purdah. The forms of maintaining purdah may have changed, but women do not challenge the ideology of purdah itself. Rather, by accommodating the values of purdah, women take the chance to fulfill their goals, which will be discussed later. Moreover, women and their family members think that their poverty caused women to participate in different activities outside of their houses, but if they were ever able to change their situation, they would stay at home. Rowshanara's case can be cited in this context. Rowshanara of Pustir Para had been a member of Grameen bank for eight years. Her husband migrated to Saudi Arabia in 1996. At that time Rowshanara also became a member of ASA for buying an air ticket for her husband. She borrowed Taka 10000 from Grameen Bank and 4000 from ASA. They also borrowed some money from other informal sources. Her husband then left to Saudi Arabia and got a job, and within one year, he sent money to repay all the loans. He then asked her wife to leave the Bank and stay at home. Rowshanara told me that she agreed with this suggestion, as she could not maintain purdah properly when she went outside.

It may also be mentioned that while many young girls become members of Grameen Bank, when they reach the socially prescribed age of marriage, their family members want them to leave the Bank and stay within the boundary of the household. It is thought that if the girls maintain purdah, this would enhance the social status of their families and thereby increase their prospects of getting good husbands. All this suggests that the ideology of purdah has deep roots that are hardly touched by the ways in which micro-credit schemes for women are designed, implemented and accessed.

5.5.2. Social Development and Consciousness Raising Initiatives: Shortcuts?

While most of the NGOs consider credit as the key component of the empowerment of poor people, they have also introduced different types of initiatives for consciousness-raising and social development. For example, the 'Sixteen Decisions' of Grameen Bank were introduced from such considerations. Though Grameen started exclusively with credit program, after eight years of its operation, in 1984, through a series of national workshops with bank workers and women borrowers, the

bank initiated a comprehensive social development program that is commonly known as 'Sixteen Decisions'. The main aim of the 'Sixteen Decisions' is to improve social as well as financial development of the Grameen members through practicing certain activities and following codes of conduct in everyday life. These decisions include: educate children, reject dowry, use pit latrines, drink safe water, plant trees, keep the environment clean, act collectively etc. The introduction of these decisions has brought recognition of Grameen as an institution for the socio-economic development and empowerment of women rather than a strictly economic development enterprise (Fuglesang and Chandler 1993). The process of introduction of the sixteen decisions in individual borrowers starts in the training sessions before they join the bank. It is expected that members must continue their learning through regular participation in weekly center meetings in the village and also through attending various socio-economic workshops organized by Grameen Bank.

ASA has also regularly arranged education secessions in the weekly meetings of every center. ASA provides a book, named '*Jibon Gorar Path*' (Lessons for Building One's Life), which women have to buy for Tk. 3 when they join the organization. The book mainly concentrates on various social issues like dowry, polygamy, early marriage, divorce etc, which are responsible for socioeconomic oppression of women in the society. In addition, life-centered messages related to health, nutrition and the environment are also discussed in the learning sessions for improving women's standard of living.

Interestingly, it is observed that many women view the awareness-raising components of the credit programs as nothing more than a compulsory routine to go through to become eligible for loans. They do not seem too interested in dwelling on the messages imparted. With respect the Sixteen Decision of Grameen, the emphasis on rote memorization of the slogans or messages seem to reinforce such detached engagement. According to the rules of the Grameen Bank, one must learn/memorize the sixteen decisions to qualify for a loan. Initially, in Jiri, Grameen officials allowed up to seven days to let prospective members of credit groups learn these decisions by heart. But as the program was expanded in the village, the officers became unable to devote such time for new recruits and left the business of memorizing the decisions to women themselves. A number of women who failed to learn them by heart were

angry or frustrated, as they could not secure loans. In such a situation, some enterprising women started acting as 'brokers' by helping interested women learn the decisions. For example, Khoteza, who herself failed at the test of reciting the decision initially, after learning them by heart and then becoming a member, came upon the idea that she could use her knowledge to earn money by helping other women memorize the decisions. At the time when I met her, she charged Tk. 100 to women she helped if they qualified for Grameen membership.

One of the proclaimed objectives of NGO programs is to make women aware of their own identity. It is said that rural women in Bangladesh have always been identified through the male person of the family. When they live in their parent house, they are called the daughters of their father, after getting married they are identified with their husbands, and finally they become mothers of their sons. Thus their identity shifts several times over the course of their live cycle, but always in relation to men. They never have the chance to be identified by their own names, and are therefore structurally marginalized in many contexts. Considering this, NGOs assert that women must know how to write their names and they should be identified on the basis of their individual identity, thus enhancing their self-confidence. However my respondents expressed mixed reactions to such initiatives taken by NGOs. Some said that they felt proud when the officers called their names, while others were less enthusiastic. I would argue that without a proper educational program, such superficial interventions may be rather fruitless, and may in fact create unnecessary difficulties for the intended beneficiaries. Most women in the study village who did not have any formal education found it quite hard to learn the Grameen decisions or to go through the ASA booklet, and generally they said they did not enjoy the exercise. Some women said that they spent so many hours to learn how to write their names, just to qualify for loans! Many women had to go through a stressful experience in trying to learn the decisions or how to sign their names. Interestingly, I found that some women found an easy road to credit, by assuming false names that were easier to write down than their real name. So much for the idea of letting women find their true individual identity! This fact was an open secret to other members, but they never disclosed it to the officers.

NGOs organized women into groups with the vision that they will stand together and act together against social and gender inequalities. All NGOs encourage the concept of marriage without dowry. The 11th decision of Grameen states: ‘we shall not take any dowry in our son’s wedding; neither shall we give dowry in our daughter’s wedding. We shall keep our center free from the curse of dowry.’ Demanding dowry at time of marriage has also been made illegal by the state. But the ineffectiveness of such laws is seen from the high number of dowry-related deaths and unilateral divorce cases³¹ that are regularly reported by the news media. In Jiri, all the women that I talked to were actually aware of the law and conceded that dowry was an evil for them. At the same time, however, I did not learn of any marriage in the village that took place without dowry. When I asked my respondents why they allowed dowry demands to be met despite what they were taught at the meetings, some women responded, ‘They [the officers] talk too much, although they give us very little money. If we do not give dowry, who will marry our daughters?’ Some quipped, ‘Will the sirs marry our daughters?’

While Grameen Bank reports that in 1994, there were more than 30,000 dowry-free marriages among Grameen members (Khandaker et al 1994:100), in the study village, I did not learn of any such instance. Nor did I learn of any case where group members tried to oppose dowry in an organized way. On the contrary, I noticed that loans offered by NGOs were seen as the most significant ‘capital’ that could help lessen the burden and consequences of dowry payment among the members! As one woman pointed out, without the loan her family would have had to sell their land in order to pay dowry for their daughters. Even many members who did not think that they had been able to bring positive changes in their lives, said that they would continue the membership for the sake of their daughters’ futures. For example, Bulu had been a member of Grameen Bank for four years. Her husband was a street hawker. Most of the loan had been regularly invested in her husband business. With some loan she also used to make thonga and sold it to the bazaar. Bulu told that they could not change their economic situation with the loan for various reasons: for example, they had to bear all the household expenses with both of their incomes, as they did not have any other source of income. Moreover, her husband had a chronic disease, so he could not work regularly. She also mentioned that sometimes she faced problems in repaying the weekly installment and need to borrow money from her neighbor or had

to pawn a pair of gold earrings. Still, she did not want to leave the bank. The reason, as she explained to me, was that she had three daughters who she would have to marry off with a large dowry. At that time she would need much money. If she were to stop borrowing money, she did not know who would help her. So she was worried about her daughters' future and would never leave the bank.

The case of Pakiza is worth describing in detail here as she was considered one of the women who, with the help of the bank, have been able to transform their lives. In mid-1997, Pakiza got married to Shikandar, a petty businessman of another village. But she did not shift to her parents-in-laws' house. When I first met her after her marriage ceremony, she told me that her husband was constructing a new *paka* house in his village, and after completing that she would move there. But the situation remained unchanged. At the end of December, I went to visit her and found that she was pregnant and looking very upset. While we were talking very informally, Pakiza became emotional and told me the real reason of her staying in parents' house. At her marriage, her parents negotiated to pay Tk. 30,000 to her husband. But they paid only Tk. 20,000 and committed to pay the rest of the amount within two months. As they failed, her husband started to behave badly with her. He had not visited her for a month. I met Sikandar many times at Pakiza's house and he also helped me by giving information for my research. Interestingly, we also discussed the sufferings of the poor parents due to the dowry payment. He always spoke out strongly against dowry and said that the government should put those 'criminals' who asked for dowry in the jail. He also proudly claimed that he did not demand a single paisa from Pakiza's family. Neither Pakiza nor her parents disclosed the truth to me when I asked how much they had spent at her marriage. However, Pakiza told me that her parents became very frightened about her future and had been trying to collect the money. She was feeling ashamed as all of the *bari* members had been asking when they would go to her new house and also about her husband. Later I came to know that Pakiza's mother managed the money from one of her brothers and Pakiza applied for a new loan of Tk. 12, 000 in February 98 to return the money to her uncle.

5.6. Women's Empowerment vs. Program Expansion

While it is difficult to determine the extent or meaning of the 'empowerment' that credit or other interventions bring about, there is no doubt that NGOs have been

successful in reaching poor women in large numbers. To reach such large numbers of people does not however, necessarily mean empowering them. What it does mean is the expansion of an organizational structure. Indeed, NGOs are competing for the expansion of their organizational structure in Bangladesh. For example, in the context of their intervention in Chittagong, the manager of ASA said,

Now it is time to compete for capturing the intervention areas, like the zamindar/rich peasants fought for char lands in earlier days. Once we do this, then we think about development. We have succeeded in the competition. Now ASA has become sure that it will not have to leave the district as long as it exists in Bangladesh.

In expanding their programs, most of the NGOs do not seem to follow the rules that they say publicly. For example, according to the rules of all NGOs offering credit programs, one cannot be a member more than one credit group. But practically over 30 percent of the women I interviewed were members of more than one program. Another rule is that only one member per household can borrow money from a program. But in Jiri, I learned of 12 households that had more than one member involved in the same NGO. Apparently, the officers knew those facts but simply ignored them. As a villager said, 'They just want to be sure about repayment.' Sometimes the officers did not bother about the age of the members either. I found many young unmarried girls of the age group 12-16 borrowing money from the bank.

It is also evident that officers of NGOs do not follow the rules of the organization for the extension of their activities. For example, ASA had been accused by some local NGOs of violating its own rules. Though according to their rules the member is given the loan after three months, nonetheless they provide the loan before that. In Jiri, I found that after four or five weekly meetings, ASA gave loans to its members in Pustir Para. Again, while the Muslim Foundation said that they would provide loans only to those women who properly maintained the Islamic rules and regulations, in Jiri I found that they were forming groups in the Hindu community as well. Such situations are not uncommon in other areas. In most such cases, fieldworkers are required to establish a specified number of new credit groups (and also to disburse specific amounts as loans) within a given period of time. Staff in many NGOs is assessed primarily on the basis of their credit-delivery performance, and in many cases workers lose their jobs if repayment rate falls below a certain percentage. For example, one of the field workers of Muslim Foundation said that they had been

recruited on the condition that they form at least 25 groups in each Union. In case of failure they would lose their job.

It seems that institutional expansion has become the most important goal of NGOs such as Grameen Bank, ASA and BRAC. This emphasis seems to have led some NGOs to compete among themselves for capturing target groups and program areas, as indicated above. Consistent with the findings of my fieldwork, Ebdon (1994), on the basis of a field study carried out in a village, reports to have found Grameen Bank and BRAC to be encroaching on a smaller, under-funded NGO that already existed in the village. It was observed that field staff were driven by certain pre-determined targets in terms of loan disbursement. Thus, by offering "bigger and better loans," they tempted women away from the local NGO. "Grameen visited Tala village only once to take names before disbursing loans and the only criteria set for recipients was that they learnt by heart 16 rules--the Sixteen decisions" (Ebdon 1994). Similarly, Goetz (2001:76) reports that during her research in the mid 1990s, she found that field staff of both BRAC and RD-12 (a government project) were focusing increasingly on meeting quantitative targets—loans disbursed and successfully recovered—rather than investing in the slow, qualitative work group-building, and social awareness-raising.

5.7. Conclusion: 'We are stuck!'

NGO interventions have created some scope for women's economic and social advancement in Jiri, e.g. CARE's work created some opportunities for destitute women, BRAC's school program opened up teaching positions for some local women, and extended basic education to many girls. More generally, the microcredit programs run by Grameen Bank and others offered credit to many women in a way not available to them before. During my fieldwork, I asked my respondents whether the loans brought any improvement in the status of their households. There were different answers. Some felt that there had been improvement, although the interpretations in this regard varied. For example, Rokeya said that she now had a house of her own thanks to Grameen Bank. Even if she went hungry, she could sleep in her own house. There were also examples like Fulmoti, who previously worked as domestic help in others' households, but whose situation had improved as a result of her joining GB. Most respondents, however, felt that their lots had not changed much

through joining GB. But they did not want to leave the program either. The expression that was heard most frequently was that ‘we are stuck’ (*‘baji gecchi’*), i.e. the women felt that their present and future had become bound up with GB or NGOs. Given this sense of intertwined relationship between NGOs and poor women in many parts of rural Bangladesh, to what extent can we expect fundamental changes in existing forms of gender and other forms of inequality?

Our findings and discussion above suggest that there may be no ‘shortcut’ routes to addressing the deep-rooted causes of gender inequality. Teaching women to memorize certain slogans or how to sign their names, as prerequisites to access loan, may not go very far in empowering them to confront the forces of inequality that exists in society. Clearly, there is a need for much more work in terms of awareness raising not just among women, but also in the society as a whole. In this regard, it was observed during my fieldwork that the amount of time allocated for educational programs on social issues was slowly declining. For example, as noted already, Grameen Bank officers were busy expanding their programs rather than devoting the time to ensure that their members learnt the ‘Sixteen Decisions’ by heart. The fact that instances of women assuming false names went undetected, or were perhaps simply ignored, also suggests the poor quality of program design or implementation, as may be expected of an organization that is preoccupied with expanding its program. Unless such issues are addressed more directly and at deeper levels, whatever may be the stated intentions behind the targeting of women by NGOs such as Grameen Bank, the ultimate effects of their operations may simply be the kind of ‘depoliticization’ process that Ferguson (1994) describes in the context of Lesotho.

Chapter Six

‘FUNDAMENTALIST ATTACK’ ON NGOS AND WOMEN IN JIRI

As already described, during the first half of the 1990s, a wave of attacks on NGO activities by those described as ‘fundamentalists’ gained much international attention. In their campaign, the perpetrators accused NGOs of destroying the ‘Islamic way of life and values’ through spreading western culture and ideology in Bangladesh. Given the way in which western development agencies began to give more importance to NGOs, such identification was hardly surprising. Thus it is possible to construe the attacks against NGOs as a form ‘resistance’ against the ‘West’. But before drawing any such simplistic conclusion, it is necessary to examine different issues, such as class and gender that are involved in these developments, more closely.

This chapter argues that behind the ‘anti-western’ rhetoric that often accompanied the attacks or opposition against NGOs and their activities, there is a complex interplay of local forces, forms of inequality, and pervasive patriarchal ideology in particular. Certainly, without understanding the forms of gender inequality that exist in various levels starting from the household to state policies and even how NGO themselves are organized and operate, it is difficult to explain why many attacks were targeted against women beneficiaries or focused on the question of their participation in development interventions. This chapter seeks to explore this issue in the context of how events unfolded in the village of Jiri, and the local forces and power relations that were inextricably linked to the events.

6.1. The ‘Fundamentalist Backlash’ against NGOs: An Overview

Around 1993-94, most newspapers (with the significant exception of ‘pro-fundamentalist’ ones) in Bangladesh reported numerous incidents in which NGOs and their female beneficiaries came under attack. From accounts given in newspapers, it was clear from the beginning that the reported incidents were part of an organized movement against NGO activities in general. But the most prominent organizations such as BRAC, Grameen Bank, Proshika, Nijera Kori etc became the most direct targets of the ‘fundamentalists’. However, before looking at the pattern of attacks that

took place in the different areas, I will describe in brief how and when the attacks began in rural Bangladesh.

The vast anti-NGO campaign started in mid 1993 when the nation was facing major problems with the dramatic rise of the fundamentalist forces and *fatwas* in Bangladesh. It is already said that the fundamentalist forces were systematically rehabilitated through the two military governments. However, it was through participating in the pro-democratic movement and later giving significant support to the democratically elected Bangladesh National Party (BNP) to form the government in 1991 that they emerged stronger than before. Many of the fundamentalist groups in the country rose to prominence when the Jamaat became a potential ally of the ruling party. Shortly after the government was formed, they (many of them ever known to the people) launched attacks on many secular and radical writers, journalists or intellectuals. Development organizations also began to face the displeasure of the fundamentalists for their “unacceptable programs” in the countryside. Condemning NGOs as “number one enemy of Islam and the country”, the fundamentalists began to organize a nationwide NGO resistance movement in Bangladesh. Various fundamentalist groups came together to form an alliance with the stated goal of shutting down all NGOs. Though the campaign against NGOs was initially limited to voicing Islamist concerns in political and religious gatherings, later they moved to more direct action in 1993.

The first serious confrontation of religious groups against NGO activities that was widely reported in the media began in Nandigram, a village of Bogra district in November 1993, when the Principal of a local *madrassa*, Mufti Maulana Ibrahim Khandaker, published a leaflet and distributed it among the villagers. In the leaflet, he condemned NGOs as the enemies of Islam, engaged in converting Muslims to Christianity, destroying ‘Islamic way of life’ and forcing women to act in un-Islamic ways, and he appealed to the villagers to boycott the Christian missionaries and their local agents, the national NGOs such as Grameen Bank and BRAC. This leaflet was quickly published, on 14th November 1993, in the *Daily Inquilab*, a ‘pro-fundamentalist’ daily that was actively taking part in the anti-NGO propaganda through publishing a series of sensational ‘stories’ about anti-Islamic activities of NGOs in the country. Some other newspapers and Magazines (e.g. the *Daily*

Shangram, *the Daily Millat* etc) belonging to the fundamentalists also took a lead in justifying the practice of shalish and fatwa around the country at that time. For example, In early July 1994, the Daily Shangram, mouthpiece of the Jamaat-i-Islami, published several articles on the issue of NGOs and fatwa. In an op-ed piece on July 7, 1994, the newspaper alleged that the NGOs were trying to “wipe out the Islamic society and culture” from Bangladesh (Riaz 2004:84-85). On August 10, 1994, the same newspaper insisted that the measures of the “alim community” (Islamic scholars) in the rural areas against the NGOs were spontaneous reactions against the “un-Islamic” acts of the NGOs. Similarly, rationalizing and justifying NGO resistance movement, the Daily Millat wrote on April 25, 1994, that fatwa was an Islamic practice that would remain until the Day of Judgment and that those challenging the practice had ulterior motive (ibid). However, Maulana mufti Ibrahim Khondker, with other protesters, also organized a big anti-NGO gathering in the village. In that meeting, an anti-NGO alliance of the religious groups and leaders called the *Bengal Anti-Christian Organization* (BACO) was founded for stopping conversion of Muslims to Christianity. Some *mullahs* at the meeting are said to have declared: ‘Although the total population of Bangladesh has not doubled from 75 million in 1971 to 150 million in 1994, the corresponding rise in the number of Christians in the country has been phenomenal--from bare 250000, it has gone up to three million’³² (Hashmi 2000:120). This organization became vigorous in some other districts at that time. Following the formation of BACO, numerous anti-NGO organizations, like *Islami Adesh-Nishedh Bastabayan Committee* (Committee for the Implementation of Islamic Proclamations-Prohibitions), *Islami Jubo Shangha* (Islamic Youth Association), *Iman Desh Banchao Andolon* (Movement to protect the faith and the country) emerged and were engaged actively in the movement through calling for a *gono andolon* (public movement) as well as mobilizing villagers to challenge NGOs all over the country. It was observed that following these incidents in Bogra, attacks on NGOs spread very quickly in various parts of Bangladesh within the first two months of 1994. NGO activities in 40 different areas of 15 districts--such as Bashkhali and Singair of Potuakhali, Ulania of Barishal, Bhola, Potiya and Shatkania of Chittagong, Kahalu of Bogra, Kuliarchar of Mymensingh, Jakiganj of Sylhet, Chandpur--came under severe attack by the ‘fundamentalists’ (*The Weekly Bichitra*, April 1994).

Although no studies are available yet on the accurate number on the attacks against NGOs, the following are a few examples of the nature of incidents that happened in rural Bangladesh--as reported by different newspapers and reports, mostly from 1993-1995. Between January and March 1994, more than 100 BRAC schools and schools run by other NGOs in the countryside were set on fire, teachers were attacked and teaching materials were destroyed. In January 1994, the parents of some 700,000 children attending BRAC-run schools, 70 percent of whom are girls, were asked by the imams of mosques and *Madrassa* teachers throughout the country to withdraw their children from such schools or to face a *fatwa* entailing social boycott. Consequently school attendance dropped for some weeks, although it recovered afterwards (Hashmi 2000:11). In such a situation, plans to set up 80 new schools by BRAC in Potiya, Shatkania and Chokoria of Chittagong had to be abandoned in the face of strong opposition.

Rural women were prevented from obtaining health services from NGOs. For example, 26 tuberculosis patients were not allowed to receive treatment offered by BRAC. The 'fundamentalist' propaganda was that by taking medicine from NGOs, one would turn into a Christian. Three of these patients who were prevented from receiving treatment died subsequently. At the same time, some 100 pregnant women in 50 villages in Bogra and Rajshahi were not allowed to receive treatment from BRAC clinics. It was said that as pregnancy was a secret thing for Muslim women, so disclosing it to the male doctor and taking treatment in the clinic meant violating the rule of Islam. The 'fundamentalists' also added that babies born to the women treated by NGO doctors and nurses will turn into Christians (ibid).

Various income-generating activities of NGOs in the countryside were also targeted. According to a report, 108,823 *tut* (mulberry) trees were cut down, which resulted in the unemployment of thousands of women working for the tree plantation and silk industries in northern districts (Rasheduzzaman 1997:241). In a village in Kishoreganj district, 6000 mulberry trees grown by women in Food for Work Program were chopped down by the local *Madrassa* people after a *fatwa* had been issued in a meeting held by local *maulanas* and *imams*. In the same way, the perpetrators destroyed the Plantation Program of a local NGO, funded by the government in Barisal district (*Bhorer Kagoj* March 12, 94). Several other types of incidents occurred due to *fatwas*.

For example, when the *fatwa* was issued that if either one of a married couple becomes the member of an NGO, there will be an automatic *talak* (divorce), at least 10 marriages were dissolved in countryside. Among them, one was Najiman of the Deogram village of Bogra, who worked in the sericulture project of BRAC. Her husband divorced her as the local mullah asked him to do that and thus 18 years of their marital life ended. For similar reasons, by March 1994, 60 families of Grameen Bank were socially excluded (Hashmi 2000:121). In addition 35 women were censured for using contraceptive at Badekusha village, Ullapara thana. The villagers were asked to ostracize them as they violated *Sharia* law. Interestingly, some religious leaders were punished for their wives' 'crime' as well. In November 1993, in Baripara village of Chapainawabganj, in the presence of a few village elders, a local maulana, pronounced a fatwa to relieve two Imams of their duty of leading prayers, because their wives practiced contraception.

Along with the beneficiaries of the development organizations, the employees of those organizations were also attacked in various ways. For example, on 30 June 1994, during the nationwide *hartal* (strike) called by some 'fundamentalist' political parties, Bangladesh Women's Health Coalition clinic in Zakiganj, Sylhet district, was set aflame by a mob of two to three thousand people led by the sons of a local Pir (Muslim holy man). They apparently attempted to lock in and burn alive the clinic's officer, but he escaped (Hashmi 2000:121, Feldman 1998:49). On the same day the office of another NGO named 'Gram Unnoyon Bandhab' (Friends of Village Development) at Atgram village in Habiganj district, was seriously damaged. The office and the clinic of the organization, which had offered women health and family planning services and information for more than a decade, were set on fire. Moreover, before the abovementioned incident, a male field worker of Gram Unnoyon Bandhab was assaulted on March 23 at Haripur of Sylhet district. Declaring him as a renegade the local *fatwabaz* humiliated him by beating him with shoes and forcefully cutting down his hair.

Similarly in a village in Rangpur, a female development worker was beaten and forced to leave the village. At Deogram village also, three persons (one of them a male) were beaten too, as the local maulana issued the fatwa that Farida Begum, her husband, and Rasheda Begum be whipped 101 times, because Farida was a health

worker employed with BRAC and Rashida had taken loan from Grameen Bank (*Janakhanta* March 28, 94). In several cases, horrifying forms of punishment were sanctioned. For instance, in March 1994, an imam (cleric of mosque) issued a fatwa in a village in Bagra district that Farida Begum and her husband Jalaluddin were to be lashed 101 times because of Farida's work with BRAC. Following the death of Farida's father-in-law, the local imam refused to perform the *janaza* (Islamic funeral) until Farida was cleansed and remarried her husband (*Daily Janakhanta*, March 28, 1994). A similar incident happened in the case of Akali Begum of a village in Thakurgaon district who could not be buried in the village graveyard for undergoing sterilization. The local *mullah* and the local Union Council chairman felt that by undergoing a ligature operation, the woman had defiled Islam and thus forfeited her right of burial in the village graveyard. (ibid. June 7, 1994).

While the incidents mentioned above are just a small part of the whole episode of attacks that took place against NGOs in various parts of Bangladesh, it is clear that the incidents represented an organized effort, as evidenced by their timing and magnitude. The incidents suggest a number of significant factors that need to be mentioned before discussion of the backlash against NGOs in the context of Jiri. To begin with, although the movement was generally known as NGO resistance movement, the actual targets were predominantly a few renowned NGOs working with poor women. It is also observed that while the anti-NGO movement was organized by those who were commonly labeled as fundamentalists, they did not necessarily belong to any single political party or social category. Instead, different actors including political parties, institutions, individuals and even a segment of the media participated in different ways in the movement. And there were actors from both local and national levels that constituted the fundamentalist forces that waged the campaign against NGOs, opposition to which seemed to provide a fertile ground for Islamic rhetoric. While *fatwas* against women's participation in NGO activities were issued by religious leaders, such actions were usually supported by powerful segments of the rural elite, including landowners and moneylenders. Moreover, *fatwa*-type religious pronouncements were also made at the national level. Thus it is necessary for us to keep in view the diversity of actors and levels of operation in analyzing the 'NGO resistance movement' as a whole.

6.2. The Targeting of NGOs and Women by ‘Fundamentalists’: The Context of Jiri

The ‘fundamentalist backlash’ against NGOs in Potiya, including Jiri, started in early 1994, when the country was experiencing a nationwide organized movement. Lots of anti-NGO campaign, processions and meetings had been organized in various parts of Potiya at that time. In February 1994, the Potiya Madrassa led a big rally in Potiya town denouncing NGOs, the feminist writer Taslima Nasreen, and Ahmed Sharif, a prominent secular intellectual, as anti-Islamic agents. It is said that this was one of the largest processions people had ever seen in Potiya. Development programs in various areas, such as Jiri and Malipara were affected by the ‘fundamentalist’ attack, as in other parts of the country.

In the study village, the first open and organized anti-NGO opposition was launched by the Jiri Madrasa. Although from the beginning of the nationwide movement, news of confrontation between NGOs and ‘fundamentalists’ taking place widely elsewhere had already created an atmosphere of tension in the village, it was the Jiri Madrasa that initiated a public campaign against NGOs to mobilize the villagers against NGOs. The opposition started in a vigorous way, when Shaikul Hadis Maulana Azizual Haq, a leading figure of the *Shammilito Shangrami Parishad* (United Action Council), visited Jiri in January ’94 as part of their wider campaign. During his meeting with the Madrasa faculty members and students, he requested them to launch the movement against the NGOs at the local level and to show their solidarity with the ongoing movement at the national level. The Madrasa responded very promptly and began an intense propaganda against NGOs. Initially they arranged a meeting with local people, mostly those who regularly performed their *namaj* (prayer) in the madrasa mosque. Sabuj (25) of Pustir Para, who participated in that meeting, said that describing the ‘anti-Islamic’ activities of NGOs in general, the *huzurs* (maulanas) asked the local people to resist NGOs in Jiri.

A couple of days after the meeting, the Madrasa organized a Waz Mahfil in Kazirhat. The crowd consisted of around seven to eight hundred people. While the majority of the audiences were madrasa students, many villagers were also present in the gathering. Mohatamam (principal) Moulana Tayeeb; Sayfudeen Khaled, teacher of M.E.S College at Chittagong city and a leader of Nezami Islam Party; some faculty

members of the Madrasa like Maulan Ishaq; as well as other religious leaders from outside of the village strongly spoke against NGOs and appealed to every Muslim to take part in the *Jihad* to save Islam from Christians and NGOs. Though it was labeled a ‘NGO resistance gathering’, BRAC and Grameen Bank had been mainly targeted in the waz. Moulana Tayeeb said, ‘NGOs are the enemy of the Islam. Those who support the NGOs are the agents of the west’. He specially spoke up against BRAC schools. He declared, ‘BRAC is an NGO of the Christians, whose ultimate mission through the school program is to convert the poor Muslims to Christianity’. To establish his statement as authentic, he cited examples from other areas. The speakers also threatened to burn all schools and other organizations if these were not closed within two weeks.

After the meeting was over, a procession went to the offices of BRAC and Grameen Bank at Vellah Para and Kaygram respectively. They chanted many slogans. Some of the slogans that they chanted in the procession were as follows: ‘*Grameen bank ar BRAC er nishana, rakhbo na rakhbo na* (we will not keep any sign of Grameen Bank and BRAC)’, ‘*khristander ghati, jalie dao, purie dao* (Burn and destroy the bastions of the Christians)’, ‘*Khristander dalalera hushiar shabdhan* (Agents of the Christians, be careful)’, ‘*Khristander dalalera gram chharo* (Agents of the Christians, leave the village)’. They also pulled up signboards of BRAC office and of the Grameen Bank as well. Following that meeting, the anti-NGO propagations began harshly in the village. The campaigners (rather ‘fundamentalists’) began to spread allegations against NGO activities through different strategies for mobilizing villagers. In the next sections, I will discuss the nature of the allegations that were brought up by the propagators and then will focus on the different mechanisms that they carried out during the movement.

6.3. Allegations against NGO activities

Not surprisingly, the main accusations made by the religious groups against NGOs in Jiri are similar to that found in other areas of the countryside. A common allegation against the development organizations is that they are doing anti-Islamic work by charging interest on loans provided, a practice that is regarded as *haram* (strictly prohibited in Islam). So whoever becomes a member of these development organizations is also seen as taking part in anti-Islamic activities. Another significant

issue is as an allegation that all these organizations are trying to destroy Islam by converting poor people to Christianity in the name of development, because these NGOs are run by ‘American money’. I found that ‘America’ is used synonymously with ‘Christianity’ and the ‘West’. It is often said, ‘all this is Bush’s money, not Saddam’s’.³³ Some raised the point that ‘the Western countries have been killing Bosnian Muslims and Palestinians, so why do they want to help the Muslims of Bangladesh? They must have some hidden agenda’

Allegedly, these NGOs are the agents of western imperialism and are playing a role like that of the East India Company to colonize the country again. It was said that the East India Company entered the subcontinent in the pretext of conducting business, and now their followers, the NGOs, have come to Bangladesh in the name of ‘helping’ the rural people. But actually the primary intention of these organizations is to capture the whole country like the British East India Company did and to control the politics of our country and to convert the poor people to Christianity. The same point has been made in different ways. For example, some mullahs said, “We were ruled by the British for two hundred years and became independent after a long struggle. Why did these NGOs come again to our country? How long will they stay in our village? If they stay here permanently, slavery will start again.” The point was also expressed, through a song sung in religious forums in Jiri that began like this: ‘*East India company keno deshe? Youns-Abed anche deke deshe.*’ This means: ‘Why is the East India Company back in the country again? Yunus (the founder of the Grameen Bank) and Abed (founder of BRAC) have invited them into our country.’³⁴

While many NGOs have been named as agents of proliferating Christianity, BRAC in particular has been seriously attacked by such allegations in Jiri. It is said that the organization is an agent of Christian imperialism and that its main aim is to convert innocent children to Christianity. Some clergy argued this way: “Why do they teach and give away books without any charge? They must have some interest. They will convert the children and take the students to ‘Christian country’”. The whole process of conversion is believed to take place as follows: *As part of the conspiracy, turtle’s blood will be injected into bodies of students; afterwards, an image of a turtle will automatically be seen in the back. Or, alternatively, the image will be seen after death of the individuals concerned. Such persons however will remain Muslims during their*

life times and will only be regarded as Christians after death. After the death of such a person, the Christians will come and by showing the sign of turtle, they will claim that she/he belongs to them, and take her/him away for a Christian burial.

An interesting example of such stories was first narrated by the principal of the Jiri madrasa in the Kazir Hat waz and was afterwards repeated by others in several more public gatherings. The story goes like this:

A few days ago [i.e. few days before the waz], a BRAC student at Kutubdia in Cox's Bazaar died by drowning in the river. After he was taken out of the water, the villagers found a tattoo of turtle image in his back. Hearing this, the BRAC officials came to his house and claimed the body of the child. They argued, since he had a picture of the turtle in his back, he was a Christian and they had the right to bury him in Christian graveyard. But as the parents of the child started shouting, the BRAC officers fled from there.

This rumor³⁵ was transmitted so strongly in the village that when a Muslim teacher named Nargis, who was appointed as the teacher of a BRAC school in Pustir Para, informed me that after her two weeks training in the BRAC office in Chittagong town, when she returned to the village many female neighbors came just to check where she had the 'turtle stamp' on her body. There were also rumors involving the use of the image of the *kuichcha* (a kind of snake-like fish that is considered to be taboo for Muslims) by BRAC.

Another story narrated frequently by the mullas in Jiri as part of the propaganda against NGOs--one that was quite successful in convincing the local people to consider BRAC as proselytizer of Christianity--was that of "*Allah vs Apa* (Allah vs the female teacher)". This story was first published in the daily *Inquilab* in November '93 and then it spread out all over the country. It goes like this:

In some BRAC school the female teacher asked the students to close their eyes and pray to Allah to give them chocolates [candies] in their hands. The students followed the instructions. Then they were asked to open their eyes. "Did you get any chocolate?" the teacher asked. "No" replied the students. Again they were told to close their eyes and request Apa (the female teacher) for chocolates. The children repeated the act. That time, the teacher put chocolates in everybody's hands. After they were told to open their eyes again, the teachers asked them "Do you have any chocolates now?" "Yes" replied the students. The teacher then asked the students, "Who gives you chocolates? Who is powerful? Allah or Apa (representative of 'Christian' NGO)?"

While no evidence of any such incidents was found in the country, it can be assumed that propagators invented the story from the curriculum and the teaching methods of BRAC very tactfully. It is observed that following the syllabus, the teachers teach

functions of the five senses (namely eyes, ears, nose, tongue and skin) in the school. To teach the students about the function of the eyes practically, teachers tell them to close their eyes and ask them whether they can see anything or not. The students definitely respond by saying 'no' in unison, they can see nothing. Then as they are asked to open their eyes open and are asked the same question again, when the children respond positively. Pakiza, a teacher of NFPE school, told me that upon finding out about such teaching methods, the local mullahs invented stories such as above. They claimed that BRAC taught children atheism through pursuing the idea of non-existence of Allah, purportedly by arguing that since He cannot be seen, the idea of the existence of the almighty is false. In this way, the 'Allah vs. Apa' story was widely circulated, as if such an incidence actually happened somewhere in Bangladesh.

The above story became so well known that since its appearance many other versions have been in circulation as a means of portraying how NGOs in general are believed to promote Christianity in Bangladesh. For example, a quarterly magazine published by the Potiya Madrasa reports:

In a health center of an NGO, the doctor at first gives the wrong medicine to the patients and tells them to take the medicine in the name of *Allah*. Naturally the patients are not cured and hence they visit the doctor again. In the second round of patients' visits, he gives the wrong medicine again and asks them to take it in the name of *Krishna* (Hindu god). After the same results as in the first round, the doctor finally gives the right medicine and asks the patients to take it in the name of *Christ*. Then after they are cured, the doctor asks them: Who is powerful, Allah/Krishna or Christ? Thus the Muslim people are attracted to Christianity and convert to that religion [1995:35].

It was also alleged that to expedite Christianity, BRAC had taken various strategies. For example, BRAC and other NGOs did not teach Arabic/Islam in their schools. So, while all mainstream schools in the country taught Arabic as one of the compulsory subjects in different grades of the schooling system, the question was raised as to why the NGO schools did not follow the same rule. Those who raised such questions thus claimed that there must be some conspiracy against Islam. As further evidence of such conspiracy, they contended that BRAC had intentionally planned the timing of the school in the early morning, which conflicts with the tradition of children studying Arabic at Maktabs or Madrasas in the villages. Moreover, students were taught songs and dances that were allegedly meant undermine or destroy Islamic values and Muslim traditions. The religious affiliation of the teachers also became an issue in that

non-believers were allegedly employed as teachers by BRAC as part of the conspiracy to promote Christianity. There was propaganda in the village that Hindu women teachers, by taking money from the Christian NGOs, were converting Muslim children. The mullahs also issued a fatwa that children who came in contact with the Hindu teachers would automatically become *kafer* (infidel).

While NGOs have been condemned for generally destroying Islam and 'Islamic way of life', the issue of women's participation in development activities has been the most important one in the attack against NGOs in Jiri. Although women's involvement in development organizations has always been in surveillance in general and especially by the religious elites who have a kind of socially approved authoritative voice in this respect, it appears to have become much more intensive and taken concrete form than before in the course of the anti-NGO campaign. The 'fundamentalists' have raised key moral issues about women's involvement in NGOs in many ways. They allege that development organizations are making women '*beshorom*' (shameless) and '*bepurda*' (purdah-less) by bringing them outside of their homes. Allegedly women interact with *alga beta* (non-kin male), which violates the norms of purdah. It is charged that women are forced to chant *sholo shiddhanta* (Grameen's 'Sixteen Decisions') loudly and to show their bodies to male officers in the name of doing exercise and salute the young 'sirs' like the military during the weekly meeting of the Bank. The office centers of Grameen Bank and ASA were referred to as '*nachankhana*' (dance room) and '*beshyakhana*' (brothel) in different religious forums. In a waz in Jiri, Moulovi Ishak gave a *fatwa* that it would be hundred times more sinful for anyone to take loan from Grameen Bank than to have extra marital sex in front of the holly Mecca. The meetings of the guardians of children in BRAC schools with '*bhaiyas*' (BRAC officials) came under attack in the same way as both male and female guardians of the students participated in them together.

One of the most significant accusations brought by the 'fundamentalists' was that NGOs wanted to break up the traditional family system of the village in the name of women's economic independence and for that reason they targeted women everywhere, despite there being so many unemployed men in rural areas. These development organizations wanted, it was argued, to prop up women as an opposite

force against their male guardians of the households, especially their husbands. Women were taught to be arrogant and to challenge the authority of their husbands. It was asserted that the officers of the Grameen Bank advised women, ‘Now you earn yourself. You have become self-dependent, so what is the fear? Why you need to leave under the feet of your husbands?’ Farida, a Grameen member informs that in the yearly waz in Mojumdar Para, the speaker said, “The female members of Grameen think of themselves as ‘*bahadur*’ (brave person or hero, here it means being stronger than husband, something that is seen negatively) and rather than obeying their husbands they force their husbands to obey their words. He also added, “Women think that ‘*sir*’ (GB official) is more important than their husbands.” Here it may be mentioned that women are allegedly taught to chant slogans such as the following:

Shamir kotha shunbo na,
Grameen Bank Charbo na
[We will not obey our husbands,
We will not leave Grameen Bank.]

Shami boro na sir bor?
Sir boro, sir boro.
[Who is more important, husband or ‘sir’?
It is ‘sir’ who is more important.]

Some local verses, such as the one that follows, were also modified to parody women’s participation in NGOs.

Bhadro mashie kajer chape
Ma-bap morle kula die jape

Basically this is a local verse about the pressure of work on women during the Bengali month of Bhadro. It means that in this month, women become so busy with work (as it is the harvest time) that even if their parents die at this time, they have to simply set the dead bodies aside. Now this verse was modified as follows:

Shami jokhon morte hoi
Grameen Bank japaie dhorte hoi

What it means is that a Grameen Bank member becomes so busy with repaying her loan and attending meetings with her ‘sir’ that even if her husband dies, she cannot attend to the dead body properly.

NGOs are accused of promoting promiscuity by sending women to distant places for trainings without their male ‘guardians’, and arranging their accommodation with male strangers. The campaigners also denounced that development organizations induced women to become ‘aggressively feminist’ in the same way as Taslima

Nasreen and encouraged women to be *khanki* (sexually immoral) like western women in the name of their right and emancipation. Some alleged that NGOs taught women to think in terms of slogans like, '*Amar deho amar mon / Khotay keno onnojon?*' (My body, my choice / Why should others talk about that?).

6.4. Mechanisms / Strategies of the Anti-NGO Campaign

Discussing the strategies that Islamists tries to convince the people in Egypt, Abu-Lughod said, "those supporting some sort of self-consciously Muslim identity and associated with a range of positions regarding the importance of structuring society and the polity in more Islamic terms now also produce popular forms of public culture. While progressive television writers and other intellectuals have worked through the official state-run instruments of mass media, the Islamists (except a few associated with the state) are forced to disseminate their messages through magazines, books, and the booklets sold in bookstores and street stalls, pamphlets distributed in mosques and sermons and lessons, often recorded on cassettes carrying notices like "Copyright in the name of all Muslims" (1998:248). In Bangladesh, the similar trends have been observed. Almost in every city, one can find shops where a large number of books, magazines as well as cassettes on different issues of Islam are sold. As the major aim of the agitators was to motivate the local people against NGOs, they pursued a variety of strategies to spread the aforesaid allegations, and also to urge what Muslims should do to 'save' Islam in Jiri. In this context, *khutba*, sermons following the Friday afternoon prayer, in different local mosques were used as an important strategy for transmitting the anti-NGO message among the *musallis* (those who pray at the mosques) of the Samaj or Para. Interestingly, while the *Wahabis* in Jiri do not normally use microphones during *khutba* except when they pray during severe national and international crises, after the meeting that took place in Kazir Hat, these *Imams* who had microphones began using them to talk about the 'evil role' of NGOs in Jiri.

However, the most effective and popular medium of communication with the villagers that has been employed by the agitators for anti-NGO campaign is the *waz mahfil* (religious gathering). Traditionally the *waz* is a regular feature of the rural Muslim social life. In Jiri, the Madrasa, various clubs, Samaj as well as individuals arrange such gatherings round the year. Mullahs began to actively utilize the opportunity to

address the allegations against NGOs. I was told that it had become a routine work for the Maulavis (religious leaders) to speak against NGOs, whatever the ground for arranging a waz, and whether they were asked to speak against NGOs or not. For example, Rabeya, a BRAC school teacher, informed that once her uncle-in-law arranged a waz as his son sent money for the first time after he had migrated to Dubai. Within couple of minutes of this waz, the invited speakers--the mohtemam and a teacher of the Jiri Madrasa--began to speak against Grameen Bank and BRAC. Similarly, the chairperson of the Rupali Shangha club of South Jiri informed that although they had no intention to speak against BRAC in their yearly waz, the guest speaker Maulana Yunus from Banshkhali, in his speech cried out:

NGOs cannot stay in the village as this is the area of Jiri Madrasa. The BRAC schools should not be in South Jiri, because Moulana Ahmed Hasan (the founder of the Madrasa) set his feet here and requested the people not to defy Islam, therefore Christian schools cannot exist in South Jiri. I think that owners of the BRAC schools are present here as they are Muslims. I hope they will stop helping the culprits from today. If you want to educate your children and give some space to us, following the Islamic rules and regulations we will teach Bangla to your children like BRAC.

To give another example of how local mullahs as well as renowned guest speakers from other places used the *waz* as a convenient platform to speak out against NGOs, the following pronouncement was made at another religious gathering in Jiri, as narrated to me by a local informant: .:

Parents should withdraw their children from the 'Christian' schools. Husbands ought to stop sending their wives to the Grameen Bank immediately because if they continue their transaction with the Grameen Bank they would automatically be converted to Christianity and the men would have no options but to divorce their wives. People should refuse the help from CARE (e.g. Tube wells or wheat as relief) as these would convert people to Christianity.

Significantly, at the time when such pronouncements were being made in places like Jiri, two newspapers were reportedly very active in providing discursive and polemical material for both the local and national level fatwa actions. Moreover, magazines and leaflets had been distributed free of cost in various wazes. For example, a leaflet titled '*Khristian Enjioer Agrason*' (The Aggression of Christian NGOs) by a little-known organization *Tanjime Ahale Haq Bangladesh* was distributed in the Kazir Hat meeting. Later some copies of the *At-Touhid*, published from Potiya Madrasa, were circulated in another waz mahfil at Shantir Hat organized by Jamat-i-Islam. Thus the waz mahfil became so successful in propagating the anti-NGO message among the villagers that most of the attacks, especially on BRAC, began after the series of waz

in Jiri. It is also evident that due to continuous propaganda about conversion to Christianity and social pressure, the attendance of students in schools sharply declined at least for some time.

Besides these religious gatherings, ‘fundamentalists’ also used their personal contacts with the villagers to oppose NGOs. Minu Debi, a BRAC schoolteacher, collected a magazine on ‘anti-Islamic activities of NGOs’ with exclusive focus on BRAC from one of her male students. It was published from Hathajari Madrasa, Chittagong, the largest Kawmi madrasa, and supplied by the teacher of a *maktab* where the student learnt Arabic. Another person informed that a local mullah made him to swear not to send his children to BRAC schools in Potiya.

Madrasa students used to check the materials of BRAC schools and investigate what they actually taught. They also campaigned about the ‘anti-Islamic role of NGOs’ when they visited households to collect donations of rice for the Madrasa. Madrasa students who lodged in various local households played a significant role as well. They regularly broadcast anti-NGO message by narrating supposed instances of anti-Islamic activities of NGOs from their own areas or other places to the household members, especially women, in the houses where they stayed. For example, a Grameen member in Mollar Para described how a ‘lodging master’ (a student lodger who serves as private tutor for younger children of a household) who lived in their neighbor’s house told them this story:

The officer of a Christian NGO in Chokoria came to help a very old woman. The officer gave money to the lady and bought a cow for her. They also repaired her broken house. But after a few days they took her to their office, where she met some women who had been converted to Christianity by the organization. She fled from the office and never went back even to her own house fearing that they would come again.

The lodging master reportedly claimed that he had met that old woman as he also came from the same area. Even while I was collecting my baseline data, I learned that a lodging master of a house that I visited asked its female members not to talk to me as I was said to have come to the village to open a Christian NGO!

6.5. The Types of Attacks on NGOs and Women in Jiri

Shortly after the anti-NGO campaign started, direct violent attacks on NGOs began to be carried out by different groups in Jiri. While all development organizations present

in the village were targeted, BRAC in particular was severely attacked. Each of all seven schools of BRAC in Jiri was set on fire at least once, and experienced a sharp decline in student participation. Three of these had to be closed down for lack of students and serious physical attack on the schools in different stages of the program. Furthermore, BRAC had to withdraw another program on child health associated with the school program. The aim of the health program was to provide medicines to those who were weak and had been suffering from vitamin deficiency. But, as the rumor regarding the association of BRAC-administered treatment and the conversion of children to Christianity had become very widespread, this program had to be stopped after a while. Significantly, although the officers of BRAC, when they launched their school program in Jiri, told to the villagers that they would also introduce credit program among the guardians of the students of the school and later expand it, they did not initiate the program because of this resistance to their ongoing program in Jiri.

The First attack that BRAC faced in Jiri was with the NFPE school known as ‘Kader Member School’ located in East Jiri. The school was set on fire in the middle of the night on 24th April 1994, the day after the yearly waz held at Majumder Para organized by the youth club *Jiri Tarun Shangha*. The school was totally burnt down. Though no one was found on the spot at the time of the incident, Rabeya Begum, the teacher of the school, claimed that Madrasa students along with some other young people of the locality burnt the school down. The reason why she suspected them was that couple of days before the incident, the abovementioned persons had ordered the owner of the school to shut it down. The school, however, was shifted to the *deury ghor* of Rabeya’s house and ran for two more months with 15/16 students. But finally it was closed down as the number of students declined further.

Following the first attack mentioned above, all other schools in Jiri came under attack very swiftly in the same way either in the middle of nights or very early in the morning. For example, the school in Middle Jiri and two other schools in Nath Para were attacked on 28th and 29th April respectively. In case of the first one, seeing the fire in the middle of the night, neighbors immediately came out and put it out. The school was again attacked two/three months later. At that time it was affected seriously. One side of the school was totally burnt down and the number of the students dropped dramatically, from 33 to 22, though it went up to 25 later. While

officers of BRAC wanted to close down the school, some guardians of the students of the Tayeb Chowdhury *bari*, adjacent to the school, took the responsibility for a few months to keep watch on the school at nights. The school managed to continue three years.

Of the two schools of Nath Para, namely Billahr Bari School and Dighir Para School, the first one closed down after an attack but the second one continued with 22 students for two years it was burnt down twice within a short time at the end of 1995. Schools in South Jiri were attacked for the first time in mid- May 1994. According to the local people of East Para, after two quick *waz* held in the Rupali Shangha and in Mahasin Bari, both KK and NFPE were set on fire. While in both *waz* speakers spoke against BRAC and other NGOs very assertively, after the second *waz*, the guest speaker Hafez Mahbub visited the *baris* where the schools were located and talked to the people. He also looked for members of the governing body. Abdur Nur, a member without expressing his identity promised him that he would not help the BRAC school any more. Next day in the early morning, people found that the schools had been set on fire. But as the schools were very close, local people quickly managed to put the fire out. However, both schools were attacked several times and to consider to the NFPE school, the KK school was targeted.

Another KK school in Lal Mohan Chowdhury Bari in west Para was burnt down shortly after the other schools. This school was closed down later as the people of the same *bari* opposed it. In addition to these schools, BRAC planned to introduce another school in Pustir Para, which lastly they could not start due to the local opposition. The BRAC officer rented a house and made a contact with Hazi Amir Hossian, the owner of the land. They appointed a Muslim female teacher as well, but as the propaganda began, local people resisted the program. Sabuj of Pustir Para reported that not only the madrasa student but also young people of the para, broke the school ghor. He also said that though he did not take part actively but he along with other planned to protect those, who went to do the job if any body would attack them. Many local elderly people also supported them in this respect.

Besides incidents of setting fire to schools, the property and teaching material of some schools were destroyed or stolen in Jiri. For example, Dil Mohammad, owner of KK

school told me that furniture (e.g. table, tool, box for the teaching material) of the school were displaced by 'fundamentalist' for several times at night. It happened in case of other schools as well. However, though not similar to the BRAC, the Grameen Bank was also attacked to some extent in Jiri. Such as the signboard of Kendra ghor of East Jiri, Pustir Para, Nath Par were trashed. While members of the bank could not mention exact dates of these incidents, they told that it became a common event during the active campaign of the 'fundamentalists' against Grameen and BRAC in Jiri.

Not only the school and center but also people involved in the development organizations were attacked in Jiri. The personal and social lives of the people associated with NGOs have also been threatened in diverse ways, like being boycotted, harassed physically and socially etc. For example, the female teachers of BRAC schools were harassed in Jiri. Children were encouraged to throw stones at them while they were on their way to school. Minu Debi told me that as her school was far from her house, mullahs used to provoke the children to throw stones at her, and to follow her and say improper things. They often received letters with offensive language. They received letters threatening to sexually assault them if they did not stop helping the 'Christians'. Once a teacher of the KK school was verbally attacked by the imam of the mosque, madrasa students for allegedly violating the 'Islamic code of conduct' by singing song with older female students. In August 1994, a female field officer of CARE was prevented from entering the village by a group of 8 to 10 young men when she came to visit the RMP program in Jiri. During her encounter with those people, she was accused of breaking the norms of purda and 'appropriate female behavior' by riding a motorcycle like a man. Some of them threw her motorcycle in the adjacent paddy field and attempted to burn it. Finally they warned her that she would be beaten publicly and her head would be shaved if she did not maintain purda properly. The field officer immediately informed the chairman of the Union Parishad (UP). Though the chairman said he would take action against the 'culprit', no one was ever punished.

Some evidence of being physically punished and ostracized has been observed in Jiri. Mumtaz, a young woman aged 19, was severely beaten in South Jiri for attending in the BRAC school. Mumtaz lives in the east para of the South Jiri with her mother. Her

father died a few years back. Her mother, Nur Begum, was a midwife. When she was admitted to the school, her uncle Ahmed Miya, a well-off peasant, and his sons opposed it, and repeatedly ordered her to leave the BRAC school. They also warned Nur Begum that she would be outcast from the Samaj if she did not withdraw her daughter. But seeing her daughter's interest in education, she continued to keep sending her secretly. When her elder brother-in-law and others came to know about the situation, they started visiting to the school to check whether she attended the school or not. Once he found her in the classroom, he forcefully took her away and lashed her openly in bari accusing her wanting to convert not only herself but also all of them to Christianity through studying in the BRAC school. Thus she dropped out of the school and began to work in the house in south Jiri.

In another case, a family was ostracized for some months due to their daughter's 'immoral' relationship' in south Jiri. Maleka was a student of BRAC school. Her father is a street hawker and her mother Marium has been a member of Grameen Bank for three years. One day Maleka went to the school a bit earlier than the others. When she reached school, a young man who had been waiting inside the school tried to sexually (Beizzat) assault her. Seeing that a, young girl, perhaps 7 or 8 years old informed her mother quickly. But the man fled before Maleka's mother arrived at school. Parents of Maleka wanted to keep it secret as it was a matter of shame for their family but the news of the incidence spread abruptly. The leaders of their Samaj called for a Shalish promptly. Though it was not clear whether she had a relationship with that 'stranger' or not and her father claimed repeatedly in the shalish that her daughter had been tried to be sexually harassed by that man, but the leaders of the Shalish (e.g. Nurul Haque, ex UP member, Maulana Mir Hossian, Shamshuddin, etc) convicted her as sexually 'immoral' and decided to ostracized them in the end of 94. Marium said that in that meeting the leaders aggressively against NGOs and accused her involvement in Grameen Bank for her daughter's squalor. She further told that though people of most of the household of the Samaj started talking to them after few days but the situation was so humiliating and shameful for them that they could not go out side for many months.

An extreme case of the distraction of the family life of a woman associated to NGO is found in Pustir Para in Jiri. Razia Begum, then thirty-two years old, was a member

Grameen Bank for five years. She described how her husband divorced her after she had sterilized without his consent in early 1995. Her husband was a day laborer. She told me that after hearing from a field visitor of a NGO she decided to sterilize herself as they had two daughters and a son. At first, She asked her husband's permission for sterilization. He forbade it, but still she intended to do. She went to the family planning hospital in Potiya office and did the 'operation'. When she backed, her husband denied to accept her as the *huzur* said that she had done *beshariati* (anti-Islamic) work and her dead would be denied as an Islamic burial for the operation mark.

In addition to these events, members of the NGOs faced other types of resistance. For example, students of BRAC were not allowed to learn Arabic in the Maktab and Madrasa because they had been studying in the 'Christian schools'. Parveen Akter, a student of the KK school of south Jiri, said that the Maktab teacher and also one of her grand fathers refused to teach her Arabic in the maktab until she left the BRAC school. During my fieldwork I came across five children who were not allowed to learn Arabic by the mullas. Again to put pressure on the members of NGOs, mullahs refused to participate in socio-religious celebrations of members of the NGOs. Farida, a member of Grameen Bank of east Jiri, told me that the imam of their mosque refused to conduct the *milad* in her daughter's *akika* (naming ceremony). Mohammod Iddris of west Jiri experienced the similar situation. On the occasion of his father's death anniversary, he wanted to invite Maulana Abdus Salam as a speaker of the waz that he arranged. But he refused the offer, alleging that was a member of Grameen bank and that his daughter was a student of BRAC. Iddris told me that not only the mullah but also many members of his samaj and para did not participate the same occasion. He further mentioned that those who used to ride his rickshaw avoided him after the continuous propaganda.

6.6. Beyond Rhetoric: A Close Look at the 'Fundamentalists' and Their Motives

Those behind the attacks on NGOs in Jiri and elsewhere have usually been labeled *moulobadi* (fundamentalists). Insofar as the attacks were organized and stimulated by individuals, groups or institutions that used 'Islam' as a source of legitimacy in one way or another, the label 'fundamentalist' was readily applied to whoever the attackers

were in Jiri or elsewhere. However, such a designation hardly tells us anything about the motives and deeper socioeconomic forces that underlie the activities of the individuals or groups concerned. Those elements that are commonly labeled 'fundamentalists' do not necessarily represent a homogeneous category of people with similar beliefs and political objectives, despite their common reference to Islam. This is as true of a village like Jiri as of the country as a whole. And even though 'defending Islam' served as a rallying cry in the anti-NGO campaign, it seems quite obvious that all the local people that participated, directly or indirectly, in the attacks on NGOs were not equally or primarily motivated by religious sentiments alone. Clearly, different segments of rural society that may have lost their power and privileges to some extent or felt threatened due to the intervention of NGOs in the village, would have a direct interest in how events unfolded in the anti-NGO campaign. It is only by looking more closely into the interplay of all such local forces, as well as their interaction with larger processes at national and global levels, that we can begin to have a clearer understanding of the situation.

6.6.1. The Rhetoric of Defending Islam against the Agents of the 'Christians'

It is commonly noted that many of the so-called Islamic 'fundamentalist' movements around the world are associated with strong 'anti-Western' sentiments and ideologies. The anti-NGO campaign that was launched at Jiri and elsewhere in Bangladesh in the early half of the 1990s was also expressed in terms of strong anti-Western rhetoric. Thus, in the context of the history of colonialism and the 'imperialist' tendencies that currently exist in the world, it is possible to construe the attacks against (Western-funded) NGOs as a form of resistance to Western imperialism or domination. However, it is worth noting that many of the slogans used during the campaign did not directly mention the 'West', instead, it was the 'Christians' that received frequent mention. Speakers at religious gatherings expressed their antipathy towards NGO activities in terms of the need to defend Islam against the 'Christians' and their agents. But, interestingly, the Christian missionary organizations or charities that operated in Bangladesh were hardly targeted during the whole campaign, which seemed to be mainly directed towards the 'secular' Bangladeshi NGOs such as BRAC and Grameen Bank.

Our observations suggest that the ‘fundamentalists’ were not really concerned about the activities of organizations that could be more credibly labeled as having some ‘Christian’ identity or affiliation. Christian missionaries have been present in this region for a long time and have established many charitable organizations in different areas. As Abacases writes: ‘The Roman Catholics sent Bengalis to Goa for education and training in the middle of the sixteenth century and established schools and hospitals thereafter. The Protestants followed suit with charitable institutions in the nineteenth century--mainly schools and hospitals’ (1990:81). While the majority of the NGOs (foreign as well as indigenous) operating in Bangladesh at present are ‘secular’ in nature, there are some prominent ‘Christian’ NGOs that are active in the field of development (e.g. Caritas, Christian Commission for Development in Bangladesh). But interestingly, despite so much anti-Christian rhetoric, neither missionary-run schools nor any ‘Christian’ NGOs were attacked anywhere in the country during the anti-NGO campaign that swept many rural areas of Bangladesh in the first half of the 1990s. In Jiri, some religious leaders did allege that the ‘Christian NGO’ World Vision was involved in converting poor Muslim fishermen to Christianity in an area in Potiya, but even then this particular NGO did not come under any attack in the way that BRAC or Grameen bank did.

Why was the propaganda against organizations like BRAC or Grameen Bank framed in terms of their supposed involvement in proselytizing activities, an accusation that most educated Bangladeshis would know to be false? The answer to this seems to lie in the fact that the rural peasant, instead of the educated classes of the country, was clearly the intended audience of such propaganda. While the origin of some of the more fantastic stories (e.g. about the use of turtle blood or marks said to be involved in conversion) about the alleged involvement of NGOs in promoting Christianity is not clear, it seems quite likely that some of the religious leaders simply exploited pre-existing prejudices or misconceptions among the rural masses. More generally, the category *khristan* (Christian) was probably the nearest equivalent to words like ‘West’ that would have no ready meaning to the vast majority of uneducated villagers. Thus anything that did not fit in with local cultural categories or social practices could be easily viewed or portrayed as part of an attempt to impose a ‘Christian’ (i.e. alien) order onto the local context. In this sense, the portrayal of NGOs like BRAC and Grameen Bank as ‘agents of the Christians’ may simply be an attempt, in part at least,

to articulate how many villagers must have viewed these organizations in the rural setting—as an ‘outside’ or ‘alien’ force.

6.6.2. The NGOs and Their Opponents in at the National and Local Levels

It has been indicated in the beginning that the attacks against NGOs such as BRAC in rural areas of Bangladesh around 1993-94 was part of an organized attempt on the part of some ‘fundamentalist’ groups that sought to assert themselves in national politics. For reasons that will become clearer below, the rural bases of power for these groups were undermined by interventions of NGOs in the countryside. On their part, many NGOs also took an adversarial or confrontational position against what they saw as ‘fundamentalist’ elements in rural society. Moreover, political developments at the national level in the 1990s led to intensification of conflicts between these divergent elements.

6.6.2.1. NGOs in National and Local Politics

After more than fifteen years of actual or de facto military rule, during which the rulers sought to legitimize their power by increasing reference to Islam, the country had just begun to make a transition towards democratically elected form of government. During this juncture, the unresolved national issues of whether the state of Bangladesh should be ‘secular’ or should be defined with reference to Islam, the religion of the majority, was reopened with renewed vigor. Thus it was no coincidence that prominent NGOs with ‘secular’ orientations became the targets of groups that defined themselves in terms of ‘Islam’.

Before the 1990s, NGOs generally maintained their distance from national politics. But since the downfall of General Ershad and the democratic election in 1991, the NGO community began to play an increasingly prominent role in the national politics of Bangladesh, in spite of registration laws that do not allow them to participate in politics. Their increasing involvement in the political landscape thus made them political targets, especially for Islamic political parties. The Islamic political parties considered these ‘secular’ NGOs as opponent political forces. They often charged that it was because of the conspiracy of the NGOs that they failed to win in elections as NGOs allegedly told the people not to vote for them.

Some key member NGOs of the Association of Development Agencies in Bangladesh (ADAB) were in fact directly involved in the parliamentary election campaign of 1996. And allegedly, in the election of 1991, BRAC advised thousands of its members not to vote for *Dari Pallah* (scales, the ballot symbol of the Jamaat-i-Islami) and other Islam-oriented groups (Shehabuddin 2000:87). Similar charges were brought against other large NGOs such as Proshika, Nijera Kori and Grameen Bank during the parliamentary election in different areas in 1996. During the election campaign, a coalition of NGOs, under their voters Education Program, launched a drive to ensure that electorate rejected those who collaborated with the Pakistan regime (Riaz 2004:128). Various NGOs also took active part in the movement led by Jahanara Imam, the mother of a martyred Bengali freedom-fighter, for the public trial of Gulam Azam, the pro-Pakistan Jamaat leader, for his war crimes during the Liberation War of 1971. In Jiri, BRAC's alleged role against Jamaat was mentioned many times during my fieldwork. Even if the NGOs did not directly advise their members anything, it may be argued that the implicit message to boycott the 'fundamentalists' or 'orthodox' mullahs was there as they depicted the latter, seen as part of the 'rural elite', as barriers to their development efforts.

The transition to democracy gave NGOs muscle to aggressively sponsor their own candidates, especially female, in local government (Union Council) elections. In contrast to the majority of NGOs focusing on provision of services (e.g. credit, education), there are few that have always been active in the community level politics. For example, from the beginning Nijera Kori has been associated with a strong local political protest against shrimp production in the southwest of Bangladesh and with the struggle to gain access to government *khas* land that is theoretically available for redistribution to the landless poor. But since the early 1990s, the international donor community has begun to place emphasis on democratic governance along with economic liberalization, creating an opportunity to more NGOs not only to introduce programs like voter's education but also to influence poor women to take active role in the local political structure. For example, in the 1988 Union Council election, 79 women candidates contested and one was elected chairperson. In 1992, 115 women candidates contested the elections in 4401 Unions and 15 were elected chairpersons. In the 1997 Union Council elections, 44,138 NGO-sponsored women contested for 12,894 seats in 4274 Union Councils seats (Karim 2004:303). One should not take

these data to mean that a revolution is taking place in rural Bangladesh through NGO interventions. Rather, in the unfolding of this process, the political ambitions of several individual NGO leaders have also become evident as they try to carve out political territory through their established networks of patronage.

6.6.2.2. NGOs and the National Elite

Interestingly, while NGOs often depicted the 'rural elite' as adversaries in their work for the rural poor, in some ways organizations like BRAC or Grameen Bank could be seen as representing the values and interests of a particular class of people who effectively constitute the national elite of Bangladesh. Thus Professor Yunus, the founder of Grameen Bank, was given a ministerial post in 1996 in the 'caretaker government' of the country. Similarly, the founders and directors of most prominent NGOs, regardless of the political ideologies they subscribe to, tend to be relatively wealthy and powerful people within the country as a whole. The economic power of a number of these organizations has also been increasing through their entry into the market economy. For example, BRAC owns *Aarong*, a thriving chain of stores specializing in goods meant for foreign tourists and the middle and upper classes of Bangladeshis. It also has a printing press, bank etc. Thus some cynically refer to BRAC as 'BRAC Corporation'. In recent years, BRAC and another NGO named Gono Shashto Kendro (GSK) have also started private universities in Dhaka. Their power and influence are expanding and those running these NGOs are definitely far wealthier and more powerful compared to the 'poor' people they work for. The following quote from an 'Islamist' publication may illustrate the kind of criticism made against NGOs like BRAC.

Buying land and constructing buildings in 24 districts, BRAC has established tents across the country like the East India Company. The organization has built a training center on 20 acres of land in Gajipur. Violating the role of voluntary organization, BRAC has opened a shopping complex called Aarong in Dhaka and many other parts of the country. But those poor rural female workers who produce different handicrafts for the shop get less than ten percent of the price of products. The organization is earning lots of money by introducing cold storage, printing press. Calling itself voluntary organization, BRAC is attaining many opportunities from the government. BRAC does not even report its income and expenditure to government. BRAC has

more than 50 modern transports excluding lots of motorcycles and engine boats. (At-Touhid 96:40, A journal of Jamaria Madrasa, Potiya)

Actually, such criticisms are not confined to the 'Islamist' circles only, but have also been made by critics from the Left all along. Some rival NGOs have negatively commented on BRAC's apparent success in business ventures. In fact, occasionally it is argued that the role of the Daily Inquilab taken against BRAC during 1993-94 was more economic rather than ideological. The conflict between BRAC and the Daily Inquilab has resulted from the fact that BRAC printers had won several tenders over the printers owned by the Inquilab Group.³⁶ Thus the latter thought that BRAC is posing a direct threat to their commercial interest (Mannan 1994:19).

6.6.2.3 Resource Competition among National NGOs

Data from the World Bank indicated that nearly 70 percent of all foreign funds channeled towards NGOs were consumed by the ten largest Bangladeshi NGOs (Lewis 1999:36). This situation seem to have induced some of the smaller NGOs to act as silent bystanders of the 'fundamentalist propaganda' that was directed towards the bigger organizations like BRAC and Grameen Bank. In fact some local NGOs seemed to side more with the 'fundamentalist' version of events. Thus, in Jiri, some officers of the Muslim Foundation indicated to me that the story of 'Allah vs. God,' described earlier, might have had some factual basis. And one fieldworker of the same organization told me that the money of Grameen Bank is 'Christian money'. Similarly, the officers of some local NGOs (e.g. Tulip) said to me that surely the teacher of some BRAC school somewhere had told the 'Allah vs. Apa' story (also described earlier), otherwise why should the 'fundamentalists' attack BRAC rather than all the NGOs?)

6.6.2.4. The Organizers of the Anti-NGO Campaign

As indicated already, events in Jiri were not isolated incidents but part of a nationwide organized movement against selected NGOs. Exactly what were the groups or organizations behind this movement? After exploring this question, a study conducted by Alam (1995) reports: "The resistance movement against NGOs is led by an alliance [Islami Oikyo Jote, IOJ] formed by three Islamic political groups, namely, Bangladesh Khelaft Majlish, the Islamic Constitution Movement and Nezami Islam

Party" (ibid:106). Alam also found that students and teachers associated with a particular branch of the madrassa system were actively involved in the attacks. He states:

[T]wo types of education are prevalent within the madrasha education system. One is Alia madrasha who follow the normal curriculum and is complementary to state education. Other is the Kaumi madrasha ... who do not follow the government curriculum. They have developed their own system of education....The Kaumi madrasha graduates run over 2000 madrasha and have strong presence in many mosques of the country. We have learnt that the main opposition to NGOs is led by Kaumi madrasha followers" [Alam 1995:106].

The Jamiatul Moderesin, described by Alam as a "trade union of madrasha teachers led by Maulana Mannan," was also reportedly "extremely active in opposing BRAC and other NGOs" (ibid). On the other hand, the role of Jamaat was apparently not very clear. "There are some scattered incidents where some Jamaat supporters were involved but national leadership do not talk much on this problem." (ibid:106-107).

In the context of the above findings, it was hardly surprising that it was the local Madrasa in Jiri that organized the campaign against NGOs within that village. Although madrasas are not formally affiliated with any specific political parties, the Principal and some teachers of the Jiri Madrasa were active supporters of the parties that organized the nationwide movement. The Principal was one of the leaders of Islami Shashontontro Andolon (Islamic Constitution Movement). There are student wings of these political parties. The base of the Islami Oikyo Jote mainly consists of students and teachers of the *kaumi madrasas* in general in Bangladesh. It may be noted that in Jiri, this alliance got very few votes in the parliamentary election of 1991. Thus it cannot be said that they had a large number of party loyalists in the village to mount the attacks against BRAC or Grameen Bank. However, through well-planned campaigning, they were apparently successful in creating an atmosphere in which attacks on NGOs could take place without much opposition. Interestingly, even though Jamaat did not directly or openly support the IOJ movement at the national level, their local followers in Potiya took some action on their own. Thus during the height of the anti-NGO campaign in Potiya, they arranged a meeting in Shantir Hat. One of the local leaders of Jamat told me that though they did not get any order to oppose the NGOs from the national leaders, observing people's sentiment they organized several meeting and many of them subsequently joined to burn the BRAC schools.

6.6.3. Mullahs, Matbors and Moneylenders: The ‘Rural Elite’ and Their New Rivals

The rapid expansion of NGOs in Bangladesh with access to external resources has made them a powerful patron in rural society. The World Bank report shows that there has been a large increase in funds going to NGOs, from US\$ 120 million in 1991 to US\$188 million in 1994-95 (Lewis 1997:36). With such resources, meant for the poor, the presence of NGOs in rural areas was bound to be seen as a threat to those who traditionally held power in the villages. Previously the rural elite (rich peasants) practiced monopoly control over the resources, labor and services of the poor through providing them jobs, loan relief etc. While the traditional elite does not want to lose their power over its clientele (mainly poor villagers), the NGO-Grameen lobby and its local beneficiaries have also been seen as being desperate to dislodge the traditional elite in order to establish their own hegemony in the countryside. Critics argue that the lobby is doing this in the name of empowerment of the poor, especially women (Hashmi 2000:100). The conflict between the traditional patron and newly emerged patron signals the loss of the economic and political dominance of the previous at least to some extent.

We have seen above that individuals and groups connected to the madrasa system of education (of the *kaumi* variety) formed the core of the anti-NGO campaign. The ‘mullahs’, however, were not simply reacting to what they regarded as attacks on Islamic values or norms. As we will see below, the interventions of NGOs in many ways undermined the influence as well as material benefits that this class of people enjoyed in rural society. Although rural ‘mullahs’ are not usually rich, by virtue of their religious functions, they are very much part of the rural power structure, which revolves around traditional power-holders like *matbors* (informal village leaders) and *mahajans* (moneylenders) whose positions were also undermined by rural development programs. Thus, as shown below in the context of Jiri, these categories of individuals also had direct or indirect roles in the anti-NGO campaigns led by the mullahs in the countryside of Bangladesh.

6.6.3.1. Economic Insecurity of Madrasa and Maktab Teachers

To understand why the students and teachers belonging to the madrasas were at the forefront of the anti-NGO campaign in places like Jiri, we have to know the

socioeconomic background of the people that are usually associated with these institution. In Bangladesh, the disparities between the madrasa system and the 'standard' system of education have always been a source of grievances and stress in the society as a whole. Those who attend madrasas are mostly children of poor people and they generally end up in low-paid jobs, like teachers of madrasas and maktab, village imams etc. This is especially true for those who attend *qaumi* madrasas as their degrees are not recognized by the government, and thus cannot compete in the formal job market of the country. In places where students and teachers belonging to madrasa systems see themselves as being under-funded, the establishment of schools by NGOs was sure to cause resentment and antipathy.

Rural mullahs in Bangladesh are usually not very rich. These are people, who, after completing madrasa education for twelve years or so, have become teachers of Forkania madrasas and maktab, imams of the different mosques. Very few madrasa students go on for higher studies or move up the socioeconomic order in significant ways. The salaries of maktab teachers and imams are quite low--at the time of my fieldwork, the figures did not exceed Tk.1000 (about US \$17 per month) in Jiri. Consequently, they have to find other sources for their livelihood. Though some work as grocers, booksellers, or perform religious services such as conducting *milads* and reciting the Koran in special occasions, the common sources of earning money for many of them, as I found in Jiri, are prescribing *tabiz* (amulets), *pani pora* (blessed water) etc for treating various ailments. Mostly the poor people, especially women and children, are their clients. But as NGOs provide 'modern' treatment facilities, medicine, and information to the rural women, these traditional sources of the mullahs' income have become threatened.

Moreover, because of BRAC schools, the mullahs who taught in madrasas or maktab became afraid of losing their students. Since BRAC recruited seventy percent female students in their schools, who do not attend the madrasa, one may wonder why the madrasa opposed BRAC so much in the village. In this context, some economic reasons can be identified. First of all, whatever the ratio was of male and female students in BRAC schools, the presence of an institution of Bangla education, which is considered much desirable among all classes, was definitely a threat for the madrasa. Secondly, as there was a tremendous pressure on the BRAC officers to set

up more schools from the poor families, the fear of losing more male students was in the minds of the madrasa authority. Third, for poor girl children who cannot attend the 'standard' (modern secular) schools for their economic reasons, learning Arabic in the maktab, madrasa³⁷ or by the madrasa students was usually an easy option for some kind of education. So, female children's participation in the BRAC schools was a cause of anxiety for the local mullahs.

The anxieties of the mullahs can be better appreciated when we learn that even many 'secular-minded' teachers of government primary schools apparently felt threatened by the BRAC schools and hence played some role in the campaign against BRAC in Jiri. For example, the headmaster of Amania Primary School reported warned the guardians and students that no one who 'became Christian' by attending a BRAC School would be readmitted to the school. Putul, a student of the Jiri Board Primary School reported that one *didimoni* (Hindu female teacher)³⁸ had told them the 'turtle story' in their class, as a form of warning. Such mainstream primary school teachers also alleged that BRAC could never teach the way they do in their schools. The reason why these mainstream primary school teachers (whether Hindu or Muslim) played such role is very similar to that of the madrasa teachers. BRAC's school program (NFPE) was perceived as a rival to the mainstream primary school system, the same way it did to the madrasa system, in places like Jiri.

While the economic factor was the main reason for the poor families to send their children to the BRAC schools, nonetheless the school had been able to fulfill the expectation of the villagers through ensuring the quality of the education. The students of the BRAC school proved their better academic performance than the primary school in term of writing, reading and talking. Indeed, I found some BRAC students, who were later doing excellent results in the primary as well as high schools in Jiri. Even my first visit in the BRAC school program office in the Chittagong town, a female teacher of the BRAC school of another village of the district, reported that all of the 17 students of her school had succeed in the admission test of the high school. This situation created much pressure on teachers of the primary school to improve the quality of the school from the guardian, especially the rural elite, who sent their children to the primary school. Moreover, at that time a propaganda was spread in the village that donor agencies were encouraging the government to replace

the mainstream primary school with the NFPE, which might cause the unemployment of the primary school teachers. It was in such a context that the local mullahs apparently got quite a bit of direct or indirect support in their campaign against BRAC schools.

6.6.3.2. The Reaction of Matbors and Other Rich Peasants

In rural Bangladesh, rich peasants who function as informal community leaders are called matbors. Most such individuals are likely to view NGOs entering their domain as rivals who are there to organize poor people in a way that goes against their interest. Thus it comes as no surprise to find such people's views on NGO activities converging with that of the Mullahs. In Jiri, Bodrul Haider Chowdhury of Subedar Bari, a village matbor holding important positions like member of the governing bodies of two local schools, secretary of the mosque of his bari and a leader of Awami League, told me: "Though Grameen Bank are helping the poor women, it is true that women have become bepurdah." About the burning of BRAC schools, he had this to say:

The *alems* (madrasa teachers and other religious leaders) agitated against BRAC. They burnt the schools. I did not myself see any mark of the turtle on anyone or the pushing of injections [mentioned in the stories about conversion]. But I heard it from different people of the village. As it has spread so much, I think something must have happened somewhere.

One Jamat supporter told me that NGOs are trying to destroy the existing social structure of the village. He said: "They want to destroy out traditional system of arbitration and the position of the matbor." Then he recited a verse meant to stress the importance of the matbors:

*Bap chara put,
Shorgo chara bhut,
majhi chara nao,
matbor chara gao*

Son without father / Ghost without heaven / Boat without boatman / Village without *matbor* [all are the same].

The rich peasants, who lost sources of cheap labor due to different developments, seemed as critical of women's participation in weekly Grameen or ASA meetings as the mullahs did. The village elite constantly bemoan the increasing difficulty of 'finding good help' as young women from families who have supplied domestic servants for the local landowner for generations are now taking advantage of self-

employment opportunities provided by garment industries and various NGOs; those who do not join NGOs or factory are at least aware that they can charge higher wages (Shabuddin ibid). Members of the Grameen Bank credit groups told me that as they did not work in the houses of the rich peasants, they attacked Grameen 'Center'. Nasir, member of an affluent family and a longtime migrant worker in the Middle East, expressed this resentment in this way:

Nowadays because of the two 'G's, Grameen Bank and the Garments Industry, we do not get servants. Five years back we used to have four to five maidservants in our home. But this time I have seen that even if you call the women for any family occasion, they do not come. All of them are 'busy' with their Bank.

Traditionally the powerful rich peasants hold the important posts (e.g. secretary, member) of different institutions, such as school, mosque, madrasa etc of the villages. This is a symbol of their power as well. But NGOs, specifically BRAC, on the contrary recruited poor people in the management committee of the schools. This exclusion surely caused resentment of the *shomaj* leaders (matbors), most of whom remained indifferent as the 'fundamentalists' began to attack BRAC. That this class of people had the power to contain the fundamentalist elements if they so chose, was illustrated by the role of Mohammad Ali, the richest person and a '*murubbi*' (patron) of South Jiri, who played an active role against the 'fundamentalists' in his para. BRAC set up their schools in the South Jiri with his help. Mohammad Ali said to the owners of the land (selected for the BRAC school) to build schools, arranged a meeting between guardians and BRAC officials etc. Though he lived in town, every Friday during his visit to his bari, he kept in touch with BRAC. He was also the secretary of both schools (NFPE and KK) of his para. When the agitators began to burn the BRAC schools in his area, he called a meeting in his para and told the people that he had brought BRAC school in his area and those belonged to him so if anybody would damage schools they would have to pay for that. Once he threatened the imam of the bari mosque that he would be dismissed from his job if he started speaking against BRAC and other NGOs during the jumma (Friday) prayer. The imam did not say anything further as Mohammad Ali was paying him. Mr. Ali also visited the madrasa and disputed with the principal regarding the attack on BRAC. Despite the further attack on schools, both of the schools in this para remained open in the end.

In Bangladesh villages, there has also been a long tradition of affluent families doing 'charity' work, as for example providing relief during natural disasters. Some rich peasants help the poor through *zakat* and other traditional modes of redistribution, practices that help rich peasants gain and retain social prestige. But since the NGOs have entered villages like Jiri, they have also encroached on such traditional domains of the rural elite. For example, after the cyclone of the 1991, CARE promptly distributed relief among the affected people. They provided wheat and saline for the poor people. And later they set up tube-wells and sanitary latrines in many bars in Jiri. During my fieldwork, Grameen Bank and ASA approved a special long-term interest free loan for repairing houses very quickly. In the case of ASA, a member receiving such aid paid back Tk. 3 per week and the GB members paid Tk. 8 per week. A GB member, Rokeya, told me that though one Member of the Union Parishad had listed the names of the affected families, after 21 days they only got 4 Kg of rice per household. "Neither the UP Chairman nor any wealthy person visited us. Nobody helped with one taka! That's why Grameen Bank has become our *ma-bap* (i.e. providers, literally, 'parents')!"

6.6.3.3. Traditional Moneylenders Facing New Competition

The micro-credit programs of Grameen Bank and other NGOs have obviously affected the *mahajans* (moneylenders) in Jiri as elsewhere. One cannot argue that these organizations provide credit with very low interest as it is found that ultimately they end up charging up to 25-30 percent interest. The poor people are very much aware of this, but they also know very well that the traditional *mahajani* system is much more exploitative than the new system. The traditional moneylenders generally charge very high rates. In my research area I found that the traditional moneylenders lend out money at a rate of 100 to 120 percent and unlike the Grameen Bank/NGO systems of repayment in installments, the borrower has to pay the whole amount back at one time. What this meant was that many poor villagers found themselves in perpetual debt to the *mahajans*.

The intervention of Grameen and NGOs with micro-credit programs affected the traditional moneylenders in two ways. First of all, the *mahajans* began to lose clients to these new competitors. (The magnitude of this 'competition' can be seen from the fact that about 3 million Bangladeshi women are estimated to have borrowed money

from the GB and other NGOs. In case of Jiri also, the number of borrowers were not negligible as I mentioned earlier.) Secondly, the NGOs have encouraged and reproduced more small money lending groups in the village as many women receiving credit themselves invest through such groups, thus giving rise to new local competitors to the *mahajans*. It has been also observed that while the Grameen Bank members borrow money from the Bank, they often borrow money, to pay the weekly installments, from their neighbors or relatives at interest rates that are lower than that charged by the traditional moneylenders.

We noted earlier that in their campaign against the NGOs, the mullahs invoked the Islamic injunction against the practice of charging interest, to say that the credit programs of Grameen and other organizations were un-Islamic. Significantly, however, they hardly said anything against the traditional *mahajani* system. Thus it was very clear whose interests they were defending. In fact, some villagers told me that some madrasa teachers were themselves involved in the lending business, especially *dhan shudi* (system of credit advance against share of rice harvest, described earlier). One rickshaw-puller said: “There are many alems who are involved with small scale money lending business.” One teacher of Jiri Madrasa was reported to be one of them!

6.6.3.4. Sense of Exclusion (among those left out of NGO programs)

In a poor country like Bangladesh, while the NGOs provide facilities for many people, they are far from reaching all the poor people. This situation has created feelings of deprivation and exclusion among many people that see themselves as poor or disadvantaged and as left out of the NGO programs. This discontent was also exploited in mobilizing support in the campaign against NGOs. For example, there was a tremendous pressure on the officials of BRAC from the poor villagers in Jiri to open more schools. The guardians of the BRAC schools that came under attack repeatedly mentioned that those who could not admit their children due to the limited opportunity had become extremely critical like the mullahs.

6.6.4. Gender Issues

We have already seen that much of the anti-NGO campaign led by the mullahs revolved around the issue of women’s inclusion and participation in various

development activities, an issue on which the views of men of different classes tended to converge. In a society where patriarchy is institutionalized by legally and through social practice it would be difficult to perceive only fundamentalist as patriarchal. In so far as most of the men of all classes share a common patriarchal ideology, any perceived attempt (by 'outsiders') at changing the structure of existing gender relations is bound to generate the stiffest opposition. Thus it comes as no surprising to learn that women's involvement in NGO projects featured as the single most important reason given by anti-NGO agitators for their campaign. Indeed, the fundamentalists used the wider patriarchal prejudices against women, but with additional "Islamic" rhetoric. In this context, the attack on NGOs and their female beneficiaries in Jiri and elsewhere in Bangladesh can be interpreted as an attempt to maintain a patriarchal social order threatened by the possibility of change.

6.6.4.1. Changes in Women's Mobility in Bangladesh: The Broader Context

Dramatic shifts in Bangladeshi women's employment, participation in training programs and increased education, access to and use of credit, and greater visibility in social and political life have made both rural and urban women more visible than ever before and have enabled them to negotiate for control of resources heretofore unavailable to them. These shifts highlight the changing space and physical presence of women as they come to share resources and places once limited to men. They also highlight women as independent subjects who make decisions and frame demands that challenge previous forms of labor control and subservience. The new areas of participation focus attention on women's bodies and their new public role as a site for contesting previous and new social relations and forms of production, power and patronage (Feldman, 1998:36).

In rural Bangladesh, female mobility has increased for different reasons. Many women moved from secluded context of household production to wage labor in the formal and informal economy due to broader socioeconomic changes. Since 1980s, thousands of rural women have been recruited in the labor force for the mushrooming garments industry. There are an estimated 1.4 million workers, of whom 80 to 90 percent are women and young girls are working in the garment industries in Bangladesh (Siddiqi 2000:12). Quite a few women from Jiri were also among them. And as a growing number of men went abroad to countries in the Middle East and

elsewhere to work as migrant laborers, women were also more visible in places like banks, withdrawing money sent to them. Government resources to rural women designed to generate employment and improve women's literacy and health care also grew significantly. And of course the NGOs with the donor emphasizing the incorporation of a Woman in Development (WID) strategy started targeting women in their programs, thus making more women visible in new settings and contexts. All such shifts challenged established patriarchal norms associated with women's seclusion and unpaid housework.

6.6.4.2. Men's Fear of Losing Control over Women

Against the general backdrop indicated above, religious groups sought to secure their own legitimacy by targeting women who they saw as stepping "outside the bounds of social norms" (cf. Guhathakurata 1996:110, Feldman 2001:41). In fact, it was not just the mullah, but men in general, that could not easily accept the idea of women 'stepping outside' of recognized boundaries. The focus on women's participation in NGO-run programs was just one of several arenas in which men seeking to retain patriarchal control over women raised their voices. The mullahs and their institutions regarded as the religious and 'moral guardians' of society, found it opportune to articulate generally shared male views about what women's roles should be. Thus, in a climate of general anxiety over the ways in which development activities were seen as weakening male authority over women in the village, the mullahs found a common cause to mobilize many people against the NGOs.

In Jiri, many men seemed genuinely puzzled: Why do the NGOs give preference to females as beneficiaries everywhere? Why does Grameen give out loans to women only? Why does BRAC only recruit women? As one man put it: "If a man asks for loan, they do not show any interest. There are so many unemployed young men in the village who deserve credit or job. But nobody cares about that. When a man is able to work, there is no justification to provide a loan or job to the women." This was a view that many other villagers echoed. Given widespread poverty, affecting men as well as women, there is no reason to be concerned for the frustrated men that the development organizations are undermining local men's control over 'their' women through increasingly bypassing them in the process of resource distribution. Since

women's access to credit, income-generating activities occur in the context of inequality and severe male unemployment, NGO is seen to create the specific condition under which women have come to 'displace' male from their dominant status quo in the society. Though it is found that the men have significant control over the women's income and loan, but status considerations are violated every time when a man (husband/father) seeks economic support from his wife/daughter, for it makes visible his inability to provide her appropriate maintenance. As it

Becomes impossible to sustain an ideology of male family members as the primary or exclusive economic providers in a household, they may feel threatened to loss their control over female of the household. In that sense, NGOs are viewed as a symbol of social disruption. Brother-in-law of a member of a Grameen credit group expressed this concern in the following way:

Grameen and [the] garments [industry] have destroyed the village women. Women do not want to live with their husbands. When women marry men, according to our religion they must obey their husbands. But nowadays if husbands become angry with them, they threaten to leave and also say that they will take charge of their own lives by either working in the garments factories or with the help of Grameen Bank. There are lots of examples of such incidents.

6.6.4.3. 'A Thousand Allegations against Women'

In a patriarchal society, every male is an agent of the established male order. Thus not just the mullahs, but *matbors*, husbands, fathers, and even sons, all have some duties to watch over the women around. In Jiri, the amount of attention given to issues of women's involvement in NGO activities was conveyed very succinctly by a woman's comment: 'There is only one allegation against men, but a thousand against women.' Below are some examples of the thousand allegations.

Most of the comments that I collected regarding women's involvement in development programs in Jiri were variations on one theme—that of transgressing existing gender norms. The notion of 'purdah' came up many times. A general view was that maybe some women had changed their economic condition by taking part in these programs, but they had done so by becoming *bepurdah*. As a rickshaw-puller, the son of a Grameen member, put it: "Women are becoming *bepurdah*. If they come outside, they lose their *ijjat* (honor)". He further explained:

Those who have money, what do they do? They make a boundary [wall] with concrete. Those who have less money, they make a boundary with bamboo so that nobody can see inside. Because, when the men [from outside] visit a *bari*, they try to look at the women of the house. Those who do not have money, they [cannot build any fence and hence they] do not have any

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ijjat. So, don't you think that when the women are present in front of the Grameen [male officials], they lose their *purda* and *ijjat*?

Shakina, a Grameen member, told me that she had a son who always quarrelled with her over her being with the Bank, and constantly asked her to leave it. She said that as her son was unemployed, he could not apply much pressure on her. But once he told me this:

Have you seen jackfruit? It is a very tasty fruit. Everybody likes it. But once you open it and keep it like that for some time, many flies will gather, and no one will want to eat it any more. Women are like that. If a woman does not maintain *pardah*, she will become undesirable like the open jackfruit.³⁹

Grameen women's participation in meetings with non-kin male officials was something that most men found strongly undesirable and objectionable. Husbands of such women often said things like, "we married our wives only for ourselves to see, not to show them to those officers." A woman told me: "When we participate in meetings with male officers, the men of the village say that we go out to see these men from outside."

Just as husbands did not like their wives visiting Grameen offices, so many fathers and other male guardians did not like girls attending BRAC schools. The mother of a girl named Jannatul Fardius told me that her father did not want her to study in BRAC school as her age was 18. He often showed his anger to her and the daughter over this issue. Similarly, the grandfather of a KK student told her that both she and her mother had become *khankis* ('whores') as the girl went to school at an 'inappropriate' age and her mother also talked to the BRAC officers.

If the attendance of girls in BRAC schools was something that some members of one's own household did not support, then it was sure to draw more negative comments from members of the wider community. As, for example, the mother of the student of a KK School told: "Upon sending my daughter to the school, I faced lots of criticism from the neighbors. For example, as the BRAC officers occasionally visited our home, the neighbors used to say that either I wanted to marry the officers myself or choose them as my sons-in-law." Another girl informed that the young men of the *para* used to tease them by saying that after learning how to write letters at the BRAC school, the girls would write love letters to the BRAC officers. Even the

getting together of parents of both sexes of the BRAC students was something to be commented upon. As Anwara Khatun, the chairperson of the NFPE school at South Jiri, informs:

As both male and female guardians participated together in the monthly meetings of BRAC schools, the neighbors criticized it. They often said that in the name of children's education, BRAC has been taking away the *ijjat* [honor] of the wives and daughters of the village.

Many villagers also did not like seeing female NGO officials move around 'like men' in their village. In Bangladesh, NGOs are not mere service providers, they are also producers of social meanings and identities for actors associated with them. In rural society, NGOs have introduced modern consumption patterns and are purveyors of new ideas and symbols (Karim 2004:300). For example, the female fieldworkers of NGOs, especially BRAC, CARE, Proshika etc ride motorbikes and bicycles to work in a Muslim society where the public conduct of women is still strictly regulated. Thus the sight of an unveiled woman on motorbike is apparently not acceptable to mullah but also Muslim rural people in general. One village woman told me: "Woman ride the motorcycles, that is not acceptable. They wear men's dress or articles, such as helmets. These are not for a Muslim woman." Another old man commented: "When women staff of CARE move around on their motorcycle, they never show any respect to the older people in the village."

In general, almost anything that women beneficiaries of NGO programs did in public was seen negatively. One man said that woman, when they get together for meetings, often quarrel with one another and that looks very bad. They make too much noise in the [Grameen] Center. We do not like that." When I pointed out that men also do the same things, he replied that it was natural when the men did these things, but for women such behavior meant violation of accepted norms. The villagers, and especially the older people, also objected to practices such as clapping and singing of songs introduced by BRAC. The organization had to discontinue these practices in the face of such opposition.

6.6.4.4. The Irony of Male Officials Promoting Rural Women's Empowerment

As indicated already, most people in Jiri openly wondered about why the NGOs were giving more attention to women than men were from their village. To them, what was particularly suspicious was the fact that these organizations themselves had mostly

male officials (As described in previous chapter) to work with the women. This arrangement was perceived to mock at rural male authority. It was a general complaint that after every few months, the officers of the Grameen Bank change. Many questioned why Grameen recruited male officers even though their beneficiaries were females. One man commented: “Had Grameen Bank recruited female officers, there would not have been any problem. Though a few female officers are working in the Bank, after a few days they are transferred and new male officers come to collect the money.”

Most men of households with Grameen members were unhappy about having these male officers who were known as ‘sir’ or *bhaiya* (older brother). One husband of a Grameen member even commented: “Why do these women have to address the officers as *sir* if they really wanted to make the women powerful?” Husband of Pakiza, a successful Grameen member, told me:

Though I cast my vote for Awami League, on the question of women’s participation in Grameen Bank, I support Jamaat. He also said: “Why should all women address those officers as *sir*? If it is the manager, then that’s not a problem. But an elder female member is bound to address a 25-year old man as *sir*? Do the women work under him? They even do not behave properly with the women. It’s not just me, I think most other men.

Clearly, the subtleties of the complex interplay of class and gender, or the irony of predominantly male officials bringing messages about women’s empowerment to the rural people, did not go unnoticed by villagers in Jiri or elsewhere. Because the NGOs themselves always did not appear sincere in terms of practicing what they preached (e.g. talking about rural women’s empowerment while the organizations themselves were mostly run by men), it was probably easy for their opponents to cast doubt on their ‘real’ intentions. Thus, to deepen our understanding of why the attacks took place or how they could have been organized, we need to keep all this in mind.

6.7. Conclusion

In this chapter, we have examined the context and the nature of the attacks that took place against NGOs in Jiri around 1993-94. We have also analyzed some of the underlying reasons behind these attacks. As our analysis suggests, these attacks cannot be explained in simplistic terms, e.g. as a fight between reactionary ‘fundamentalists’ and more progressive forces represented by the NGOs. At one level,

the attacks were local manifestations of power struggles taking place at the national level. At another level, they represented an attempt by the local elite to retain or regain the power that they are used to holding. Clearly, the attacks went largely unopposed because of the vested interest of different groups of people, apart from the mullahs who instigated the attacks. However, the pervasive nature of patriarchal views that informed local interpretations of issues and events is worth noting. When it comes to the question of what should be women's role in society, men of all classes tend to have the same or very similar answers. It was for this reason, above anything else, that the mullahs were apparently so successful in waging their campaign by focusing on this dimension of the whole situation.

Chapter Seven

RESISTANCE AND ACCOMMODATION OF WOMEN IN JIRI

In discussing the ways in which women have been brought to the center of conflict between 'Western-aided' NGOs and their 'fundamentalist' opponents in Bangladesh, little attention has been paid in this thesis so far to a crucial dimension of the developments under consideration. It concerns the roles and responses of Bangladeshi women themselves. Given the ways in which the 'poor rural women' of Bangladesh have in recent decades been subjected to different kinds of intervention, it is difficult to imagine that they have all just remained pawns in the power games of others. However, as discussed earlier, the literature on women in Bangladesh (as is also the case with the literature on 'Third World' women in general) has hardly begun to view its subjects as thinking beings that are capable of acting on their own. Thus it is difficult to explore the depth and breadth of the actions that the poor rural women of Bangladesh may have taken in response to the pressures that they are faced with. Nonetheless, on the basis of my field data and whatever other evidences there are, I would argue that women have not all quietly accepted their 'victim' status in relation to the ongoing developments. Despite their subordinate positions--within their homes, communities, development organizations--they also pursue different strategies to resist the powerful actors. Exploring the actions that the poor rural women have taken in response to the pressure that they are faced with, it is found that through resistance and accommodation they cope with and reshape the ongoing change.

7.1 The Broader Context: Women in the 'Political Domain'

Women's groups in Bangladesh have been at the forefront of various popular movements in the recent history of Bangladesh. For example, when the Ershad regime tried to take its policy of 'Islamization' a step closer to completion by declaring Islam to be the state religion of the country, women's groups were among the first to come forward in opposing this desperate move by that regime to hold onto power (cf. Kabeer 1991:136-139). A leading newspaper of that time commented, '*The Time the Women have Taken the Lead*'. The same article further remarked that women's opposition to the Amendment drew its moral root from the humanistic values, which had inspired the liberation struggle. In the words of a resolution adopted at the end of

one of the rallies called by women's groups: 'the war was supposed to guarantee freedom of speech, freedom of thought, women's rights' (*The Daily Holiday*, April 1988, quoted in Kabeer *ibid*: 139). A prominent women's organization called *Naripokkho* (Women's Side), the pioneer feminist organization in Bangladesh, also filed a writ against the state claiming that the Amendment Bill was contrary to the fundamental rights of the women (as according to Islamic jurisprudence, women cannot become heads of state) and religious minorities, guaranteed by the Bangladesh Constitution as well as by the Charter of the United Nations and by the Universal Declaration of Human Rights. Moreover, women played significant role in the popular protest movement against the authoritarian regime of President Ershad. Here of course we are talking about women's groups that revolve around urban educated women. As such, they do not necessarily represent the views or aspirations of all classes of women. Thus their detractors find it easy to dismiss them as representing marginal 'westernized' segments of the society. However, from the point of view of women activists, the roots of their movement lie in the very history and social fabric of the society in which they live.

Women activists in Bangladesh proudly look back on the prominent roles that their predecessors played in various struggles. Their role models come from varied backgrounds as well as from different historical periods: Pritilata Waddar (who took part in anti-colonial uprisings in Chittagong), Ila Mitra (a prominent leader of a peasant rebellion known as the Tebhaga movement), Rokeya (the pioneering proponent of Bengali Muslim women's emancipation), Taramon Bibi (freedom fighter), the late Jahanara Imam (who led a campaign against the anti-Liberation elements of Bangladeshi society). In a more contemporary context, individuals like Khaleda Zia and Sheikh Hasina (respectively the present and former Prime Ministers of the country) also represent, in their own ways, an important image for women. It is often pointed out that the prominence of female political leaders in various countries of South Asia is largely due to 'dynastic considerations' and does not really reflect the status that women generally have in these societies. While there is a certain degree of validity to this argument, it also needs to be pointed out that many male politicians also come to politics following the same dynastic principles. Thus this factor by itself does not diminish the significance of women's being in prominent positions in South Asia. If the 'status' of women in these societies were indeed as low as they are often

made out to be in 'Western' representations, then the chances of there being (or having been) women heads of government throughout the sub-continent should have been much lower. We may also note that there are women activists in the 'fundamentalist' camps as well (viz. within the organizational structure of Jamaat-i-Islami and the *tabligh* movement). Although the Islamic groups of Bangladesh are generally seen as being opposed to women's equal participation in all spheres of life, the establishment of women's wings by these organizations signals a wider acceptance of women's participation in organized politics.

In between the left and right ends of the spectrum of women activists, the majority of women are of course not directly involved in organized politics. For many women, their relative passivity may be a reflection of indifference. For others, this may be a strategy of accommodation in the face of constraints that exist around them. However, as noted earlier, even the most 'powerless' women also stand up when circumstances demand. On the other hand, the most powerful women also have to make certain accommodations to existing norms of gender roles and images. In this sense, it is through a combination of resistance and accommodation to one's respective surroundings that any woman would define her own role and sphere in a 'male-dominated' world. Even someone like Sheikh Hasina, the former Prime Minister of Bangladesh, displayed the combination of resistance and accommodation mentioned above as discussed earlier. Clearly, detailed and situated analyses of the complexities involved in such situations would be a necessary step towards a better understanding of the ways in which the women of Bangladesh are participating in the processes of economic, political and social changes taking place at different levels.

7.2 Forms of Rural Women's Resistance

As stated already, even though the institutional structures as well as social norms prevailing in the society produce and reproduce male domination and women's subordination in rural Bangladesh, nonetheless the unequal power relations between men and women have not gone unchallenged. In various subtle ways rural women resist the dominant male order, albeit their forms of protest and resistance are relatively weak in the face of subordination and coercion. Instead of large-scale collective insurrections, women mostly use forms and tactics of resistance which, as Gardner (1998) argues, are always relative rather than absolute, and need to be

understood in their specific contexts. McCarthy (1993), one of the very few who have studied the issue of women's resistance in Bangladesh, discusses how rural women of Bangladesh have organized themselves against male adversaries, ranging from wife-beaters to the police. The three case studies that she provides all involve women belonging to women's NGOs (Nijera Kori, Soptogram and Proshika). In one of these cases, women banded together to beat up a man who was found to be beating his wife even after he was warned. In another case, when the police came to a village at the behest of a village leader whom the local group of women NGO members defied, "the women banded together, attacked the policemen, unarmed them, removed their clothing and sent them out of the village on foot" (ibid: 342). While the involvement of NGOs may seem to take some of the credit away from rural women themselves, it may be noted that it was rural NGO members themselves who took the initiatives in the cases described. One interesting observation made by the author in relation to the novelty of these developments is as follows: "men have very little experience with openly organized, defiant women, and hence their responses to how to respond to women are initially ill defined" (McCarthy 1993:348). The novelty of these situations, however, may be more due to the involvement of vocal and influential women's groups who can put pressure on local authorities. Otherwise there is no reason to believe that rural women had never acted in a similar manner before the arrival of NGOs. What the presence of NGOs might have done is to bring such actions to wider attention, thereby adding a new dimension to rural women's local struggles.

During my fieldwork, like McCarthy, I also observed that men were apprehensive of women's organized resistance or action against them. Some men clearly admitted this to me. They made such comments in the context of using and repaying the loans of Grameen Bank, in response to my question as to why men were more efficient in repaying the loans taken by their female household members than when they themselves directly took loans from NGOs. Although they mentioned several reasons for their concern to repay the loans taken through their female relatives on time, they stressed that if they did not pay the loans on time the female members of the center would attack them in an organized way. Once some women also described to me how they taught a male officer, who used to collect the weekly installments of Grameen Bank, a lesson for his impolite behavior with them. They said that in a weekly

meeting a member came a bit later after the meeting had started. The officer became angry with that woman and said lots of offensive things to her such as, the center was not her parents' house that she could come and go whenever she wished. Though other members did not like the way he talked to her, they did not protest at that time. After couple of months, again he misbehaved with another member of the same center when she went to withdraw her loan from the bank. The member was pregnant and was feeling sick. So she sat on a chair kept for the officers of the bank. When the 'sir' came and saw her in that position, he started shouting to her for her 'audacity' to sit on an officer's chair. The center chief and other members who were with her at that time quickly informed other members of the center about the incident. Then all members planned to punish the 'sir'. They decided not to attend the following weekly meeting except and arranged for only the center chief to be present instead. In the meeting day all members paid the weekly installment to the chief, before the sir came to collect the weekly installment. When the sir came and asked her about others, she informed him about their decision to boycott him. Upon learning about the reason of the boycott, he repented for his behavior and requested her to call everyone. The center chief called the other members who were waiting outside the center. The members came and started attacking him verbally one after another for his rudeness. The officer then apologized to them and promised that he would never repeat such a mistake.

Apart from organized action, more everyday forms of women's resistance also demands attention, as Moore points out (1988:178-183; cf. Scott 1985). Struggle of rural women begins at home as female subordination is intimately tied to the dynamics of family life, which act as a template for reproduction of patriarchal relations in other realms of social life (Inhorn 1996:4). In many ways a man possesses more power and higher status than women in the household and society in Bangladesh. None of the women I interviewed disagreed about the supremacy of the men. It is generally believed that a woman's heaven is at her husband's feet. One village woman put it in this way: "the wife can never challenge the honor of the husband even if she becomes the Prime Minister of the country, because Allah has given the status of the crown to the husband and that of sole to the wife. Nobody can change His rule (*niyom*)". Usually a woman accommodates to the wishes of her husband or other male authority of the household, but authority and power of the men

is also contested. There are several culturally accepted 'weapons' by which rural women resist male domination within the household and in society generally. For instance, generally the power holders (e.g. husbands, fathers/mothers-in-law) are rarely criticized on their face, but women make their displeasure felt either through silence in the home or through criticizing the offensive acts of the husband or mother-in-law to other women they are close to. In fact, gossiping about the powerful actors of the household and also the broader society is a culturally accepted weapon of the women in rural Bangladesh. Typically, to resist the authority, women refuse to talk to them, obeying any instructions silently and answering monotonously when the husbands address them. Occasionally, women do what they want and later inform their husbands or male authority of the family. Though this type of tactic sometimes may create more vulnerable situation for women, as I discussed the case of Razia Begum of Pustir Para in chapter six, nonetheless there are also several examples of such strategy followed by the women in Jiri. The following example of Pakiza, a BRAC schoolteacher, will illustrate such type of tactic pursued by women. Pakiza said:

One day a BRAC officer came to my house and told me about their plan to set up schools in the village. The officer requested me to join the school as a teacher, as I fulfilled the criteria for the job. Later they formally interviewed me and I qualified. The BRAC officers then asked me to go to their regional office in Chittagong City for an intensive training for fifteen days, which was mandatory for the job. My mother knew everything and supported me in this respect. But both of us were concerned about my father because we were almost sure that he would not give me the permission to work in the BRAC school. That's why I decided not to inform him about the job before I joined the school. I lied to him saying I would go visit my uncle's house for two weeks in the city. However, after completing my training I returned to the village and joined the school. Then I informed my father about my job. Though he was not happy with my job, but as I had already joined the school, he did not object anymore.

Sometimes, ignoring the objection of the authority, women just keep doing their job quietly as if they did not hear anything. Strategically women feel that in many circumstances to act 'deaf' is more advantageous than direct confrontation, which may destroy their limited opportunities. Later, I will discuss how women pursued such tactic to struggle against various pressures put on them, ranging from the level of household to broader community during the anti-NGO movement in Jiri.

To resist male domination, another powerful weapon of a woman is her verbal force. There is a common saying in Bangladesh that while men are strong in physical force, women are the same in verbal force. It is a taboo for a woman to be physically

violent against her husband, although it is culturally accepted for a man to apply force on his wife. On the other hand, it is culturally accepted, although not appreciated, for a woman to be violent in speech and use it as a weapon to attack her husband (Hussain 1994:14). There are lots of proverbs about such power of women in Bangladesh. For example, “*Narir bachan, mokkhom hanan*” (a woman’s speech, unfailing killing), “*Purush kilaye jabda kare, nari kaushole jabda kare*” (a man controls by beating and a woman controls by strategy), “*Nari khota dewae ostad*” (women are good at spiteful and stinging references) etc (ibid: 13). While all these proverbs run against the culturally constructed qualities of the beauty of a woman (e.g. silence, modesty, gentle voice) in Bangladesh, it is also acknowledged that it is the man who is responsible to protect his wife’s beauty through confirming her economic and social security, and also behaving with her properly. But if a man fails to fulfill his responsibilities, his wife/female member can use bad speech, humiliate by making censorious comments, which is a matter of shame for him. For instance, one day while I was interviewing Begum, a member of Grameen bank in Pustir para, her husband came to us and started talking against NGOs. He was strongly criticizing the NGO activities saying with anger that these organizations were destroying family life, making women shameless and so on. He also commented that the government should have closed all NGO activities in Bangladesh. Begum was silently listening to her husband for quite some time. But suddenly, she said to her husband that if there were so many problems with NGOs then why he did not tell her to leave Grameen Bank. Begum’s husband was not prepared for such remark at least in front of an outsider like me. He became very embarrassed in that situation and could not reply appropriately. Begum’s husband just said in lower voice that there were some reasons that he did not want to disclose and then quickly left the room. Indeed, what Begum did was that she tried to resist her husband by reminding his failure to perform his responsibility. While Begum gently put her husband into shame, nonetheless in many situations women openly use their verbal power against men. For example, generally when a husband beats the wife, she does not protest so much. But if he beats seriously the wife starts shouting and quarreling with her husband to let people know about her vulnerable situation and oppressive behavior of her husband. Considering language as a powerful weapon of the weak, Jahangir (1986) has discussed how a woman can challenge her adversaries (not only the husband but also those who practice their power over her in general) in rural Bangladesh. According to Jahangir, the way

women use her language to challenge the rival that emanates from their own sub-culture. This sub-culture draws on two strategic means namely quarrel and putting rivals into trouble. The language of quarrel and tactic used in this context is a part of their politics by which they challenge the men as well as class exploitation. Whenever they involve themselves in quarrel they tend to ignore the real cause of it, rather, they are often found to describe the injustice and violence they have encountered within the past. These descriptions are so detailed that nothing remains untold. Men in general and Samaj as an institution are either scared of these 'shrews' or tend to avoid such humiliation (ibid: 89).

Generally, given that notions about appropriate female behavior serve to function as means to keep women in their subordinate positions, women also find ways to subvert or circumvent these notions. In this regard, Gardner (1998) provides some closely observed examples of how women may circumvent, and sometimes subvert, the norms of appropriate female behavior. In discussing the responses of women in the context of 'Islamic revivalism' in a Sylheti village, she writes

Different women experience Islamic revivalism in different ways. Rather than affecting all women equally, the extent to which they are influenced by it depends in part upon structural determinants of class and age. Combined with this, whilst in certain contexts all women express adherence to Islamic revivalism, some also participate in alternative discourses--songs and particular rituals--which subtly subvert dominant notions of 'correct' female behavior and modesty [ibid: 1].

In the Anthropological literature, spirit possession is also frequently associated with women's resistance to conditions of subjugation and silencing. Feminist interpretations of spirit possession as a form of resistance are relevant here (cf. Ong 1987). Women in different cultural contexts use spirit possession and trance as an outlet for the stress that deprives from their social and material deprivation and subordination (Broch 1985). In rural Bangladesh, women are reportedly often possessed by spirits of various kinds: bhuts, jins, petni etc. Blanchet describes how such beliefs constitute what she terms rural women's 'sub-culture':

Women's persistent belief in ... spirits relates to women's power and vulnerability, strengths and weaknesses in matters of life and death. These beliefs clash with fundamental Islamic positions but this is a question which seems to disturb village women less than it does men....In the village I studied, there were at least two events on which men turned their back and let women manage on their own: these were births and the marriage ceremony before the Islamic contract is exchanged, when women sing, dance and accomplish certain rituals in which men traditionally do not participate. "These songs and rituals are not Islamic but since we cannot stop women who attach meaning and importance to these things, we just pretend to ignore them and stay a little distance away," explained a madrassa-educated informant [1984].

It is interesting to note how men, when they are faced with situations in which they have little control over women, see themselves as pretending to ignore, staying a distance away. In terms of actual incidents of 'spirit possession', Blanchet only provides one example from her diary. Nonetheless, her interpretation of the social significance of 'spirit possession' is relevant. She writes: "Women more often than men are possessed by bhut [spirit] and, amongst women, a certain type is more inclined to that condition, for example, women who are ill-adjusted, in the process of learning a new role, or insecure and fragile" (ibid: 52). In citing an instance of bhut possession from her diary, she writes: "It is strange how Anouara, usually timid and retiring, now speaks loudly on anything she fancies." "Anouara makes a show in front of older men, in front of her shashuri (mother-in-law), flaunting all the rules of normal behavior" (ibid).

Gardner's observations, along with the example given by Blanchet, clearly show how even the weakest among women in rural Bangladesh may find a way of subverting (male) authority, or even of standing up to it and speaking up. It is by 'retrieving' these submerged forms of resistance, along with paying attention to more direct and organized efforts, that a more genuine picture of women's resistance will be available.

7.3. Women's Responses to 'Fundamentalist' Attacks

Despite the fact that the attack on NGOs and poor women in rural Bangladesh became a serious issue during the tenure of BNP government in 1990s, neither the government nor the major opposition party Awami League showed much interest in this issue. While the former is known as a party that considers Islam as a significant factor in its ideology and came to power with the support of fundamentalist parties, the latter, usually identified as 'pro-Indian' and 'un-Islamic' by Islamic political parties, has also been trying to take more publicly visible pro-Islamic postures. Thus in a situation when Islam has become a crucial factor in the national politics, both parties tried to bypass the anti-NGO movement in the country. Neither wanted to take the risk of being perceived as 'anti-Islamic'. For example, when the BRAC officers asked for help from the local Awami League leaders in Jiri, the latter informed the officers that even though they had sympathy for them, they could not take any initiative due to the following parliamentary election of 1996. But more interestingly, NGOs themselves

also did not play very convincing role at that time. Though labeling the whole episode as ‘social disaster’, the Association of Development Agencies in Bangladesh (ADAB), the coordinating body for about 800 NGOs in Bangladesh, introduced a collective program named ‘social disaster management’ to respond to the ‘fundamentalist attack’, but in reality it was mostly rhetorical.⁴⁰ The ADAB leaders planned four types of responses for immediate action. According to Khan (n.d), those were:

1. Consolidation of own cadres and clarifying the nature and cause of attack to them. This was a crash program for training field staff on what is fundamentalism and how to deal with their attack. The training was also to clarify the types of arguments that could be forwarded against the accusation and unmasking the fundamentalists’ power and economic agenda.
2. Inter-NGO cooperation in the grass roots level on the resistance of fundamentalism. Consolidation and solidarity in local level.
3. Systematic outreach to the persons, organizations and broader civil society members who were liberal, progressive and upholding the value of humanism, democracy etc. The human rights organizations, freedom fighters associations, professional groups and the theologians or religious organizations that supported the liberation struggle of 1971 could be possible allies. Local state administration should be communicated in case of any physical attack.
4. Placing NGO activities in media, invite journalists to show the activities in grassroots.

From different strategies mentioned above, it is found that ADAB planned to organize broad movement against fundamentalism in Bangladesh. As a part of their movement, NGOs individually or under the banner of ADAB began to hold seminars, workshops, and dialogues with different groups mentioned above, etc. These types of activities also created an opportunity for many NGOs to gain both symbolic and material benefits from the Western donor community for fighting against fundamentalism (cf. Karim 2004:306). While NGOs was busy in organizing various programs at national level, their role was not evident in the same way at grass roots level. No cooperation among NGOs (except some formal meeting) was found in local level. Though all development organizations working in Potiya decided to move against the ‘fundamentalist attack’ collectively, it never worked out. In some cases, the local

officials did not even get enough institutional or moral support from the head office. For instance, when the attack on NGOs began in Potiya, the local staffs of BRAC quickly informed the high officials of the main office in Dhaka the situation and asked for their suggestions. But the high officials advised them to deal with it locally, contacting the local 'liberal' village leaders, government administration, and also leaders of political parties, especially Awami League and Bangladesh Workers Party. One of the BRAC officers said that nobody from Dhaka office even visited them at that time. The officials rather advised the local staff to close down the schools if they could not manage the situation. As a result, it was the poor people, mainly women who had to struggle most on their own.

There is no doubt that the women were the worst victims of the 'fundamentalist attack' in the last decade. They were attacked physically, socially, and economically as well as mentally in the countryside. In fact, in those days, the fear of being subjected to shame and humiliation at the hand of powerful groups was for all women who were violating the 'Islamic' norms and values. Given such a vulnerable situation, the victimized women, however, did not sit back and accept all the pressure imposed on them. When the anti-NGO propaganda began in Jiri, observing the organized movement for the first time, many women became scared, and some got confused. But this obviously did not mean that poor rural women were naive and believed anything that was said in the name of religion. Though the women rarely confronted the organizers of the anti-NGO campaign overtly due to their vulnerable position, the nevertheless pursued different strategies to cope with the situation. To resist the 'fundamentalist' propaganda and also to justify their logic of their action, rural women followed diverse tactics depending on the context and situation. One of the most important strategies that women used at that time was their network. The network based on personal connections with different people of different localities acted as an important strategy to collect and transfer information, which helped them feel solidarity among themselves, gave strength to take steps and make the logic of their action during the movement. Women regularly contacted and visited their relatives, members of various NGOs who lived in different parts of Jiri as well as other villages to verify the allegations brought against NGOs, to know the situations and also other women's reaction and coping mechanism in those areas. They constantly shared all information among themselves. For instance, one woman in

south Jiri said that when BRAC schools came under severe attack and many children left the school, like many others she also herself became confused and went to her brother's house in the neighboring village to consult with him whether she would withdraw her daughter from BRAC school or not. Her brother, who was a collage graduate, assured her that there was nothing wrong with BRAC education. Showing various reasons of discontent of the organizers about BRAC schools, her brother advised her to continue her daughter's education in the school. When she returned to Jiri, she passed on her brother's suggestion to other female guardians of her locality, which also convinced some of them to follow his recommendation. Thus it became a common practice for women to share information, support and protect one another in Jiri.

To verify the empirical validity of the 'fundamentalist' criticism against NGO activities, rural women took some significant initiatives. Since BRAC was accused of converting Muslim children to Christianity through using pro-Christian material, poor women requested the high school students to read the texts used at BRAC school for them. Some women, especially the members of the committee of guardians, sat at schools to monitor the teaching methods and to find out whether the teachers taught anything against Islam. Such measures gave the opportunity for women to say with enough confidence, "Our educated sons have read all books and have not found anything Christian in the texts. We have not also noticed anything bad in the class room". Moreover, unlike to the organized anti-NGO agitators, women who participated in the classrooms individually tried to motivate the guardians of those students, who were withdrawn from the schools due to continuous criticism and threat, whenever they got the chance. The committee members also visited to the students' houses with the officers of BRAC for the same purpose.

In spite of the fact that women could not prevent the physical attack on BRAC schools, they tried to protect schools in Jiri. The way Rabeya struggled to continue the school program (described in the previous chapter) is a significant example of women's resistance against 'fundamentalist' in rural Bangladesh. And while BRAC officers at one point decided to close down all schools upon observing the magnitude of attacks against the schools, their decision was not based on the demand of the poor people, who instead took the responsibility—with full and active participation of

women—to try to protect the schools from attack. While some groups of poor men kept watch on schools at night, women also supported them actively from their homes. As societal norms do not permit women to stay outside of the *bari* at night, many women spent several nights without sleeping and staying awake within the *bari* boundaries, thereby giving their moral support to those guarding the schools.

In addition to the above-mentioned measures, women also adopted some strategies at their own initiative. For example, immediately after the attacks on schools started, the female guardians requested BRAC officers to stop clapping and teaching songs and dance in the classroom. Moreover, the guardians asked to offer a class on Arabic at least once a week. Considering the circumstances, the BRAC officers also agreed with them and accepted the suggestions made by the guardians of the students. Girls were sent to school by covering their heads and shoulders by *orna* (a long piece of cloth). Furthermore, to avoid possible risks of harassment and attack, girls were advised to use alternate routes instead of the main road to go to school. Such types of evasive tactics have always been practiced in the rural area. For instance, when the elder daughter of my host family began to work as a nurse in a hospital in Chittagong city in 1973, she was the first woman of the village who worked outside of the village, and hence faced considerable difficulties. Initially some people used to throw stones at her on her way as she was violating the norms by crossing the ‘male space’. She then invented a strategy to avoid the situation. She started going to town very early in the morning and returned after sunset. This way the men who harassed her could not see her walking in the main road of the village. Female members of Grameen Bank also followed similar type of strategy during the anti-NGO movement. The women decided not to perform physical exercises in the center due to serious criticism and fear of being attacked at that time. While one may consider such strategies as women’s bowing to the existing dominant gender ideology, I would rather suggest that those actions/tactics can be identified as what Bourdieu (1977) call purposive agency, which means that within the limit of *habitus*, individuals behave based on the calculation of interests. Since poor women’s ultimate goal/interest was to secure better future for their children, especially the girls, through educating them and also to change their own socio-economic condition by income-generating activities, they had consciously responded to pressures by accommodating to the existing social values,

while at the same time holding on to the opportunities that they had obtained from NGOs.

Another very common strategy women employed was simply to keep quite, as discussed earlier. However, being silent did not necessarily mean being passive. While women had been continuously criticized and attacked by the fundamentalists for their participation in NGO programs during the anti-NGO campaign, and in most cases the strength of the attackers prevented women from open challenge to the powerful adversaries, women often adopted the tactic of keeping silent for their own interest. Commonly mothers of the students of BRAC schools regularly advised their girls just to keep quite, especially on the way to their schools as well as in the presence of powerful actors in any situation. But this is not to say that they never challenged anybody. Women did speak up when they were compelled to or in situations that allowed them some voice. Sometimes they did spontaneously contest neighbors and relatives who spoke against their involvement in development activities. The following responses to the criticism about the participation in NGOs, narrated to me by a couple of women from Jiri, indicate the kind of arguments women came up with in confronting their critics directly:

- : If my daughter wants to convert to Christianity, let it be. If BRAC officers will take her to America, she will go. All villagers are taking part in the DV lottery every year in the hope of going to America, but nobody has got the chance. So, if my daughter can go in such an easy way we will be happy because then we can migrate there too.
- : I have never heard that any Muslim converted to Christianity. How can it be possible for BRAC to convert our children to Christianity when the school is next to our house and kids are studying in front of our eyes? They are saying we would become a Christian if we take credit from the Grameen Bank. But many women in the village have been doing that for long time. So far nothing happened to them.

In some cases, women protested to the mullahs who were actively participating in the anti-NGO agitation in Jiri. For example, Hasina, a member of Grameen Bank for the last thirteen years, was such a person who directly confronted a mullah. She said that once she had invited a moulovi to read the Holy Qur'an for the sake of her late parents and for the prosperity of her son. But after performing his job, the moulovi spoke against Grameen Bank to her and asked her to leave the Bank, which he said was promoting un-Islamic activities. When the moulovi finished his speech, Hasina promptly said to him, 'I will never go to the bank if you give me money'. Hearing the response of Hasina, he said, "You have strong arguments and I cannot argue with

you”. I was told this kind of incident happened frequently. While women in Jiri mostly confronted the powerful agitators at the individual level and in an unorganized way, incidents of more organized resistance have also been documented in some places. Shehabuddin (1999:36-37) describes such an incident:

At a *waz mahfil* in November 1995, in the village of Chaita, Jama’at leader Abdur Rahman Azadi began, ‘Today I will not talk about Allah but of NGOs...I have burnt many schools of BRAC’. His tirade, however, was directed at another NGO, Shaptagram, which runs an adult-literacy program for women using a unique gender-sensitive Syllabus. ‘Shaptagram is conducting un-Islamic activities. They are forming cooperative with women. They are educating women not the men; they are making women immoral. The books used by Shaptagram talk of divorce and dowry and include anti-Islamic teachings-these will turn people into Christians and send them straight to hell’. He referred to the staff of the NGO as “offspring of traitors and dogs”, who deserved to be tied up with a rope and their tongues cut off. When village women involved with Shaptagram heard about this *waz* they banded together, brooms in hand, and confronted Azadi. They warned him, “in your next *waz*, talk about Islam only, do not say such filthy things about women. If you do this again, we will beat you with our brooms.”

7.3.1. Redefining Purdah

Women invariably opposed the general allegation of violating the purdah during the anti-NGO movement. The way increasing number of women have been crossing the domestic boundary, clearly shows that the traditional norms of purdah has been changed over the years, though for various reasons the ideology of purdah is very strong in rural Bangladesh. But the norms of purdah have in fact been modified and (re) negotiated by women to fit them to their present needs and situation (Siddiqui 1992: 46). From my research in the village what I have gathered is that purdah is not a fixed set of rules and that its focus has shifted from spatial to moral domain. Most of the women I talked with stressed that it is more than simply a matter of physical segregation of the sexes. In defining purdah, they always placed greater emphasis on personal morality. The major distinction between *purdanshil* (one who maintains purdah) and *bepurdah* (without *purdah*) is not that between staying within four walls and working outside. Women frequently said that *purdah* was an internal state (*porda holo moner bepar*) and that one could maintain it even while going outside. Observing *purdah* depends on *niyot* (intention) and it is one’s own responsibility to maintain it. One woman said, ‘to be good is up to oneself’ (*bhalo thaka nijer kache*), which means as long as one wants to be virtuous, no one can change her. Thus to redefine the norms of *purdah* women are giving more importance on their personal characteristics and reputation than on seclusion.

To protect their reputation, women follow several strategies. As they are very much concerned to protect their reputation, they often make a self-imposed distinction between 'good' women and 'bad women', placing themselves in the first category. In her study of female garment workers in Dhaka city, Siddiqui (ibid) comes to similar conclusions. According to her, maintaining certain kinds of self imposed moral behavior, the 'good' female garment workers distinguish themselves from those who resist the self-regulatory mechanism. She further writes, "good women went straight home from work. They did not go out unless necessary. Bad women were those who took advantage of their newly discovered mobility. One particularly salient marker was that they not only went to the cinema, which is somewhat acceptable, but were often accompanied by men to whom they were obviously not related". The village women also strongly tended to present themselves as *purdanshil* by invoking similar type of values. As many women said, "We directly go to the center to attend weekly meeting and money transaction and then come back to our homes. We do not talk to any male strangers on the way, neither do we spend time with the sir for gossiping". Some, rejecting the objection of religious leaders, rather raised questions about the consistency of the latter by saying, "When the female members of rich households go to town for shopping or to watch the cinema, nobody says anything about them. Mullahs always speak against the poor people". Through this type of argument, the poor women not only tried to defend themselves, but also questioned the motive and morality of the allegations against them raised by the powerful class.

Women also try to secure their mobility in the public sphere by using different forms of the veil, by wearing the *burkha* or *orna*, or if they cannot afford these by wearing the sari in such way that their bodies are covered fully. Some also use umbrellas as a form of veil. They also usually keep their eyes lowered when they go outside. Women have to try to protect themselves from suggestive behavior or offensive remarks as they move about in the public sphere. When they go to the NGO offices they usually move in a group. Being in a group gives the feeling of strength as well as a sense of security, and allows defense against accusation of being immoral. Older women are freer to move around, accompanied or accompanied, within or beyond the village. But younger women usually have to seek the company of others for similar mobility. Women in Jiri were aware of the generalized social disapproval of their mobility and visibility in public in the context of their participation in NGO activities. Their

responses varied from anger, bitterness and shame, but they generally defended their actions by pointing to the failure of *samaj* in general and its moral guardians in particular to give them the protection and provisions that are women's cultural entitlements (Kabeer 1994:174).

7.3.2. Using Kinship Morality

Using kinship morality is another strategy for women to counter the allegation of becoming *bepurdah* and immoral by interacting with the male NGO staffs. Time and again the rural women strongly emphasized kinship morality to define their relationship with male officers of NGOs. In Bangladesh, when a woman come into contact to a male outsider in different circumstances, she often uses kinship terms, especially the familial ones to refer to the unrelated man by which she wants to create culturally accepted forms of relationship (see also Kabeer 1991, Danncker 2002, Feldman 2004). In this context, the commonly used terms for men are *bhai* (elder brother), *chacha* (paternal uncle), *mama* (maternal uncle), *beta* (son) etc, and for women are *apa* (elder sister), *chachi* (paternal aunt), *khala* (maternal aunt) etc which de-sexualize the relationship between a man and a woman and redefine an appropriate person with whom one can interact. As it is a moral duty of a man to protect and respect the woman of his own family and kin in Bangladesh, so when a woman use the familial kinship terms in addressing the outsider male or vice versa, it is expected that she will be treated in the same way by the man as he would treat his own kin. Although many times women showed their dissatisfaction for the frequent change of the male officers of NGOs (as I discussed before), they never disclosed their feelings in front of the male authority. Rather, to safeguard their reputation, the women I interviewed invariably protested in this way: "How can we become *bepurdah* because *sir*, who come to collect the loan or the BRAC officers, are like our sons and brothers. On the basis of our age, the officers address us as *apa*, *khala* etc that reflects that they show their respect and affection to us."

7.3.3. Reinterpreting the dominant religious ideology

Just as some Muslim feminist scholars (e.g. Mernissi) feel the need to refer to the Koran, the *hadith* and the lives of prominent women in the early period of Islam to argue their positions, during my fieldwork, I found that the poor village women of Jiri also interpreted and reinterpreted the religious discourse and used it to get their points

across. To dismiss the charge of disobeying their husband, a woman involved with Grameen Bank responded:

Hazrat Mohammad (the prophet) married Bibi Khadiza, a businesswoman of Arabia. She was a very rich woman. The prophet was an employee of Bibi Khadiza before he had married her. But has anybody ever heard that she defied him?

Another woman justified her participation in Grameen Bank by saying:

Bibi Ayesha (the last wife of Mohammed) directly participated with Mohammed in a war. She helped the Prophet to win the war. We are also fighting against poverty. As it is impossible for our husbands to fight alone, it is our responsibility, like Bibi Ayasha, to participate with our husband in the war of our survival.

Another strategy for resistance lies in hijacking aspects of cultural construction of gender ideology and redeploying them in their own interests (White 1991: 138). The culturally constructed image of a 'perfect' woman is that she never disobeys the order of her husband/father or son, whom she depends on socially and economically. She performs the household works properly, maintains the *purdah*, and so on. In different situations, to defend themselves, the women pretended to be passive decision-makers and subordinate to pass the responsibility to the male authority of the household and sometimes to *samaj*. Thus they say that they never do any anti-Islamic activities by participating in NGO programs because it is their husbands/fathers who have sent or permitted them to take loans from the bank or to participate in other activities. Thus if their participation in NGO activities is seen as wrong, the moral responsibility for this offense goes to the male authority as they are the ones who give them the permission. In this way, women in subtle ways cope with opposition to their activities from religious or community leaders on one hand, and try to get support from the men of their households to protect them from the criticism.

7.3.4. Gossips, Jokes and Songs

The subversive social discourse of subordinate groups is embedded in songs, poetry, jokes, gossip etc (cf. Scott 1985, Abu-Laghdod 1986, Raheja and Gold 1994, Gardner 1995). Thus, in situations where women have to confront extremely hostile attitudes or violent actions imposed by the powerful actors, as was the case for rural Bangladeshi women confronting fundamentalist opposition to their participation in NGO activities, these 'everyday' forms of resistance become significant. Apparently conversation among a group of women is often considered (by men) as a form of

entertainment during leisure time. Women discuss different issues ranging from those relating to their households to broader society. While men have the luxury to spend time in the playing field, teashops, bazaars etc, women spend their time taking care of household tasks and sharing their work within the boundary of the *bari*. But now when they go in a group to the NGO offices, they do chat, make jokes, and gossip about the powerful actors and about the female members of those powerful families (rich peasants, mullahs). Depending on the situation and context, the subject of their conversation also changes. During the anti-NGO campaign, much of their conversations centered around who the perpetrators were, what their motives were, etc. While men may view women's chats as meaningless, careful analysis of the micro politics of their language help us understand the ways in which women resist the powerful through oral discourse. Generally they do not confront the powerful directly, but they do so through the media of everyday chats, gossips, songs and so on. The discrepancy between what the powerful actors (e.g. mullahs, rich peasants etc) say and what they practice in their own lives, their moral authority to criticize or attack women, etc. were the main issues featuring in women's gossips, jokes etc. as I saw during my fieldwork.

In Jiri, some of the gossips among the poor women in Jiri centered on the words and actions of religious leaders and other powerful men who took public stance against their participation in NGO activities. More often than not, the gossips contained elements of truth, especially in capturing the hypocrisy of the powerful. One such person featuring in women's gossips was the Principal of the Jiri Madrassa who was said to visit many countries including the U.S.A. every year to collect donations. Reportedly, soon after his participation in the anti-NGO campaign, he left for America as a part of his yearly visit to collect donation from expatriate Bangladeshis. Naturally, this occasion gave rise to a lot of gossiping. As one woman put it: "Huzur criticize America for undermining Islam in our country, but at the same time he visits that country to collect donations for his madrassa. Is it not surprising? He tells us not to eat American wheat, but the madrassa itself uses American wheat all the time. It is *haram* for us, but *halal* for them." Another woman said, "My husband said that during his [Madrassa Principal's] visit to America, after the NGOs were attacked, Huzur collected 20 lac (2 million) taka for the madrassa. But he gave sixteen lac to the madrassa and kept the rest of the money for himself." She further said, "Huzur always

takes a percentage of whatever he collects from foreign countries. Thus in the name of improving the condition of madrassa, he is also improving his own condition.”

Other stories shared among women through gossip also draw attention to the discrepancies between what the mullahs say and what they do. As one woman told me:

The mullahs always talk against any change but ultimately they are quick to avail new opportunities. For example, when the family planning center was established, they often said that family planning was anti-Islamic. But if you go to the clinic, you will see that all the mullahs' wives go there. Again they preach about not taking loans from NGOs, but you will see that mullahs' wives are taking money from the bank.

Some women explained the above discrepancy as follows: “The mullahs speak against us because they need the money that they receive in exchange for what they say against us, but their wives also take credit from the bank.” Another woman, whose powerful uncle invoked Islam in criticizing the kind of involvement she had with NGOs, said about him: ”What does he know about Islam? Though he is an old man, he neither has a beard nor does he even perform the *namaz* regularly. How can he tell us what we should or should not do?” Thus rather than being involved in idle gossips, the poor women in Jiri who faced opposition from powerful men of their village were found to be commenting on the hypocrisy of the latter, and raising tough questions for them. Although women were physically unable to prevent the mullahs from speaking against them, they did question the mullahs' rationales for doing so. One woman asked: “[What the mullahs are doing] is not just burning down an NGO. It is kicking someone in the belly. If we do not work, we will starve.”

As may be expected, women in Jiri also joked about the activities of the mullahs. The non-acceptance of the version of the mullahs is revealed by several jokes told in the village. The differences between what the mullahs say in *waz* and what they practice in their own lives are the subject of their jokes, which make it clear that while the religious establishment may oppose women's participation in development activities, women themselves also resisted such opposition in different ways. I have heard many humorous stories in this respect. One story is as follows:

Once a molla said in a *waz* that if anyone cooks food with gonda [processed cow dung, which is used as fuel] then the food would be regarded as haram [prohibited]. Upon hearing this *waz* his wife threw the gonad--which was brought by her husband for fifty taka in the previous day--into the pond. When her husband came back and asked for food, she told him what she had done with the gonda and asked him to bring some fuel for cooking. Then the mullah told

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her that he performed the waz for others, not for himself. So food cooked with gonda would not be haram for him and his family.

In the same vein, the following song recounted to me by a woman of Grameen Bank unmasks the discrepancy of what religious leaders say and what they actually do, such observations constituting the reason why women do not blindly accept every word said in the name of religion.

Muslim League-er Neta Jara
Quaran Sunnat Bolto Je
Tader Maiya Puwa Porto Gireen-der Iskule
Haram Halal Chinlina,
Banda Oste jabi Sohi salamr duniya
Oie Shomosto pet Moulobhi
Din Koreche Birana
Lomba Jama Beter Tupi
Bhitor Undami

[The leaders of Muslim League, who always talked of the Quran and Sunnah, used to send their daughters to study at the British School, disregarding their own distinction of what is Islamic/approved and un-Islamic/forbidden. Those orthodox mullahs misinterpret Islam. They wear long dresses and cane caps, but their knowledge is empty.]

7.4 Conclusion

In this chapter, we have seen that while religious leaders and their powerful allies in Jiri mounted the campaign against local women's participation in NGO activities, women did not sit quietly as passive victims. It is true that faced with opposition from the powerful local elite, the poor women did have to change their behavior by appearing to conform to existing social norms such as that relating to purdah. However, they did so by questioning and reinterpreting prevailing explanations. At the same time, they also questioned the real motives of their opponents, and did not accept everything the latter said. Instead, they were quick to notice the hypocrisy of the mullahs and their allies, the discrepancy between their words and actions. They did so through gossips, jokes and so on—the kind of stuff that everyday forms of resistance of the weak and vulnerable are usually made of.

Chapter Eight

SUMMARY AND CONCLUSIONS

This thesis sought to examine the relationships between gender, religion and development in Bangladesh in the context of a series of attacks on NGOs by ‘fundamentalist’ forces in the country in the early part of the 1990s. Specifically, it tried to explore and understand the reasons behind the emergence of rural women as a center of contention as events unfolded. My examination of the discourses and various political, economic and social factors that surrounded or underlay these events, shows that the poor rural women in Bangladesh were being pulled in different directions as a result of multiple forces operating in the context of structures of inequality that existed at global, national, community and domestic levels.

In exploring the ways in which gender ideologies, development policies and practices, and the politics of religious fundamentalism interacted in Bangladesh at a critical juncture of the country’s history, we made several general observations. First, while both ‘development’ and ‘religious fundamentalism’ are terms that express a wide range of phenomena and processes, thus making it impossible to make any generalizations regarding their relationship, it is useful to examine their relationships in well-defined contexts. Second, in examining this relationship, it is useful, and in some contexts essential—as in the case of NGOs coming under attack over, among other things, the issue of rural women’s involvement in development activities—to use gender as a central focus of discussion and analysis. Third, in examining the ways in which women emerge as a central focus of many contemporary struggles between competing powers, it is necessary to keep our attention at various levels in which such struggles are taking place. Fourth, while focusing on the ways in which women are treated as objects at the hands of various interest groups, we must not lose sight of the fact that women themselves do not function as objects, but act as subjects.

Within the specific context of Bangladesh, we have seen that the attacks on NGOs and women must be examined from various perspectives, in terms of global, national, local and domestic structures of inequality that intersect and operate simultaneously.

At the same time, however, we have seen that by narrowing our focus on more immediate levels of analysis, we gain a better understanding of the concrete realities that shape the dynamics of social processes. While it is possible to see the attacks against NGOs as 'resistance' against 'Western' or 'elite' domination/exploitation, focus must also always be maintained at the 'gender' dimension. From a woman victim's perspective, it would certainly be unfortunate to glorify the attacks as an expression of 'anti-imperialist resistance.' In this context, the nature and extent of rural women's resistance (to the extent that this exists)—both against the 'fundamentalists' and possibly, against 'Western' and ruling urban elite interests—needs to be focused upon. Instead of representing the 'poor rural women' of Bangladesh only as victims, their active and creative roles also must be stressed.

In what follows, I summarize some of the main conclusions drawn in relation to the specific questions that my research posed. To reiterate, my specific research questions were:

- a) Why and how does the 'discourse of development' construct rural women as a specific and significant target group in Bangladesh? How does the development process affect, and how is it affected by, existing gender relations in rural Bangladesh?
- b) What are the specific circumstances under which women involved in development activities have come under attack in Bangladesh in recent years? What is the nature of such attacks, and how are they perceived locally by different segments of the rural population?
- c) What are the ways in which women themselves have resisted or accommodated to various types of intervention by development organizations on the one hand, by 'fundamentalist' forces on the other hand?

8.1. Women and development in Bangladesh

We have seen that women, particularly poor rural women, emerged as an important target group of development organizations in Bangladesh since the second half of the 1970s. By coincidence, the proliferation of NGOs in the country took place around the same time when women's development emerged as an international agenda, as was indicated through the UN Women's Decade (1975-1985). Over the decades since then, Bangladesh has indeed made significant progress in terms of women's increasing participation in development activities, their greater mobility and entry into non-traditional forms of employment (most remarkably in the export-oriented

garments industry), increasing enrollment of girls in schools, etc. Yet, insofar as the NGOs of Bangladesh are depended on aid money to implement various programs, it is largely in terms of the conditions imposed by foreign donors and international development agencies (such as the UN and the World Bank) that much of the growth of interest in 'women's development' in Bangladesh has to be explained.

One of the areas in which women emerged as a predominant target group is, of course, micro-credit program, pioneered by Grameen Bank and replicated in different forms by many national and local NGOs in Bangladesh. Apart from in the area of micro-credit, interventions in other areas such as health and nutrition, family planning, education, agriculture etc also had poor women and girls as important target groups. 'Women's empowerment' became a stated objective of various programs undertaken by numerous development organizations. While it is difficult to determine the extent or meaning of the 'empowerment' that credit or other interventions bring about, there is no doubt that NGOs have been successful in reaching poor women in large numbers. To reach such large numbers of people does not, however, necessarily mean empowering them. What it does mean is the interjection of the organizational structures and programs of NGOs into the lives of millions of people, particularly in areas where government institutions have failed to reach or deliver basic services effectively.

In many parts of the country, NGOs have in fact been competing with one another for program expansion and area coverage in different parts of Bangladesh, as I found to be the case in Jiri, the village where I conducted my fieldwork. In expanding their programs, many organizations do not even follow the rules that they proclaim publicly. For example, NGOs offering credit programs state that one cannot be a member of more than one credit group. But practically over 30 percent of the women I interviewed in Jiri were members of more than one program. Local NGO officials were quite aware of such facts, but they simply ignored them, as institutional expansion seemed to have become an overriding organization priority for NGOs such as Grameen Bank, ASA and BRAC, leading these organizations to compete among themselves for capturing target groups and program areas.

One of the notable features of the NGO programs that I encountered in Jiri was that they did not directly address the root causes of gender inequality beyond a preference of women as 'beneficiaries'. NGO interventions mainly sought to work directly with women and girls, without seeking to change the attitudes and behaviors of husbands, fathers, community/religious leaders etc that held power over women in domestic and community affairs. In this sense, NGO programs tended to work with women by bypassing men, who were rarely included in serious dialogs in programs that had 'women's empowerment' as a stated objective.

Clearly, just working with women cannot take NGOs very far in addressing the deep-rooted causes of gender inequality. Moreover, the kinds of activities that women are involved in can hardly encourage them to break free of the prevailing forms of gender inequality that we encounter at domestic and community levels. As stated earlier, teaching women to memorize certain slogans or to sign their names, as prerequisites to access loan, do not go very far in empowering them to confront the forces of inequality that exists in society. Women's empowerment would require much more work in terms of changes in attitudes, of men and women alike, and changes in gender relations within the household and in the community at large. In this regard, what I observed in Jiri was an opposite trend, namely that the amount of time allocated for educational programs on social issues was slowly declining. Big NGOs like Grameen Bank and BRAC seemed so preoccupied with meeting quantifiable targets that they seemed to ignore poor quality of program implementation in terms of more qualitative aspects (e.g. in the case of Grameen, giving out loans to women who could not fully memorize the 'Sixteen Decisions', as was expected in terms of their program design).

Another notable feature about most NGOs in Bangladesh is that they are still largely male-dominated. This is certainly true of the big NGOs that I found working in my study village. While there are some prominent women's organizations in Bangladesh, they hardly had any presence in Jiri. Although some of the NGOs working there had female staff, men usually held more senior positions. Moreover, interactions between men and women that took place in these organizations, whether among staff or between staff and beneficiaries, did not seem to challenge existing norms of gender relations. Thus these organizations could hardly be said to have ensured women's empowerment within their own organizations. Therefore, for such organizations to be

going around in the countryside with talks of ‘women’s empowerment’ is bound to raise doubts about the extent of their commitment, or even suspicions about their ‘true motives’. It is such doubts and suspicions that the ‘fundamentalist’ forces in Bangladesh capitalized on in mounting their campaign against NGOs, as we have seen and further discussed below.

8.2 The ‘fundamentalist’ backlash against NGOs and Women

Our examination of the attacks against NGOs in the early part of the 1990s has shown that these incidents were part of an organized campaign by groups that saw themselves as proponents and defenders of Islam. Such groups, which came to be known as *moulabadi* or ‘(religious) fundamentalists’, began to assert themselves in national politics in close association with military rulers who ruled the country in one form or another from 1975 to 1991. Although Bangladesh initially had ‘secularism’ as one of the four main principles of its constitution, and religion-based political parties were banned in the country, successive military regimes in the country first dropped ‘secularism’ from the constitution, then adopted Islam as the ‘state religion’, and also completed the process of rehabilitation of Islamic parties, particularly Jamaat, that were banned in the country because of their opposition to Liberation War in 1971. It is quite clear that military rulers proclaimed allegiance to Islam, and cultivated close ties with Islamic groups and parties, mainly as a means of legitimizing their own rule.

It was in the context that the ‘fundamentalist’ forces that began their attacks on western-aided NGOs in the 1990s had gained strength, and could mount their campaign in an organized way. Before the ‘fundamentalists’, it was ‘left’ political parties in Bangladesh that had opposed the proliferation of NGOs in Bangladesh, seeing the latter as agents of Western Imperialism. Later, the ‘fundamentalists’ took the left’s place in opposing western-aided NGOs, making similar equation between Development and the West. Their master discourse, however, was not of socialism, class struggle or democracy, but of propagating and defending Islam in all spheres of state and society. And, for a variety of reasons, questions about women’s place in society emerged as central and recurring themes in fundamentalist rhetorics and politics.

The fact that the leaders of the two main political parties of Bangladesh both happen have been women for quite some time, both of whom opposed General Ershad who was eventually ousted from power in 1991 as a result of a mass movement, seems to have made it feasible and desirable for the fundamentalists to manipulate images of women to suit their political goals. For example, as mentioned earlier, in the aftermath of the devastating cyclone of April 1991, some self-appointed Islamic leaders proclaimed that this was a divine punishment for the people of Bangladesh for their sin of just having elected a woman to lead the country. In the 1990s, there was also a powerful movement—also led by a woman, the mother of a Liberation Fighter martyred in 1971—against the pro-Pakistani elements that were being rehabilitated in national politics. Around the same time, the popular writer Tasleema Nasreen, who attacked patriarchy in her writings, and also spoke up against religious bigotry and communalism, also came into public view and incurred the wrath of the ‘fundamentalists’ through her liberal views on sexuality and her strong feminist stance. On a different level, developments such as the targeting of women by NGOs, the influx of female garments workers to the cities, were also bringing women in broader public view in a scale not seen before in the country’s history. All this provided a context in which images of women, and women themselves, became an irresistible target of ‘fundamentalist’ politics in Bangladesh.

My analysis of the nature and context of the attacks that took place against NGOs and their female beneficiaries in Jiri around 1993-94 suggests that at one level these attacks were local manifestations of power struggles taking place at the national level, as indicated above. At another level, they represented an attempt by the local elite—consisting of moneylenders, mullahs and matbors or traditional community leaders—to oppose their new rivals, the NGOs, which were encroaching on their power and influence through micro-credit, school and other programs. The attacks against NGOs and their female beneficiaries went largely unopposed within Jiri because of the vested interest of different groups of people, apart from the mullahs who instigated the attacks. Moreover, when it comes to the question of what should be women’s role in society, men of all classes tend to have the same or very similar answers. It was for this reason, above anything else, that the mullahs were apparently so successful in waging their campaign against NGOs by focusing on the issue of women’s participation in development programs.

8.3 The poor rural women in resistance and accommodation

In the context of the attacks on NGOs and their female program participants in rural Bangladesh, one of the objectives of this thesis was to explore the nature and extent of the resistance of the women themselves who came under attack. Through my field research in Jiri, I learned that while religious leaders and their powerful allies in Jiri mounted the campaign against local women's participation in NGO activities, the affected women themselves did not all sit quietly as passive victims. It is true that faced with opposition from the local elite, most of these women had to change their behavior by appearing to conform to existing social norms such as that relating to purdah. However, in doing so, they often challenged and reinterpreted prevailing views on many things, including what the religious leaders said about what were proper for women to do. The poor women of Jiri under attack by the 'fundamentalists' also questioned the real motives of their opponents. Instead of accepting whatever the latter said, they were quick to notice the hypocrisy of the mullahs and their allies, the discrepancy between their words and actions. They did so through gossips, jokes and so on—the 'everyday forms of resistance of the weak'.

Although women's responses to patriarchal domination in different situations do not usually change the existing forms or gender inequality nor dislodge the ideology of patriarchy, their constant resistance makes it very clear that they are perfectly conscious of the subordination and exploitation to which they are being subjected. Almost all the poor women in Jiri that I met understood why they had been attacked. Even though they did not or could not resist this attack by taking an organized stand against the perpetrators, they could hardly be said to have been victims of false consciousness. They were also quite capable of organized action and open defiance, but what seemed to stop these women from all out resistance was that their adversaries were all powerful men on whom the poor—both men and women—had to depend in many ways. Moreover, the poor women did not always get the kind of support they needed from the male members of their own households or kin groups. And while NGOs created some opportunities for women, they were not seen as permanent entities that would be around in times of crisis. In any case, the NGOs did not necessarily challenge the forces of inequality in fundamental ways. On the contrary, some of them were perceived as coercive or exploitative entities themselves,

for example with regards to mechanisms deployed to collect loan payments from women borrowers. All such factors need to be taken into account in understanding why women's resistance to the opposition to their participation in NGO activities seemed somewhat unorganized and weak. But one thing is clear: in their hearts and minds, the poor women of Jiri hardly accepted what the mullahs and other men were saying about their participation in NGO activities. In this regard, at least, the women were successful in keeping alive the spirit of their resistance. After all, it is up to women to take the initiative to free themselves from patriarchal domination and oppression, as Rokeya, the Bengali feminist writer of a century ago (1880-1932), noted:

Our conscience is showing us the true nature of our subordination. We should now try for our own development.... If we don't think of our own situation, then no one will think of it for us. And even if they do, it will not be to our full benefit.

8.4. Postscript: Post-9/11 and the birth of suicide bombers in Bangladesh

I carried out the bulk of my research for this thesis, including fieldwork, during the period from 1996-1999. After a break of about two years, when I resumed my work on the thesis again, a series of momentous events, including the attack on the World Trade Center on September 11, 2001, and the ongoing war in Iraq, shook the whole world. In the aftermath of 9/11, it has become more problematic than ever to discuss topics such as 'Islam' and 'religious fundamentalism' without confronting stereotyped but dominant views of the present world order. Within Bangladesh itself, some significant new developments unfolded as I resumed my study. To begin with, in 2001, Jamaat came into power, for the first time in its history in the country, by forming an alliance government with the Bangladesh Nationalist Party together with two other small Islamic parties. In that election year, there were renewed attacks on NGOs, particularly on Proshika because of its alleged support of Awami League, by some Islamic groups. Since then, government control of NGOs in the country tightened, and the NGO community ended up splitting up in two rival factions along the current political divide of the country.

Over the past couple of years, a new brand of Islamist extremism has also burst into the country's political scene through violent means. First, there were sporadic bomb and grenade attacks aimed at secular cultural gatherings, movie theaters, political

gatherings, and even a prominent foreign diplomat (the British High Commissioner). Most recently, on August 17, 2005, an unprecedented event involving simultaneous bomb blasts throughout the country shook the whole nation. The blasts were extremely well coordinated, carefully carried out without any obvious intention to cause deaths but with the clear intention of sending a message, the main targets having been government court buildings and other institutions of justice. A group called Jamaatul Mujahedin Bangladesh (JMB) claimed responsibilities for these attacks, and in a leaflet that were found in all blast sites, they claimed that establishing the rule of Islam in the country was their main objective. Most alarmingly, just as I was giving my final touches to this thesis, there were two suicide bomb attacks—the first of its kind in Bangladesh—carried out by JMB activists on November 29, 2005, and this time with the obvious intentions of causing deaths and spreading terror. As I write the last words of this thesis, the whole nation is desperately trying to figure out how such forces could have gained strength in Bangladesh, who groomed them, what kind of future awaits the country, and so on. Side by side with articles on this issue, statements such as by a prominent Freedom Fighter turned politician that ‘*sari-wearing* leaders will not be able to stop the onslaught of bombs’ have also begun to appear in the newspapers (e.g. *The Daily Protham Alo*, December 7, 2005).

While it has been beyond the scope of my thesis to look at the recent developments described above, it seems quite obvious to me that they are closely related to some of the same forces that were at play when attacks on NGOs and women were taking place in Jiri and other parts of the country back in the first half of the 1990s. When young madrasa students or graduates are rounded up from all around the country, and are presented to the media as ‘fanatic’ activists ready to give up their lives for their cause, I cannot help but recall my own encounter with a group of young madrasa students in the village of Jiri in 1998. The students that I came face to face with belonged to the same kinds of families as the women I interacted closely with during my fieldwork in Jiri. One wonders, what are the factors that are shaping the mindsets of a new generation of people who are ready to blow themselves up in the name of Jihad? Is it poverty, religious indoctrination, anger over what ‘Bush’ is doing to the Muslims, the need to satisfy male egos, or a combination of all these? Whatever may the answer be, it seems to me that for various reasons, the vision of progress and development that NGOs such as BRAC, Proshika and Grameen Bank have tried to

spread among the poor in Bangladesh for quite some time has either bypassed the madrasa-affiliated people, or has been rejected by them. I cannot help but wonder, if such people do become ever more powerful in this country, will there be more attacks on NGOs like BRAC and Proshika?⁴¹ Will poor women face more hostilities to their participation in development activities? Will someone like me be able to move about in places like Jiri freely to conduct research on the kind of topic that I have chosen?

ENDNOTES

Notes to Chapter 1

- ¹ In 2002-2003, the amount of the foreign aid that the government of Bangladesh obtained was US\$ 1739 million. More recently, the government has begun to claim that the country is no longer too dependent on foreign aid.
- ² Karim (2004:300) reports that in 1998, there were more than 13,000 registered with the NGO Affairs Bureau, of which at least 1200 NGOs were directly funded by foreign aid. Of this number, 549 NGOs worked directly with women.
- ³ Though the Bangladesh government confirmed the arrangement of necessary security measures for President Clinton, his tour in the village was canceled just few hours before scheduled time because of serious concerns raised by the American Secret Service. Senior U.S. administration officials informed the media that as the security service had raised the concern that they could not secure the town, U.S. officials said that the forest the president would have to fly over in a ????. The officials further said that the U.S. intelligents had received information that helicopter could conceal an attacker (what they meant was the 'fundamentalists') armed with a shoulder-launched missile. Such statement shocked many Bangladeshis. Interestingly two days later the New York Times also reported that U.S. intelligence had received information in the preceding week that the 'fundamentalists' who might have a connection with Osama Bin Laden were considering to attack Clinton. However, some people and news paper also identified different reason (though not very seriously taken) in this respect. According to their opinion, as United State had support Pakistan during the war of independence, it might be embarrassing for any American president to go to the national monument to show his honor to the martyr freedom fighter. Whatever the reason of the cencelation of his tour was, nonetheless many Bangladeshis were surprised and shocked with this whole situation. (For more discussion on this issue, see Riaz (2004:173-174).
- ⁴ Adnan (1989) used such metaphor to portray the poor rural women of Bangladesh in a passive role.
- ⁵ For example, Badruddin Omar, a renowned Marxist intellectual of the country, emphasizes the sources of funds for NGOs, and claims that NGOs are there to promote the interests of 'imperialists' and not of the poor people. He argues: "First you will have to ask where they are getting their money from, ... Moreover, you have to remember one thing: they are being financed by the Imperialist agencies whom they lovingly call donors. This is common sense knowledge, if imperialists are financing these projects there is no question of the benefit reaching the people."
- ⁶ At the time of conducting my fieldwork from 1996-1998, I was enrolled in the PhD program in Social Anthropology at the University of Sussex. In 1999, changes in my personal circumstances forced me to discontinue my doctoral studies, which I resumed at the University of Heidelberg in 2001.

Notes to Chapter 2

- ⁷ This prevailing mood of self-reflexivity, of course, is related to the 'postmodernist turn' in Anthropology (Mascia-Lees et al. 1989; cf. Clifford and Marcus 1986; di Lionardo 1991).
- ⁸ The development strategy being pushed by the government was based on monoculture, but the women farmers "preferred to continue with their local practice, which included a more systematic pattern of cultivation, based on intercrossing and growing both cash and food crops, a combination that ensured steady, even if little, income and spread of labor evenly throughout the year" (Escobar 1995:173)

⁹ It must be mentioned that this trend is not limited to the Islamic world alone. The growing militancy of the religious right in the U.S.; Zionism in Israel, the rise of the Hindu nationalist movement in India, are just some of the obvious examples of fundamentalist trends in other religious communities.

¹⁰ Watson (1994) also discusses how the 'veil' has different forms and meanings in different context.

¹¹ For example, Moser (1993:43), after noting that "[t]he 1990s has already witnessed the destruction of many socialist and communist state systems as well as *the growing influence of religious fundamentalism* as the basis for state legitimacy," proceeds to a general discussion of the relationship between women and state policies, without elaborating or explaining how 'religious fundamentalism' relates to state policies or to gender or to development

Notes to Chapter 3

¹² It may be noted that the Partition (of British India into two states) is still viewed by many South Asians as ultimately the outcome of British 'divide and rule' policy.

¹³ For Example, Alankara (The Badge of Slavery), Ardhangi (The Other Half), Sultana's Dream (in english), Bhrata Bhagni (Brother and Sister) etc. Some of Rokeya's works are now available in English translation (e.g. Hossain 1988)

¹⁴ In 1995, after 24 year of the independent of the country for the first time a woman named Taramon Bibi who fought in the front line, was given a title of honor *Bir Pratik* by the state for her role as a 'freedom fighter' in the Liberation War of 1971. Later Captain Sitara has also been rewarded for such contribution.

¹⁵ This campaign was conducted under the banner of an organization named *ekattorer ghatak dalal nirmul komiti*, 'Committee for the Eradication of the Killers and Collaborators of Seventy-One (i.e. 1971, the year when the 9-month long Liberation War took place and Bangladesh won its independence)

¹⁶ Although Nasreen is not the first person to write strongly about the issues of male domination/female subordination in Bangladeshi society, her candor in writing about the female sexuality is quite novel, something that seems to explain the relative silence of 'progressives', 'liberals' and women's groups when she was forced to leave the country. The focus of Nasreen writings, according to Siddiqui (1998), is often explicitly on the female body and sexuality, subjects that are taboo in Bangladeshi public discourse, especially for female voices. Following are some samples of her writings taken from different sources (for more examples, see Hashmi 2000): "When a dog is chasing you, be warned/That dog has rabies./When a man is chasing you, be warned/That man has syphilis". "Why only women should be 'chaste', not men?" "Marriage for Bangladeshi women is similar to lottery—only the very lucky ones get good husbands." "While a man is at liberty to take his shirt off on a hot summer day, why should a woman not take off her shirt in similar situations?"

¹⁷ These were paramilitary organizations created by the Pakistani army during the war of 1971 to kill Bangladeshi civilians.

¹⁸ It is customary in Bangladesh to refer public figures by their 'first names' (which are often shortened)

¹⁹ Besides the majority Bengali, there are several dozens small ethnic groups in Bangladesh. Officially known as 'tribal' people, these groups include the Bawm, Chakma, Garo, Khasi, Marma, Mro, Rakhaing, Santal, Tripura etc.

²⁰ Saudi Arabia recognised Bangladesh as an independent country on 16 August 1975, the day after Mujib's assassination.

²¹ The Dar-ul-Ulum Madrasa in the town of Sahranpur, UP (India) was opened in 1857 after the failed independence struggle by sepoys against the British. It is the second largest Islamic seminary in the world. Thousands of Madrasas in South Asia are attached to it.

²² Siddiqui (1998:212) informs that according to the report of Amenity International (Bangladesh), Jamaat-i-Islami has an estimated six million associated member.

²³ Cf. White (1990:95): “It is not just for the Bangladeshi state that ‘women’s issues represent a potential resource, this is also very much true for development agencies. There are two directions in this. In the first place, groups already committed to working against gender oppression find funds to take updevelopment activities. In the second place, established development organizations find in women a means to expand their programs and gain access to new sources of funding”.

²⁴ The global circulation of the same basic discourse is apparent, for example, when we learn that a report on “Women in Development” by a Task force in Bangladesh “is structured on the basis of a model used in the Philippine Development for Women (1989-1992)”. (*Report of the Task Forces* 1991:328)

Notes to Chapter 4

²⁵ There are many opinions regarding the derivation of the name of Potiya. According to Dr. Ahmed Sharif (1994), a Bangla language expert, it could have originated from the Hindi word potti that refers to a place where the same kind of goods are sold. Another opinion is that the place name derives from Bangla potuwa, which refers to artisans who make earthen statues, cooking pots, toys etc. It is assumed that such artisans lived in this region earlier. The word *pot*, however also means a piece of cloth and in this context it is believed that gamchha (a kind of towel) or other such articles were traded or that weavers lived in that area. Whatever may have been actual root, different views regarding the origin of the name Potiya possibly include some clues to the past history of this place.

Notes to Chapter 5

²⁶ Grameen Bank, BRAC, ASA, CARE Bangladesh, World Vision, LFC, Shonirvhor, Radol, Nishkriti, Upaie, Tulip, Muslim Foundation, BITA, Proshika (Commilla), Jagoroni, etc

²⁷ I noticed that most of the people called him *Doctor* Yunus. But some people in the village also referred to him as *Daktar* (medical doctor) Yunus.

²⁸ Commonly the people of the village used ‘tui/tumi’ to address anybody, whether elder or younger.

²⁹ They used the term *bideshi* for the expatriate donor/researcher, who sometimes visited the area.

³⁰ Interestingly I heard that if any female field worker behave similar to her male colleague, the members called her as ‘mohila sir’ (female sir), rather than as ‘Apa’

³¹ I.e. divorce by uttering *talak* ('divorce') three times; this is illegal, but still widely practiced.

Notes to Chapter 6

³² According to the first census of the country, which was conducted in 1974, the percentage of the Christian was 0.3 (216000) of total 71,478,000. Though the number of Christian population in Bangladesh has increased gradually but compare to the total population of the country it is very insignificant. For example, while in 1991 the number of the Christian population was 346000 (0.3%) of 106,315000, nonetheless the last census conducted in 2001 shows that it has become 369000 (0.3) of total 123,151.

³³ Though during the fieldwork, Clinton was the president of America, but as the Gulf war happened just a few years back during the Bush (senior) govt. agitators referred to him as the president of the U.S.

³⁴ This song was originally composed by a villager (not a mullah) in Bogra district; see Hashmi (2000:125)

- ³⁵ That the story was clearly fabricated is attested by the fact that there were no BRAC schools in Kutubdia at that time.
- ³⁶ The Inquilab Group belongs to Moulana Mannan and his sons. The Group owns the Daily Inquilab, a weekly magazine named Purnima and one of the largest printing press in Dhaka.
- ³⁷ Many female children (not more than 9/10 years) learn Arabic in the madrasa in the early morning.
- ³⁸ Generally students addressed a Muslim female teacher as *apa* and a Hindu female teacher as *didimoni*. But both terms mean 'elder sister.'
- ³⁹ Indeed, similar A member of the Central committee (Majlis-I-sura) of the Jamaat-i-Islami of Bangladesh and a member of the Parliament, Maulana Delwar Hussain Saidi has given (but in a different way) the similar vie. He regularly tours the country, lecturing massive audiences on the Jamaat's interpretation of Islam. Cassette recordings of his wazes on different issues (e.g. purda, women's role etc) are readily available throughout rural Bangladesh. In one of his speech on Purda he analogized woman with banana, which later became very much popular in the rural area. In his speech, he said that when a woman works alongside her male colleagues, men would lose interest in her, because men are not interested in those who are readily available.

Notes to Chapter 7

- ⁴⁰ It may be mentioned that in 2002, there was a split in ADAB, and large number of NGOs including BRAC left BRAC to form a rival association named Federation of NGOs in Bangladesh (FNB).

Notes to Chapter 8

- ⁴¹ Some news reports state that JMB activists have indeed issued threats that after the courts and other government offices, NGOs will be their next target.

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