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**ECONOMIC CONTRIBUTION OF RURAL WOMEN AND THEIR
PARTICIPATION IN THE HOUSEHOLD DECISION
MAKING PROCESS IN BANGLADESH**

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ABSTRACT

The present micro-study is concerned with an important aspect of the relation between the poor rural women and the Grameen Bank in Bangladesh. This aspect refers to the status of poor women in the countryside in Bangladesh, after they started getting a modicum of income from economic activities aided by the credit from the Grameen Bank. More specifically, this study presents the data regarding the association between the economic activity independently carried out with the credit received from the Grameen Bank by the women of two villages, viz., Bhatpara and Panchdona, in Narsingdi district of Bangladesh, and differences, if any, in the status of the loanee and the non loanee women.

I. INTRODUCTION

Comprising almost half of the world's population, women form a veritable human resources base. In reality, however, inequality in the status between men and women has stood in the way of society's granting recognition to women, which resulted in the denial of opportunities for them and the utilization of their potentialities for the community's welfare. Women have been subordinated to men almost always and everywhere, though they seem to have recognized and protested that situation in some form or other (Chafetz and Dworkin, 1986, cited in Ritzer; 1986, p. 403).

Bangladesh is a populous, underdeveloped country. It requires proper utilization of its resources-material and human. Women's contribution to national development is not recognized here. The tables which are presented in Appendix will give an idea of the socioeconomic conditions prevailing in the country (See Appendix Tables 1 and 2).

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In the male-dominated society of Bangladesh the women in both rural and urban areas occupy a status which is generally much inferior to that of men. In all spheres of social and economic activities such as education, employment and work, health and nutrition, politics and even in life within the family, women enjoy very limited opportunities, if at all.

Not only their movement is restricted within a prescribed space, but adverse in their effect on a clearly and rigidly defined allocation of gender based responsibilities is there, resulting into the general powerlessness of women, even though the contribution of women to their families through their economic activities, which are deliberately ignored or kept invisible by men, is substantial. This subordinate position is further reinforced through various kinds of religious beliefs and cultural practices. The pattern of training imparted to a female child in Bangladesh emphasizes her subordinate role within the household (Aziz 1989, p. 56).

For improving the status of women, a number of measures by the Government as well as voluntary or Non-governmental organisations have been taken in Bangladesh (Duza, 1989). The Grameen Bank provides a notable illustration. The Grameen Bank is the institution to break away from traditional credit disbursing practices assisting the economically well off and provides credit to rural people without any collateral. Further, to effectively utilise human resources, the Grameen Bank targets rural women below the subsistence level and involves them with its organisational framework for economic and social mobilisation. Through its economic and social programmes, the Grameen Bank has continuously tried to break the interlock of rural women's economic dependency and social practices like the purdah, which perpetuate through cultural traditions and religious norms (Mizan 1992, p. 9).

The Grameen Bank was inaugurated in 1976 and in 1983 it was transformed by a Government ordinance into a specialized financial institution for the poor. Being convinced that lending to the poor was not a risk, the Central Bank of Bangladesh, and the United Nations Children's Fund have provided funds to the Grameen Bank. The Grameen Bank at present has over 17,15,186 members (16,12,853 women members compared to 1,02,333 men) in more than 33,420 villages (Grameen Bank monthly Statements, 1993, p. 2) and has disbursed over \$400 million since 1976 (Shams 1992, p. 25).

The Grameen Bank did not originally have a smooth sailing. Many needy women did not take loans since they succumbed to fears of violating religious principles or were too nervous to handle a relatively large quantum of money on their own. Nonetheless, the bank attempts to help them all through with some economic plan that improves their access to credit and through a social development programme that facilitates collective action (Shehabuddin, 1992, p. 78).

The paper has been organized in five sections. The next Section briefly discusses about the objective of the study. In Section III, method of the study is narrated, i.e., research design, definitions of the concepts, method of data collection and sample of the study are discussed.

Analysis of the findings of the study is in Section IV. Finally, conclusions have been drawn in Section V.

II. OBJECTIVES OF THE STUDY

This study has sought to ascertain the status of women in contemporary rural Bangladesh in relation to development schemes initiated by Grameen Bank. Accordingly, this study, inquires into the nature of the status of women in their families vis-a-vis their economic contribution towards the running of their homes.

The study assumes that when a woman supports her family economically, she would be involved to a greater extent in the family's decision-making process than a woman who is merely a housewife. This proposition may be broken into several more specific hypotheses :

(a) There is an association between the economic contribution of women to their families and their participation in the household decision-making process.

(b) There is an association between the economic contribution of women to their families and the extent of their control over their family income.

(c) There is an association between women's economic contribution to their families and the extent of their control over the sale of the property owned by them.

(d) There is an association between the economic contribution of women to their families and their opinion regarding the role of husbands and wives in running the household.

In order to test the above hypotheses two categories of women have been included in the study : the first category comprises the "loanee" women, i.e., those housewives, who have taken loan from Grameen Bank for any productive purpose or income-generating activity and have thereby found a specific and regular source of income for contribution to the subsistence of the family. The other category consists of the "non-loanee" women, i.e., those housewives who have not taken any such loan from the Grameen Bank or any other development agency, and therefore, are not "economically active".

III. METHODS OF THE STUDY

Research Design

The design of the study *is descriptive* in nature. That is, the primary purpose of this inquiry *is to describe* a specific situation, namely, whether and how far a woman's status is related to her contribution to the subsistence of her family.

As necessitated in this study design, what is called for here is looking at descriptive patterns only, that is, what it is. Scientific observation being careful and deliberate, scientific descriptions are typically more accurate and precise than casual, haphazard descriptions.

However, neither this research design demands, nor has the present researcher proposed testing of any *casual relationship* among variables or introduction of any "elaboration model" (Babbie, 1992, p. 91) in data analysis. The application of the elaboration model (the name is associated with a logical model used in the analysis of multivariate relationships in social research and it involves the introduction of a control variable as a mechanism for understanding a relationship discovered between two other variables), has not therefore, been necessary here (Babbie, 1992, p. 410). What the researcher has tried to see here is whether the loanee group of women enjoy any better status (relating to their participation in the family decision making process) vis-a-vis their non-loanee counterparts. Of course, if any such association (between the women's economic contribution to the family's subsistence and their greater participation in the family decision-making process) is found, efforts have been made to *interpret* such association and find the probable rationale behind the same. Also, while interpreting data, attempt has been made to compare the findings of this inquiry with what other researchers have found in comparable situations. The study, however, never planned to test any hypothesis stating that the economic contribution of women leads to the enhancement of their status. The study does not propose to identify the *necessary* or *sufficient* conditions behind any probable enhancement of the women's status. So multivariate analysis of data, which involves measuring the effects of intervening variables on any association between the dependent and independent variables is not called for by the research objective and design of the present inquiry.

Definitions of the concepts

Women's economic contribution in the present study means goods and/or services which a woman contributes to her family's subsistence, out of her income which she earns from the work carried out with the loan taken from the Grameen Bank. This income may be used for meeting the requirements of her family as well as for improving her quality of life situation.

More specifically stated, women can contribute to the family and to the improvement of quality of her life in the following ways :

- 1) by providing for such bare necessities as food and clothes for the family;
- 2) by helping their husbands in pursuing their business activities;
- 3) by providing money for buying land for the purpose of cultivation;
- 4) by making monetary contribution for the purpose of house-building;
- 5) by bearing the entries or part expenses for education of their children;
- 6) by bearing expenses on health of family members;
- 7) by contributing money towards maintenance of sanitary system of their homes;
- 8) by meeting expenses incurred with regard to the marriage of their offspring.

Status is complex, dynamic and relative concept, encompassing certain powers derived either from one's own achievements and/or from that of one's ancestors (Mahadevan, Aghajanian, Jayasree and Moni 1989, p. 348).

In this study, *women's status* has been defined as women's capacity for participation in the family decision making process which has been operationalised with the help of following indices:

- I) participation in decisions of family budget:
 - 1) daily shopping expenses,
 - 2) expenditure on guests,
 - 3) expenses on festivals,
 - 4) daily cuisine,
 - 5) expenditure on children's items, such as clothes, gifts, toys, snacks, and so on,
 - 6) expenses on food,
 - 7) buying things for other family members,
 - 8) buying sundry articles for the household.
 - 9) buying clothes for self,
 - 10) expenses on house building/repair,
 - 11) children's school admission,
 - 12) appointing tutors for children,
 - 13) choosing the school where children would be admitted.
 - 14) extent of children's education,
 - 15) negotiating children's marriage,
 - 16) expenses on children's marriage,
 - 17) selecting the health institution where children would be treated in case they become ill,
 - 18) selecting the health institution where other members of the household would be treated in case they becomes ill,
 - 19) selecting the health institution where the respondent herself would go for treatment in case she become ill,
- II) participating in decisions on the mode of expenditure of the family income;
- III) participating in decisions on the running of the household and family.

Method of Data Collection

To test the hypotheses, field work was carried out in two villages in the Narsingdi district of Bangladesh.

For this study, interview was considered the appropriate method of obtaining relevant data, in view of that a large number of respondents were illiterate or bordering on so.

In this study, the partly structured interview schedule used as main aspect is, "participation of women in the family decision-making process".

In addition, a number of questions were included in the interview schedule to facilitate collection of some relevant socio-economic and demographic information regarding the respondents' age, level of literacy, income, per-capita monthly income, family size, family types, number of children, number of cattle owned, respondents perception of their own status in relation to their being loanee/non-loanee women, the impact of their economic activity on themselves and their families, and the like.

Next, the interview schedule was pre-tested among 25 "Loanee" and 15 "non-loanee" women having comparable background in a village in Bangladesh.

Sample of this study

The targeted respondents of this study were those women who had taken loans from the *Panchdona* branch of the Grameen Bank in two villages in Narsingdi district of Bangladesh.

For the purpose of conducting interview a sample of 150 women has been drawn following the *purposive sampling* technique. The sample is, however, divided into two sub-groups - those who had taken loans from the Grameen Bank (loanee group) and those who had not taken any such loan either from the Graman Bank or any other development agencies (nonloanee group) for the purpose of sub-group comparisons. As there is no methodological or statistical requirement that for holding comparisons the sub-group would be of equal size (Babbie 1992, p. 394), 100 "loanee" women were drawn from amongst the list of beneficiaries of the *Panchdona* Branch of the Grameen Bank. The sample of 50 "non-loanee" respondents were chosen from amongst the neighbours of the "loanee" respondents.

The authors do not claim here that the issues examined in the present study are exclusive or the approach is the best one. Obviously this study is limited in many respect, as it is the research of a person working within the limitations of time and money.

IV. ANALYSIS OF THE FINDINGS

Socio-economic background of the respondents

The following tables highlight the description of the respondents by their age, education, income and type of family which were not significantly different between the two groups of respondent women.

Table 1. Loanee and Non-loanee Women, by Age

Age (in year)	Loanee Women %	Non-loanee Women %
- 31	28	38
31 - 40	37	24
41 - 54	25	26
55 +	10	12
Total	100 (n = 100)	100 (n = 50)
Median age	36.9 years	36 years

$\chi^2 = 2.92$; df = 3; Not Significant at 0.05 level

Table 2. Loanee and Non-loanee Women, by Education

Level of education	Loanee Women %	Non-loanee Women %
Illiterate - Just write Own name	66	54
Upto Class II	18	26
Upto Class V	9	12
Class VI - Metric (S.S.C)	7	8
Total	100 (n = 100)	100 (n = 50)

$\chi^2 = 8.16$; df = 3; Not Significant at 0.05 level

Table 3. Loanee and Non-loanee Women, by The Types of their Families

Type of family	Loanee Women %	Non-loanee Women %
Nuclear	71	76
Non-nuclear	29	24
Total	100 (n = 100)	100 (n = 50)

$\chi^2 = 0.04$ df = 1; Not Significant at 0.05 level

Table 4. Loanee and Non-loanee Women, by The Per-capita Monthly Income of their Families

Income (In Taka)	Loanee women %	Non-loanee women %
51 - 150	4	6
151 - 250	11	16
251 - 350	36	46
351 - 450	37	22
451 - above	12	10
Total	100 (n = 100)	100 (n = 50)
Median	348.00	311.00

$\chi^2 = 4.25$ df = 4; Not Significant at 0.05 level

Loanee and Non-loanee Women's Participation in Different Spheres of the Family Decisions Making Process

Chi-square test has been applied for testing significant differences between the loanee and non-loanee groups of women, and the *0.05 level of significance* has been adopted for determining the statistical significance of difference. The contingency χ^2 test is valid even when different sub-groups of unequal size are considered (Blalock, 1979, Table 15.1, p. 280 ; Bhattacharyya & Johnson, 1977, Example 13.7, Table 13.10, p. 432).

Table 5 reveals the extent of differences between the women of the loanee group, who economically contribute to their families, and those of the non-loanee group, who do not economically contribute, in respect of their participation in decision-making in the family.

In order to measure the degree or extent of participation in decision-making process 19 items were considered. Among these, a statistically significant difference is noted between the two groups at 0.05 level in relation to 11 items viz., item nos. 2, 3, 4, 5, 6, 8, 9, 10, 11, 12, 14. No statistically difference is observed in rest 8 items.

Hence it is found that those women who economically contribute to their families get the opportunity for making decisions in matters on their own or in consultation with their husbands in a large number of matters. On the other, the occasions for this are fewer in cases of those women who do not economically contribute.

Table 5. Loannee and Non-loannee Women, by Their Participation in Decision-Making Process

Items	Loannee Women						Non-loannee Women						level of significance at 0.05 level			
	Wife solely %	Wife Primarily %	Equally by wife and husband %	Husband Primarily %	Husband solely/along with elderly members %	N.A. %	Wife solely %	Wife Primarily %	Equally by wife and husband %	Husband Primarily %	Husband solely/along with elderly members %	N.A. %		χ^2	df	Not Sig
1. Daily shopping expenses	9	13	39	13	26	-	2	6	30	24	38	-	50	8.75	4	Not Sig
2. Expenditure on guests	9	12	39	17	23	-	2	6	26	22	44	-	50	10.61	4	Not Sig
3. Expenses on festivals	8	11	41	23	17	-	4	6	22	26	42	-	50	13.87	4	Significant
4. Daily cuisine	10	15	35	14	27	-	4	6	26	30	34	-	50	10.12	4	Significant
5. Expenses on food	8	15	25	22	30	15	2	5	26	12	55	16	42	10.64	4	Significant
6. Expenditure on children's items, such as clothes, gifts toys, snacks and so on	5	9	49	21	16	-	4	4	38	21	42	-	50	12.76	4	Significant
7. Buying things for other family members	7	7	48	17	21	71	-	-	50	25	25	76	12	1.7	4	Not Sig
8. Buying sundry articles	7	11	46	23	13	-	2	6	34	26	32	-	50	9.93	4	Significant
9. Buying clothes for self	25	11	24	17	23	-	8	12	22	14	44	-	50	10.14	4	Significant
10. Expenses of house repair/building	6	3	56	17	18	11	-	2	46	9	43	12	44	11.56	4	Significant
11. Children's school admission	3	6	56	15	20	12	2	2	28	26	42	14	43	12.25	4	Significant
12. Appointing tutors for children	11	9	48	19	13	12	2	5	37	26	30	14	43	9.77	4	Significant
13. Choosing the school where children would be admitted	3	5	44	19	29	12	-	2	36	26	36	22	39	4.62	4	Not Sig

Table 5 (Contd)

Items	Loanee Women						Non-loanee Women						level of significance at 0.05 level				
	Wife solely %	Wife Primarily %	Equally by wife and husband %	Husband Primarily %	Husband solely/with elderly members %	N.A. %	N	Wife solely %	Wife Primarily %	Equally by wife and husband %	Husband Primarily %	Husband solely/with elderly members %		N.A. %	N	χ^2	df
14. Extent of children's education	7	10	47	19	17	12	88	2	2	33	21	42	14	43	11.95	4	Significant
15. Negotiating children's marriage	-	9	56	15	20	54	46	-	-	43	21	36	44	28	5.21	4	Not Sig
16. Expenses on children's marriage	-	11	61	13	15	54	46	-	-	43	25	32	44	28	7.84	4	Not Sig
17. Selection the health institution where children would be treated in case they become ill	5	4	45	15	31	-	100	2	2	40	10	46	-	50	4.06	4	Not Sig
18. Selecting the health institution where other members of the household would be treated in case they become ill	-	3	35	19	43	-	100	-	2	26	10	62	-	50	5.08	4	Not Sig
19. Selecting the health institution where the respondent herself would go for treatment in case she becomes ill.	2	2	31	25	40	-	100	-	2	24	22	52	-	50	2.79	4	Not Sig

1) "Decision taken by the wife *solely*" implies those decisions which are made by the respondents themselves without any participation of their husbands or others.

2) "Decision taken by the wife *primarily*" implies those decisions which are made mainly by respondents themselves but apparently with the participation of their husbands, in the form of offering suggestions by the latter. Such decisions usually carry something like 75% of the respondents' own views along with 25% of the husbands' opinion. As for instance, a respondent has said, "I have to take decisions even regarding major household matters. However, I always consult

Table 5 (Contd)

- my husband before arriving at a final decision". Further, "while buying a plot of land, once, I intended to have the plot registered in my son's name. Initially my husband had objected to this. But later on after some discussion, he conceded to the point made by me and accepted my decision".
- 3) "Decision taken *equally by the wife and the husband*" comprises those decisions which are arrived at by the mutual consent of the respondent and her husband. In such kinds of decision-making, both the respondent and her husband have possibly equal authority or rejecting or accepting a decision arrived at by either of them, e.g., as regarding decision on the marriage of children. The key characteristic of such a decision is that both the respondent and her husband participate jointly and with equal effect in reaching the final decision.
 - 4) "Decision taken *primarily by the husband*" involves the decisions made mainly by the husband with the wife (i.e., the respondent) participating in a small way. Such decisions usually carry about 75% of the husband's own views along with 25% of the respondents' opinion.
 - 5) "Decision taken by the *husband solely*" are those decisions where the respondents have little say and when the respondents husband determines the matters all by himself without any participation of the respondent and in such decisions, the husbands opinion is essentially imposed upon the respondent.
- Or,
- "Decision taken collectively by the husband and elderly members of the family "are those decisions which are made together by the husband and elderly members of the family with the exclusion of the respondent. In several non-nuclear families the wife is excluded from the decision-making process and she accepts this position quite easily. Accordingly, the wife, notwithstanding her exclusion from the decision-making process, concedes with decision arrived at collectively by the husband and elderly members of the family.
- or,
- "Decisions taken exclusively by elderly members of the family," essentially those decisions made only by the elderly members with the exclusion of both the husband and the respondent. In such decision-making processes, neither her husband nor the respondent participates, and therefore, has any control over the decision-making process.

Table 6 A shows the extent of control exercised by the husband and the wife over family income, expenditure and savings. It is observed that non-loanee women as far as control over the expenditure of the husband's income and income from the other sources are concerned, there is hardly any statistically significant difference between loanee and non-loanee women. However, in matters such as control over the husband's income, savings, control over expenditure of money earned through sale of poultry and dairy products, a statistically significant difference is observed between loanee and non-loanee women. Evidently loanee women are placed at a position of relative advantage in these matters over non-loanee women. Further, while loanee women may not have freedom of expenditure of the husband's income, they certainly enjoy their husband's trust and confidence regarding the safe-keeping of the husband's income. Non-loanee women do not enjoy their husband's trust and confidence in this regard.

The loanee women earn some amount of money from the economic ventures started with the loan from the Grameen Bank. Usually, a person who earns money can keep the sum he/ she earns with himself/herself. But is it invariably the case with the loanee women who make some earnings? Or, is it a fact that they have to give their earnings to the hands of their husbands because of the patriarchal value generally prevailing in the society? Table 6B throws some light on queries like these. The figures in the table show that in case of nearly half (i.e. 48%) of the loanee women their earning are kept in their own custody. A large section of these women has informed the researcher at the time of interview that earlier they did not have the skill of keeping accounts, since they hardly got any money to handle. They had neither the opportunity nor the courage for handling even such a small sum as Takes 500/-. But now, they have to interact with Grameen Bank and handle their accounts with the Bank. They have to interact with the suppliers of raw materials as well as the buyers of what they produce. As a result, they have now developed the sense of keeping accounts and they are not afraid of keeping their earnings in their own custody. And, in case of one-third of the loanee women, their earnings are kept in the joint custody of the husband and the wife whereas in case of 19% of the loanee women the earnings of these women are kept in the custody of their husbands. Thus, more than 50% of the loanee women cannot keep their earnings solely in their own custody.

When it comes to the question of loanee women's control over expenditure of the sum earned by them, the picture seems to be still less optimistic for them. Table 6C presents the data regarding the nature of control exercised by loanee women over the expenditure of the sum earned by them. And figures in Table 6C show that less than one-third of the loanee women have exclusive control over the expenditure of the income earned by them (though according to Table 6B nearly half of them can keep their earning in their own custody). And, it is very important to note that the percentage of loanee women whose husbands exercise control over the expenditure of the sum earned by them (i.e., 40%) is higher than the percentage of women who themselves take decisions regarding the expenditure of the income earned by them (i.e., 31%) as well as the percentage of women who take decisions in the matter jointly with their husbands (i.e., 29%). Thus at least in this case independent earning has not enhanced their decision-making power or their status to any significant extent.

Table 6 A. Loanee and Non-loanee Women, by Their Control over Family Income/Expenditure/Savings

Control over family income/ expenditure/savings	Loanee women			Non-loanee women			Level of Significance at 0.05 level
	Wife %	Both %	Husband N	Wife %	Both %	Husband N	
Q. 1. Who controls expenditure of husband's income ?	15	45	40	6	44	50	3.01 2 Not significant
Q. 2. Who controls expenditure of money earned through sale of poultry and and dairy products ?	32	48	20	18	44	50	6.65 " Significant
Q. 3. Who controls expenditure of other sources of income in the family ?	17	43	40	8	44	50	2.43 " Not significant
Q. 4. Who is entrusted with safe keeping of husband's income ?	45	31	24	24	48	50	6.71 " Significant
Q. 5. Who is entrusted with safe keeping of family savings ?	25	37	38	20	58	50	6.31 " Significant

Table 6B. Loanee Women by Their Control over Own Income

Keeping of women's income by	Loanee Women %
Self	48
Both husband and wife	33
Husband	19
Total	100 (N = 100)

Table 6C. Loanee Women, by Their Control over Expenditure of Their Own Income

Control of expenditure of women's income by	Loanee Women %
Self	31
Both husband and wife	29
Husband	40
Total	100 (N = 100)

Table 7 shows whether and to what extent loanee and non-loanee women can sell their property when the need arises. It appears that loanee women are in a relatively better position than non-loanee women in this regard. The difference is statistically significant at 0.05 level. However, the need to sell property does not arise frequently and thus the answer to this question is mostly based on women's perception and not so much on actual occurrences.

Table 7. Loanee and Non-loanee Women, by Their Freedom to Sell Their Property

Extent of freedom exercised	Loanee Women %	Non-loanee Women %
Can sell after due intimation to husband	10	2
Can sell only after due permission from husband	42	22
Do not sell anyway	48	76
Total	100 (n = 96)	100 (n = 45)

$$\chi^2 = 9.93; df = 2; \text{Significant at } 0.05 \text{ level}$$

Note : Information in this regard has not been obtained from 4 loanee women and 5 non-loanee women.

Table 8 shows that the number of women expressing their opinions in favour of sharing the responsibility for running the household by both of the spouses is larger in case of the loanee women than in case of the non-loanee and the difference has been statistically significant.

Table 8. Loanee and Non-loanee Women by Their Opinion regarding the Role of Husbands and Wives in Running the Household

Opinion	Loanee Women %	Non-loanee Women %
Husband alone should bear sole responsibility	7	24
Both should share responsibility	93	76
Total	100 (n = 100)	100 (n = 50)

$\chi^2 = 8.73$; df = 1; Significant at 0.01 level

V. CONCLUSIONS

All patriarchal societies in general, and rural-agarian societies more so, advance and uphold the notion that the responsibility of running the family lies essentially with the man. Accordingly much of the power of decision making is vested in the hands of the man, and the women is expected to unquestioningly abide by it. Against this background, this study has sought to critically examine the proposition that in a subsistence family, if the woman also makes economic contribution, which is visible because of earning from some activity not connected with what is considered part of household chores and is considered effective, towards running the family, she would, accordingly, enjoy relatively more power in terms of decision-making within her family in comparison with the women who does not make such a contribution.

The findings reveal that women who make effective economic contribution towards running their families, enjoy relatively greater power within their families in terms of decision-making, either independently or jointly with their husbands, than women who do not make effective economic contribution towards running their families.

It may therefore be understood that by facilitating women's participation in the economic sphere the Grameen Bank has played a positive and significant role in the life of women in terms of improving their status in general and that of their position within the family as far as

decision-making is concerned. Again, as far as family savings are concerned, loanee women wield greater influence and control than non-loanee women.

Further, the number of women favouring the view that both husband and wife should share the responsibility of running the household (i.e., running the household is not solely the husband's responsibility) is higher in the case of loanee women than in the case of non-loanee women.

This study, thus, brings to the fore that loanee women wield relatively greater power than non-loanee women in decision-making, and this fact is positively associated with loanee women's capacity to generate income and consequently their acquisition of property. For instance, as has been observed, with regard to housing renovation and repair, loanee women participate relatively more in the decision making process than non-loanee women, the significant fact as apparent from the sample, being that 25 loanee women possess their own houses.

Further, the loanee women have confided to the researcher that their husbands no longer threaten them with separation or *Talaq*, virtual or actual. All this indicates a positive gain for women in a patriarchal rural society.

Undoubtedly, credit as an entry point for enhancement of women's status has successfully demonstrated its necessity. What is needed is not only equitable distribution of resources to hitherto marginalised men and women but also a reformulation of political and social relations that reinforce the inequality between men and women.

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APPENDIX : Table 1. Bangladesh National Census Results

Variable	1991	1981	% Diff
1. Household (Enumerated)	19,397,992	15,075,887	28.67
2. <i>Population</i>			
A. Enumerated :			
Total	106,314,992	87,119,965	22.03
Male	54,728,350	44,919,191	21.84
Female	51,586,642	42,200,774	22.24
B. Adjusted :			
Total	111,455,185	89,912,000	23.96
Male	57,313,929	46,295,000	23.80
Female	54,141,256	43,617,000	24.13
3. Pop. Growth Rate (E)	2.01	2.88	(-) 30.21
(A)	2.17	2.35	(-) 7.66
4. Density (Sq. km.), (Adj)	755	609	23.97
5. Literacy (7+ Yrs)	32.4	26.0	24.62
6. School Attend. (5-24 Yrs)	17,622,364	8,927,015	97.40
7. Sex Ratio (Adj)	105.86	106.14	(-) 0.26
8. Child Women Ratio			
Total	742	807	(-) 8.05
Rural	779	822	(-) 5.23
Urban	596	715	(-) 16.64
9. Dependency Ratio			
Total	102.06	109.34	(-) 6.66
Rural	108.14	113.82	(-) 4.99
Urban	80.50	87.45	(-) 7.95
10. Economic Activity (Ref)			
Total	43.05	40.50	6.30
Male	77.06	73.90	4.28
Female	6.66	4.30	54.88
11. Index of Ageing			
Total	11.88	12.08	(-) 1.66
Male	12.93	13.19	(-) 1.97
Female	10.76	10.90	(-) 1.28
12. Median Age			
Total	18	17	5.88
Male	18	17	5.88
Female	18	17	5.88
13. Urban Population (A) (%)	20.15	15.67	28.59

Source : Population census in brief, 1991, Bangladesh Bureau of Statistics.

APPENDIX : Table 2. Employed persons 10 years and above by status in employment and sex, 1989 (percent)

Status in employment	Bangladesh			Urban			Rural		
	Both sex	Male	Female	Both sex	Male	Female	Both sex	Male	Female
All employed persons	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Self employed	29.6	43.3	10.2	33.8	41.8	11.1	29.1	43.5	10.2
Unpaid family helper	45.8	19.8	82.5	22.7	10.0	58.8	48.6	21.4	84.3
Employed	9.5	13.1	4.5	35.0	38.1	26.4	6.4	9.1	2.9
Day labourer	15.1	23.8	2.8	8.5	10.1	3.7	15.9	26.0	2.6

Source : Statistical Yearbook of Bangladesh, 1992, p. 93, BBS.