

マイクロクレジットによる農村婦人のジェンダー意識改革

誌名	農林業問題研究
ISSN	03888525
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発行元	富民協会
巻/号	45巻1号
掲載ページ	p. 114-119
発行年月	2009年6月

農林水産省 農林水産技術会議事務局筑波産学連携支援センター
Tsukuba Business-Academia Cooperation Support Center, Agriculture, Forestry and Fisheries Research Council
Secretariat



Developing Gender Awareness among the Rural Women through Micro-credit Programmes: A case study from Bangladesh

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マイクロクレジットによる農村婦人のジェンダー意識改革 —バングラデシュを事例として—

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本研究は、バングラデシュにおける農村婦人のジェンダーへの認識の程度、およびジェンダーへの認識に果たしているマイクロクレジットの役割を探ることを目的とした。サンプルはバングラデシュパラシュバン地区のランプール村で180人の農村婦人にアンケートしたものである。内訳は50%がマイクロクレジットメンバーであり、残りはメンバーではない。

結果は、半数以上の女性 (53.3%) はジェンダー意識を持ち、大多数の女性は、男女同権の

意識を持ちながらも夫から差別的な暴力、虐待を受けていることが明らかになった。

また、ジェンダー意識の改革に影響を及ぼす変数はNGO組織、またはマイクロクレジットプログラムへの参加、教育レベル、農地所有の程度、メディアとの接触機会等であるが、中でもNGO組織、またはマイクロクレジットプログラムへの参加がジェンダー意識改革にとりわけ大きく影響している様子が明らかになった。

1. Introduction

Women represent about half of the total population in Bangladesh (Bangladesh Bureau of Statistics, 2006) and they are by tradition dominated by men in all spheres of their lives. The women in Bangladesh work hard all day long in the households and sometimes outside of the home. But they are the most underprivileged section considering education, income earning, scope of employment, decision making, etc. The constitution of the People's Republic of Bangladesh grants equal rights to men and women, in actuality they are not enjoying the same rights (Islam 2000). Women's status has been ranked 105th in the world on the basis of twenty indicators: health, marriage, children, education, employment and social equality (UNDP, 2006). Typically, women are assigned a lower position than men who have autonomous power to control the household and society as a whole, while women are

often secluded in their homes (Balk, 1997). Thus, the issue of gender awareness is very important especially in developing and least developed countries for mainstreaming the women. According to Musokotwane and Siwale 2001, gender awareness is the recognition of different needs, opportunities and life experiences of women and men that often create inequality between them but these are subject to change. However, this study of gender awareness refers to the ability of women to identify their problems arising from gender differences and discriminations, which affect their ability to have access to and control over resources. Many researchers like Musokotwane and Siwale, 2001, and Hashemi et al., 1996 have suggested that the empowerment of women in disadvantaged positions can be achieved through developing awareness of their rights in order to achieve control over their own environment. The World Bank study in Bangladesh

points out that due to poor gender awareness women in Bangladesh have a limited role in the decision making process and limited access and control over household resources, less participation in income generating activities, creates vulnerability in the rural community (Sebstad and Cohen, 2002). Thus, the development partners and the donor agencies advocate involving the women in all sorts of activities for reducing gender inequalities and empowering them to achieve sustainable development. Through developing gender awareness it is possible to make women conscious about their rights and dignity in the society which will reduce the inequality among men and women to some extent and ultimately improve the empowerment of women in the family and in the society. The empowerment of women can make more opportunities for them in participation in income generating activities, which eventually will improve livelihoods of the household. A few studies have been conducted on gender awareness but no studies have been reported yet on developing gender awareness through micro-credit programmes.

2. Objectives of the Study

The study was aimed with the following specific objectives:

- 1) To assess the extent of gender awareness of rural women in Bangladesh;
- 2) To ascertain the factors related to gender awareness of the women; and
- 3) To examine the role of micro-credit programmes developing gender awareness among women.

3. Study Area and Data Collection

The necessary data to fulfill the objectives of the study were collected from 180 women of Rampur village of Palashbari *upazila* (sub-district) under Gaibandha district. In this sample, fifty percent (90) of the respondent women were the active members of the micro-credit programmes of Grameen Bank (GB), Bangladesh Rural Advancement Committee (BRAC) and Thengamara Mohila Sabuj Sangha (TMSS) and the rest were individual (Non-NGO) women. Before start-

ing of sampling a list of the women of micro-credit programmes were collected from the local offices of the concerned micro-credit NGOs. Later a sample of 30 women was selected randomly from each micro-credit NGO. Regarding the individual women the list was collected from the union council office and from that list 90 women were selected as a random basis. The empirical data was collected through personal interviewing the respondent women during 10 December, 2007 to 12 January, 2008. To measure the extent of gender awareness of the women ten crucial traits of gender inequality were selected. Among the traits, six were positive and four were negative. A four point rating scale was used to measure the extent of gender awareness. The respondent women were asked to indicate whether their extent of perception about gender related issue are completely agreed, partially agreed, slightly agreed and disagreed.

A score of 3, 2, 1 and 0 was assigned to each positive statement, whereas it was in reverse order in the case of negative statement. A respondent woman's score could range from 0 to 30, where 0 indicated 'poor level of awareness' and 30 indicated the 'highest level of awareness' regarding gender issue.

Gender Awareness Index (GAI) was computed by using the following formula:

$$GAI=(N_1 \times 3)+(N_2 \times 2)+(N_3 \times 1)+(N_4 \times 0)$$

Here,

N_1 =Number of women who are completely agreed with the statement

N_2 =Number of women who are partially agreed with the statement

N_3 =Number of women who are slightly agreed with the statement

N_4 =Number of women who are disagreed with the statement

Finally, the raw data was compiled to make it suitable for statistical analysis. SPSS software package (12.0 Version) was used for data entry. Frequency distribution, percentage, mean, standard deviation (SD), rank order, paired t- test, and multiple regression analysis were

used to analyze and interpret the data scientifically.

4. Empirical Results and Discussion

(1) Salient features of the respondent women

The salient features of the respondent women are shown in Table 1. The findings of the study showed that the average age of the respondent women was 37 years along with 4 years of average schooling. While, the average duration of marriage of the respondent women was 18.7 years. The results of the Table 1 also depicts that their average family land holding was 0.37 hectare.

That indicates the respondent women are from either marginal or small farm families. The above Table also shows that the average spatial mobility and media exposure of the respondent women was almost the same at was around 6.5. Results of paired t-test showed that NGO women are more affluent in the case of institutional participation, spatial mobility and media exposure in compare to their counterpart. Whereas, Non-NGO women are ahead in the case of family land holdings and educational level compare to the NGO women. However, Non-NGO women are relatively aged and early married than NGO women. In actuality, Non-NGO women are in a better situation in respect of education and family land holdings due to their improved family backgrounds compared to their coun-

terpart NGO women. On the contrary, NGO women are significantly ahead in respect of institutional participation, spatial mobility and media exposure due to their intimate involvement with the micro-credit NGOs in comparing to Non-NGO women.

(2) Women's perception regarding gender awareness issues

According to Chen and Mahmud (1995), women's draw back position and poor bargaining power within a patriarchal settings can be improved through enhancing their self perceptions or opinion (self esteem and self confidence) and gender relations within the household. Thus the researchers made an attempt to check their perception regarding gender relations and afterward their extent of gender awareness was computed. Results from the Table 2 showed that among ten selected issues related with gender issues, the respondent women can recognize gender discrimination with respect to gender bias, inheritance of property rights, timing of marriage, divorce right, educational gap, under valuation and violence against them. Table 2 depicts that most of the women are aware about the issue of physical violence and torture by the husband. They agreed with the statement that it should not be practiced on them. Correspondingly women's percep-

Table 1. Salient Features of Respondent Women

Variables	Measures	NGO women (n=90)		Non-NGO women (n=90)		All women (n=180)		t-statistics
		Mean	Std. dev.	Mean	Std. dev.	Mean	Std. dev.	
1. Age	Years	33.01	7.64	41.33	8.79	37.17	8.22	-6.87**
2. Duration of marriage	Years	13.83	8.68	23.57	10.21	18.70	9.45	-6.84**
3. Educational level	Years of schooling	3.8	3.04	4.8	3.6	4.3	3.32	-1.83*
4. Family land holdings	Hectares	0.15	0.31	0.59	0.84	0.37	0.58	-4.46**
5. Spatial mobility	Scale	7.16	1.57	6.13	1.44	6.65	1.51	4.46**
6. Media exposure	Scale	7.43	8.27	5.76	3.49	6.59	5.88	1.72*
7. Institutional participation (micro-credit NGOs and co-operatives)	1=Yes 0=Otherwise	1.0	.00	0.03	0.18	0.52	0.09	50.8**

* Denotes significant at 5% level; ** Denotes significant at 1% level

Table 2. Perception of Women Regarding Gender Awareness Issues

Statements	Opinion given by number of women								GAI	Rank order
	NGO women				Non-NGO women					
	DA	SA	PA	CA	DA	SA	PA	CA		
1. Boys are valuable compare to girls (-)	9	43	37	1	0	4	33	53	191	8
2. Boys and girls should get same privilege from parents (+)	0	3	51	36	10	45	30	5	333	5
3. Girls need not to take higher studies (-)	22	62	6	0	1	22	54	13	297	6
4. Equal rights of women should remain in the paternal wealth (+)	1	18	46	25	14	54	19	3	286	7
5. Male can earn more than females from same type of work (-)	3	18	63	6	0	1	25	64	135	10
6. Early marriage of the girls should be stopped (+)	0	1	56	33	4	36	45	5	353	3
7. Exchange of the dowry should be stopped (+)	0	1	56	33	2	28	45	15	375	2
8. Physical violence on women should not be practiced (+)	0	0	42	48	0	6	63	21	423	1
9. Women should not have same right to divorce like men (-)	1	39	46	4	1	9	27	53	175	9
10. Decision of contraceptive use should be taken combinedly (+)	0	1	55	34	12	33	38	7	343	4

Note: DA—Disagreed; SA—Slightly Agreed; PA—Partially Agreed; and CA—Completely Agreed

Source: Authors' survey

tion is very strong against practice of dowry in the event of their marriage. Though dowry is legally banned in Bangladesh but it is open secret in the marriage of a daughter especially in rural Bangladesh. The findings of the study of Parveen (2007) reported that women in Bangladesh are always the victim of dowry and it is essential of launching social movement against dowry along with severe enforcement of anti-dowry laws to stop this mal practice. Next to dowry, women's perception is clear regarding the issue of early marriage.

The above table showed that 20 percent of the women completely agreed that early marriage should be stopped while more than half (56 percent) of them are partially agreed that it should be stopped. Correspondingly the respondent women have better perception regarding combined decision regarding contraceptives usages. However, women could not break their traditional

perception regarding preference to male child and negative impression towards higher studies of female children as well as their equal right to paternal wealth. This is probably due to the reason that women in rural Bangladesh having a perception that sons can contribute to the family income which leads to less financial burden to the family and old-age security for the parents. The result of the study showed that only a few of the respondents women stated that both husband and wife should have the equal rights to divorce. However, the above table clearly depicts that in most case of issues related to gender NGO women have a better perception than Non-NGO women.

(3) Extent of gender Awareness of Women

An important objective of the study was to assess the extent of gender awareness of the women and results regarding this objective are shown in Table 3.

Table 3. Status of Gender Awareness of Respondent Women

Categories	Number of women's level of gender awareness			Mean of GAI	t-Statistics
	Low (<10)	Medium(10-20)	High (>20)		
NGO women	0 (0)	43 (47.7)	47 (52.2)	20.49	16.11**
Non-NGO women	32 (35.6)	53 (58.9)	5 (5.6)	11.85	
All women	32 (17.8)	96 (53.3)	52 (28.9)	16.17	—

Note: Values in the parentheses indicate percentage; ** Denotes significant at 1% level; Source: Authors' analysis

Table 4. Results of Multiple Regression Analysis Showing the Coefficients of Dependent Variables

Model	Unstandardized coefficients (b)	Standardized coefficients (b)	t-statistics
Constant	12.757	—	4.825
Institutional participation (micro-credit NGOs & co-operatives)	6.380	0.564**	11.472
Level of education	0.286	0.168**	3.581
Family landholdings	-0.946	-0.112**	-2.640
Spatial mobility	0.329	0.092**	2.094
Media exposure	0.077	0.086*	1.959
Duration of marriage	-0.137	-0.257	-1.555
Age	-0.021	-0.034	-0.206

Adjusted $R^2=0.717$

F=65.72**

* Denotes significant at 5% level; ** Denotes significant at 1% level; Source: Authors' analysis

The expected score of the extent of gender awareness of respondent women could range from 0 to 30. However, the computed scores of the extent of gender awareness of respondents were ranged from 5 to 28. Data in Table 3 indicates that more than half (53.3 percent) of the respondent women have medium levels of gender awareness and about one-fifth (18 percent) of the women have low levels of gender awareness.

However, only less than one third (29 percent) of the respondent women have high levels of gender awareness. However, there is a significant difference among the two groups of women regarding their extent of gender awareness. The results of the above table show that around fifty percent of NGO women have a medium extent of gender awareness and the rest of them have a high extent of gender awareness. The

most significant thing was that there are no NGO women with low levels of gender awareness. While, more than one-third (35.6 percent) of Non-NGO women have low levels of gender awareness. On average the majorities (58.9 percent) of them have medium levels of gender awareness and only a few (5.6 percent) Non-NGO women have higher levels of gender awareness. The results of t-tests also confirmed that there are significant differences regarding the extent of gender awareness among NGO and Non-NGO types of women.

(4) Factors responsible for better extent of gender awareness

One of the objectives of the study was to explore the factors responsible for developing gender awareness of

the women. In this regard, multiple regression analysis was done and the results of the analysis are shown in Table 4. The results of the multiple regression analysis shows that among the explanatory variables five variables (i.e., institutional participation, level of education, family land holdings, spatial mobility of the women and their media exposure) has significant influences in explaining the extent of gender awareness of women.

The results of the study also showed that these five variables collectively can explain 71.7 percent variance (Adjusted $R^2=0.717$) in the extent of gender awareness of respondent women which is statistically highly significant ($F=65.72^{**}$). Among the significant variables, only family land holdings of respondents women has found negative influences on their extent of gender awareness. It is also observed by the researchers that due to participation in micro-credit programmes, women in rural areas are breaking the traditional norms and they are coming out of the homestead and joining many activities including economic activities. On the other hand women from wealthier family (having large farm holdings) are not involved with micro-credit programmes thus their mobility and access to media is relatively lower than the NGO women. For this reason, family land holdings and extent of gender awareness of women have found negative relationships.

5. Conclusions and Recommendations

Result of the study revealed that the overall gender awareness of respondent women is poor. But, women who are actively involved with micro-credit programmes their extent of gender awareness is relatively better than an individual housewives'. Thus, it can be concluded that micro-credit programmes have some positive role in developing gender awareness among rural women in Bangladesh. Results of the multiple regression analysis also showed that institutional participation of women, spatial mobility and media exposure can significantly contribute in the extent of gender awareness of women, however, the micro-credit NGOs rural women in Bangladesh do not have access to such institutions. Micro-credit NGOs work only with the

poor section of women (especially, marginal and landless and a small portion of the small farm families). Thus women from medium and large families do not have access to any institutions that can contribute in developing their gender awareness as well as their empowerment. So, if we really want to empower women, then it is very essential to take initiative from the government and non-government sector for developing gender awareness among all categories of women.

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