

Women's Decision Making Agency: An Ethnographic Study on Selected Women Borrowers of ACD, Bangladesh

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The role of NGO in the area of women's empowerment has been a matter of intense debate and controversy. Research on microfinance provided by NGO reveals a paradox, for it has both positive and negative impacts on women's empowerment. Against this background, this article sheds light on the impact of microfinance program, of Association for Community Development (ACD), a local NGO of Rajshahi District more popularly known by its acronym ACD, on one particular indicator of women's social empowerment: decision making agency. Unlike other research papers on the topic that focuses on microfinance and women's economic empowerment, the research paper goes beyond the financial or economic perspective of evaluating the impact of microfinance on women's empowerment rather it explores at the social dimension of empowerment. The account is based on a qualitative study that enabled the researcher to understand the women's realities and the way these are perceived by women who participated in the research. Primary data was collected from selected women clients of ACD to understand whether and how women's decision making agency was achieved following in the course of their participation in microfinance program of ACD. The paper argues that microfinance can be a useful empowerment tool to improve women's decision making agency, however, women's degree of involvement in decision making depends on the categories of decisions to be made both within and beyond family matters. The findings reveal that while all women showed improved participation in decision making in minor decisions, in case of major decision making, major shift from male dominated decision making to more shared role in decision making was found in some families while in some other families shared role was found in disguise of male dominance.

Key Words: Women's Empowerment, microfinance, ACD, Decision making

Introduction

Prior to independence, the government of Bangladesh helped poor farmers with limited Taccavi loans¹ (Ahsan & Kar, 1993, Haque, 1995 cited in

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Sarkar, 2000, p. 2). After independence, the government and NGOs started to give more attention to credit facilities for the rural poor. In the beginning, rural credit programs concentrated only on the agricultural development of the government. Gradually, however, since 1977, other nationalized commercial banks have started to execute credit programs. The programs include crop hypothecation loans, interest free loans in coastal areas, specialized agricultural credit programs, cooperatives and rural bank programs (Roy & Chowdhury, 1994 cited in Sarkar, 2000, p. 2). Likewise, some renowned NGOs also launched special microcredit programs for poor women to strengthen their efforts.

Primarily, NGOs emerged as charitable and voluntary organizations. Over time their activities slowly transitioned from relief and rehabilitation to developing welfare programs to promote development by introducing microcredit schemes. These projects followed on from community and sustainable systems development, as the Government of Bangladesh did not have adequate capacity to deal with challenges confronting it. NGOs mostly commenced their involvement by targeting groups of poor people from similar socio-economic backgrounds. Initially the target group was the dispossessed poor, both male and female. Then, in response to the global issue of gender inequality, they shifted the emphasis to providing programs for women only. Gradually, financial sustainability became a dominant issue in microcredit programs when these emerged as a development tool to alleviate poverty via international development agencies such as the World Bank, the United Nations Capital Development Fund, etc. (Rahman, 2010, p. 13).

NGOs have now become the main providers of microcredit in Bangladesh. Collateral-free microcredit programs have been the main catalyst for alleviating poverty and empowering women. Today's use of the expression 'micro financing' has its roots in the 1970s when microcredit pioneer, Dr. Mohammad Yunus, introduced the Grameen Bank model. Since then, the NGO sector has achieved remarkable recognition for developing a model of microcredit that introduced collateral-free loans to rural poor women as a key strategy for alleviating poverty (Mahtab, 2007, p. 82). The Grameen Bank also promoted social and financial discipline by emphasizing activities relating to education, family planning and public health through its social and environmental development programs. These activities were aimed at enabling the rural poor to become more productive and improve their standard of living (Kabir, 2002 cited in Siddiquee & Faruqi, 2009, p. 248).

¹Taccavi loans were handled by the Provincial Revenue Department. Necessary funds were allocated for different areas each year in the provincial budgets. The Taccavi loans were primarily given to farmers to meet emergencies such as flood, earthquake, famine, etc. The farmers took these advances in the spirit of a gift or relief given in calamity and were not serious in repaying them.

Encouraged by the success of the Grameen Bank, a large number of NGOs such as the Bangladesh Rural Advancement Committee (BRAC), the Association for Social Advancement (ASA) and Proshika, also provided collateral-free small loans to the poor aimed at poverty alleviation in Bangladesh (Mahtab, 2007, p. 82). This brought a new wave of microcredit initiatives and innovations into the sector. The BRAC began experimenting with loans to poor people, especially women, and gradually the idea was replicated by some local NGOs as well (Begum, 2003, p. 61). The *Palli Karma Shhayok Foundation* (PKSF), a non-profit company created by the Bangladesh Parliament, sponsored credit programs where 82% of the beneficiaries were women. Apart from this, a lot of local NGOs including ACD have started to offer credit facilities to widen the capacity of rural women to become involved in both farming and non-farming activities.

Therefore, NGOs have undertaken a vital role in addressing issues such as poverty alleviation, family planning, education, primary health care, improvement of infrastructure, awareness building, rural development and environment protection. There is little dispute on the contribution of NGOs in these areas. The existing debate and controversy revolves around matters relating to the impact that microfinance programs have had on women's empowerment. The importance of finding an answer to these issues was the first justification for undertaking this research study and from this perspective the findings could make a significant contribution to the theory and practice of empowerment. As most of the previous studies have mainly focused on the contribution of national NGOs in Bangladesh, the present research paper will focus on the impact local NGO programs have on the empowerment of women in rural settings. Only limited analysis of policy and practice has so far been undertaken on local NGOs, so research at this level is needed. Again, most previous studies have only focused on the economic empowerment of women, yet empowerment is a complex concept that extends beyond the economic dimension. The present study expands the parameters of the concept by also considering women's decision making agency, the key indicator of women's socio cultural empowerment. Therefore the objective of the paper is to explore the extent to which and how microfinance of ACD as one of the most prominent local NGO has affected women's participation in decision making.

The paper is divided into four sections. The first section, research methodology, covers all actions including the research approach, variables, data collection tools, method (including the sites, sampling, and data collection process), and data analyses. The second section provides a brief overview of ACD, microfinance and women in Bangladesh. The third section highlights theoretical paradox regarding microfinance and women's empowerment. It identifies gaps in those works that this paper will address. By comparing the women's position in selected criteria before and after joining the microfinance programs, the fourth section highlights the critical

role of microfinance on women's decision making agency which is the most crucial indicator of women's socio cultural empowerment.

Research Methodology:

An interpretive research paradigm has been used for this study to emphasize the value placed on the learning experience of the participants. In order to gain an understanding of the impact that microfinance has had on disadvantaged women in their real-life environment, an ethnographic research design was chosen for this study. For doing ethnographic research it is essential to reflect participants' views, ideas and thoughts rather than researcher's own ideas, opinion and interpretation. In this process participants are researched in their natural settings and are ideally not controlled by the researcher's preconceived knowledge. For conducting an ethnographic study, the researcher attempts to collect and interpret data from the perspective of the population under study (Hancock, 1998, p. 5). Silverman (2001) states that "social scientists do something extra with observations, they write ethnographies. Ethnography refers to social scientific writing about particular folks" (p.45).

Within the parameters of my research, I tried to understand and explore information about the role of women in their families and outside their home as well as any changes in their attitude and activities following their involvement in microfinance programs. I investigated the respondent's views regarding changes they experienced following their involvement in microfinance, any positive and negative impacts microfinance had on their life transformation and what was needed to make the program more client-oriented. The ethnographic approach enabled me to obtain essential data from my respondents. I had no relationship and no conflict of interest with the participants. I made my position very clear to my respondents within the context of my study. I interviewed participants and drove the research process personally. The research has no specific cultural or religious focus, although I acknowledge that participants were mainly from the Islamic religion as it is the dominant religion of Bangladesh. I did not face any religious conflict while collecting data as I also belong to the same religion.

The researcher's epistemological position drove her choice of methodology, guiding her to choose inductive (qualitative) research and data collection techniques to conduct the study. The present study follows a qualitative strategy with inductive reasoning, i.e., based on the on-going construction of reality by both the participants and the researcher. Broader generalization and theory formation are attempted. This study emphasizes 'words' rather than 'numbers' and gives higher priority on the participants' ideas, actions, and method of constructing 'realities.' Moreover, the author focused on the process—why and how things happened—rather than the outcomes. Therefore, importance has been given on the 'depth' rather than the 'breadth' as well as on the participants' real world. The study also followed a triangulation approach involving different qualitative methods of

data collection such as semi-structured in-depth interview, focus group discussion and observation, and multi-perspectives analyses involving both the participants and NGO officials.

The data were collected to explore the processes by which microfinance may perhaps make a difference to the lives of the borrowers. A village named Chokkapashiya under Usufpur Union Parishad—the lowest tier of local government) was selected for the purpose because of physical accessibility (from the nearest city—Rajshahi), existence and length of the microfinance programs, and number of women participating in the microfinance program. A local NGO, the ACD (Association for Community Development), was chosen. The ACD has been selected due to its diversified activities, e.g., sustainable development programs for women in the village selected for the study. Information relating to the operation of ACD was collected through one-to-one interviews with a total of five NGO officials working at the field level or at the headquarters of ACD and also by attending their weekly and monthly meetings.

Since the main purpose of the fieldwork was to have a complete in-depth understanding of the selected cases, purposive sampling sizes were achieved through the ‘theoretical saturation technique’ (i.e., the marginal case did not bring additional insights to the research questions). Yin (1994) argues the evaluation of case studies should be based on the theoretical construct, not on the size of the sample, as is done in conventional quantitative strategies. Thus, the microfinance beneficiaries were chosen through purposive, network sampling for detailed interviewing, considering the purpose of the study that did not require representative large sampling. A total of 20 women beneficiaries were chosen from the ACD.

In the first phase, microfinance beneficiaries were chosen for one-to-one in-depth interviews in order to examine the impact of the microfinance programs. The beneficiaries were selected according to their knowledge, experience, and period of involvement in the program. In the first instance, the researcher was introduced to the participants by the NGO staff, and the researcher then selected the respondents for further correspondence. Each and every Microfinance client was invited verbally to participate in the in-depth interview session. The researcher obtained a list of eighty beneficiaries from the selected NGOs but felt to have achieved the ‘saturation point’ with the 20th respondent. One-to-one interviews with thirty women were conducted in their usual group meeting places and with ten women in the leader’s house where they meet to pay their weekly or monthly installments. Microfinance beneficiaries were asked to answer a series of different open ended questions. The main aim of the in-depth interview was to collect qualitative data to examine the level of impact of the microfinance on women’s empowerment. Each interview session lasted approximately an hour and a half, and was used to collect detailed case stories.

In the second phase, a number of focus group discussions (FGDs) were arranged with the microfinance beneficiaries. The FGDs were conducted to gain an understanding of and compare the participants' views about the details of the two microfinance programs. The women from the first phase were requested and did agree to take part in the second phase. This method served a useful purpose. It was a tool for collecting more in-depth information since people, especially women, in Bangladesh feel comfortable talking in a group (so the expectation was that they would add to their original one-to-one discussions). All in all four FGDs were conducted with twenty microfinance beneficiaries to explore and understand their views about the programs offered by the NGOs. Only five respondents were included in each group, so the participants could focus on the questions and avoid personal chatting. Microfinance beneficiaries from the two NGOs met for the FGDs on different dates. The FGDs were held in an open space of the village where they usually gather for their group meetings, in a group leader's house, or in open places under trees beside the respondent's houses. Each FGD took roughly 50–60 min. This method also helped the researcher get more in-depth and additional information regarding the microfinance beneficiaries' life transformation resulting from their borrowing from the microfinance program.

ACD, Microfinance and Women: An Overview

The Association for Community Development (ACD), a major NGO in Rajshahi district of Bangladesh, established by Salima Sarwar, that has gradually extended to other parts of the country, especially in the administrative divisions of Rangpur and Khulna (ACD 2011, p. 7). ACD, a grassroots human rights NGO established in 1989. They work with the disadvantaged and vulnerable people, and the victims of violence especially women and children, advocating for their human rights and social justice, and creating awareness. The ACD launched its microfinance program for sustainable development but realized very quickly that without financial freedom of the disadvantaged group, the awareness raising or social mobilization programs would be ineffectual. For this reason, the ACD introduced their microfinance program as a core function of their operations and took it as a basis for operating other programs. It offers legal support, leadership training, and social awareness raising programs predominantly to the microfinance beneficiaries.

The ACD's target groups of adolescents are generally the offspring of the microfinance beneficiaries (ACD 2011, p. 29). The ACD has been operating a 'self-reliant' credit program for women since 1990 to support and empower the most disadvantaged group of women and adolescents living under the poverty line. The ACD is implementing the program in three different ways: (1) rural microfinance to empower women, (2) Small initiatives credit, and (3) Agricultural loan/credit (ACD 2011, p. 31). In the 5 years ending in 2010, the ACD distributed about 198 million taka (about

\$2.5 million) to around 21 thousand women borrowers (ACD 2011, p. 31). The ACD started microfinance programs and also has a focus on the disadvantaged group. The ACD, however, is a regional organization that is likely to approach the beneficiaries differently and to achieve different outcomes. Further, an online literature search did not reveal any research on the microfinance programs of the ACD. Thus, this research provides an opportunity to unpack the hidden stories surrounding this credit program and its impacts on the borrowers. The ACD was selected as instrumental case for this study for the above reasons.

Theoretical Contradiction:

Different schools of thought have emerged to explain the controversy surrounding the role of NGOs. Modernization theorists hold positive views regarding the function of NGOs. From the positive point of view, it is argued that NGOs have a constructive association with the state and have emerged in order to help the state perform different developmental activities (Holloway, 1998, p. 20). Rankin (2002) suggests that microfinance organizations foster democratic participation within microfinance groups and this promotes collective decision making (p. 13). Through the group formation and participation process, women can develop leadership abilities and personal networks.

Basargekar (2010) argues that microfinance brings positive effects by raising women's levels of awareness about social issues and decision making rights as a means of improving their wellbeing (pp. 25-43). Similarly, other researchers have found some improvement in women's individual capacities such as community mobility and decision making. Sanyal (2009) suggests that women's membership in microfinance groups may improve their individual capacity and facilitate their collective empowerment (p. 529).

Other researchers who debate the positive impact of microfinance believe it is impossible to change the fate of poor people with the help of microfinance alone. They argue that in addition to credit, women need to be provided with a range of other opportunities including improved education and health services. A number of studies have highlighted the point that NGOs do not reach the poorest population of the country. Excluding those below the poverty line is a risk as they tend to be clustered in areas amongst the predominantly moderately poor or the vulnerable non-poor (Islam, T., 2007, p.159).

MkNelly and McCord (2001) argue that one particular shortcoming of the microfinance program is group liability. When an individual fails to make a repayment, the responsibility then falls on the other members of the group to do so and this burdens them with debt (p. 7). Goetz and Gupta (1996) stated that microcredit can still empower women even if the loan is

not utilized and controlled by the women themselves. They state that women usually lose personal control over their repayments when they are provided with larger loans. Their study revealed that the women have 100% control over loan repayments when they are below 1000 *Taka*, whereas only 46% are able to maintain that control if the loan is larger than 4,000 *Taka*. In the latter case, women have to depend on men when they are unable to generate sufficient income to make their repayments and this situation can lead to a gendered pattern of dependency and added tension within the family (p. 45).

Another group of researchers argue that women's empowerment can only be ensured when they possess self-confidence, self-understanding, and decision-making power and that the women's economic development through participation in income-generating activities is not enough for their overall empowerment. Kabeer (2001) argues that access to economic resources alone is not necessarily sufficient to address inequality or the empowerment of women. Similarly, Kantor (2003) in her study of women in India stresses that improved access to income-earning opportunities is a means to facilitate women's empowerment. Her specific conclusion, however, reveals that income alone is not sufficient to directly facilitate women's empowerment within the household. She also argues that the financial support given by NGOs is inadequate and cannot guarantee economic development (p. 443). Other constraints include inadequate flow of credit, high interest rates, the use of obsolete technology, machinery and equipment, poor quality standards and inadequate infrastructural facilities (Molla, 1982, p. 59).

Therefore, opinions vary about the ability of microfinance programs to empower women. While some researchers agree that the effects are positive, others disagree and the true impact seems to depend on how microfinance programs are implemented. Among the various programs launched by NGOs, at the world-wide level microfinance is regarded as a development model, but despite this global renown, it has not been free from criticism. The debate is particularly fierce when the role microfinance plays in empowering women is taken into consideration. There is hardly any consensus on its role in women's empowerment and this inspired me to conduct research in this particular field.

In summary, microfinance is a highly controversial issue. The author is enthused to research

more extensively on this subject having noted conflicting evidence in the literature. The theorists are unable to be united in their opinion, especially about its impact on women's empowerment. One group of scholars argues that microfinance works as a very secure safety net for the impoverished households because access to financial services is crucial for developing the economic potential of disadvantaged women. They further reinforce that

microfinance is not only about economic opportunities but also provides an opportunity for increasing social stability. It's an opportunity which enables women to develop self-confidence, build on their strengths and help increase solidarity. Despite all the positive outcomes of microfinance, the alternative thinkers claim that the rate of interest imposed by NGOs is too high to bring any positive changes to the lives of impoverished women. Others raise objection to the issue of the high interest rates imposed on microfinance loans and recommend that critics need to be mindful to consider the administrative expenses that an institution has to bear. Clearly, there is ongoing dispute on the role and contribution of Microfinance Institutions on women's empowerment in Bangladesh. The debate is particularly fierce when focused on their role in promoting gender mainstreaming and this inspired me to conduct research in this particular field.

Findings and discussion:

The following table shows the occupation category of the respondents which guided the entire analysis of the remainder article. The following typologies of women entrepreneurs assisted the exploration and understanding of the degree of women's empowerment in terms of participation in decision making from low to high levels.

Table 1: Category of women beneficiaries by their roles²

Category of women loan borrowers	Women's roles and involvement in Income Generating Activities (IGA)	No of respondents	Percentage
Group-1	Women as off-the-homestead entrepreneurs	4	20%
Group-2	Women as co-entrepreneurs	3	15%
Group-3	Women as husbands' entrepreneurship supporters	2	10%
Group-4	Women as on-the-homestead entrepreneurs	10	50%
Group-5	Women as credit liaison and only housewives	1	5%
Total		20	100

Source: Field research

The data demonstrates that four (20%) women respondents of group 1 are involved in independent business oriented income generating activities (petty business, tailoring, poultry farm, grocery shop keeping, dairy farm) with credit money; three (15%) women borrowers invested the money with

² These categories of women, their number and percentage will be used for discussion in the following chapters.

their husbands in jointly run petty business, and have full involvement in operating the businesses. These women's credit money worked as seed money in most of the jointly operated petty businesses. Two (10%) women borrowers worked as assistants in their husbands' businesses having little or limited involvement in the business operation, while 10 women (50%) borrowers invested the loan in on-the-homestead income generating activities separate from the husband's economic activity (which may also have had partial support from the wife's microcredit loan). These income generating activities may include cattle rearing, poultry farming, sewing, dairy farming, cow dung processing and *katha* (hand-stitched quilt) making. The study indicates that the women choose on-the-homestead entrepreneurial activities because they have to look after their families. So, women's domestic and family responsibility does not allow them to choose to work far away from their home. One (5%) women borrower is full-fledged housewife who completely channel their loans to their husbands.

Who decides what? How?

The overall decision making process within and beyond households was explored by studying the decision making process used in individual situations (not viewing them collectively in terms of a single indicator). The changes in the overall decision making pattern across a range of different situations and their possible relationships to borrowing money from the NGOs were explored. One interesting finding was that the women's degree of involvement in decision making depended on the categories of decisions to be made both within and beyond the family. For example, in most of the cases, major decisions regarding large consumer purchases, house repairs, leasing of land (for share cropping), purchase of major assets, children's education, health or marriage, market transactions, family planning, etc. were made either jointly or by the male members of the family, usually the husbands. Women respondents were the key decision makers in minor matters of the households such as small consumer purchases (food, clothes), choosing and purchasing livestock for rearing, simple health care matters for themselves and their children, household and other family matters, etc. It was verified by the husband if the wife's ability to make minor household decisions increased due to the involvement in the microfinance programs.

For each area of decision making, women respondents were asked who decided on the particular issues in the recent past and whether they had experienced any difference in participation in decision making since their involvement in microfinance. The study reveals that only 07 (35 %) respondents participated in making both major and minor decisions following their involvement in the microfinance program. On the other hand, 12 (60 %) women respondents participated in making minor decisions following their participation in microfinance. The remaining 1 (5 %) women respondents perceived no change to their decision making capacity.

The data indicate some positive changes with respect to women's participation in decision making. The study suggests that all the women who

participated in both minor and major decision making were from groups 1 and 2. It is evident that though the responsibility for making major decisions remained with the male member of the family, women in groups 1 and 2 had improved participation in making decisions regarding major issues, regardless of the level of complexity of the issue. A shift had occurred from the women's minimal involvement in decision making towards a more shared role in making both minor and major decisions. The following case stories help to illustrate the changes in decision making roles that have taken place for women in groups 1 and 2 following their involvement in microfinance.

Case story: Participation in decision making

I took four loans from ACD and launched a food hotel with those loans. We (wife and husband) started to serve simple Bengali food (rice, egg, vegetable and meat) to our customers. We usually prepared the food in our home and then supplied the meals to the hotel. We both shared the work load together and preferred to discuss with each other when we take any decision. Sometimes my husband went to the market and purchased rice, vegetables, eggs, etc. and during that time I would have to run the hotel alone. We managed the hotel by discussing business issues with each other. Now we earn approximately 5,000 Taka per month. Before joining in the microfinance program, my husband did not consult with me regarding any matters, yet now he is happy to discuss all matters with me. He shows respect to my decisions and we both prefer joint decision making. Since I have taken out a loan to invest in our business, he has developed a more considerate attitude towards me (MC-15 from group 1, In-depth interview on 27 May 12)

Case Story: Woman's decision making agency

Once, we had to face serious economic hardship due to my husband's business loss. Then I borrowed money from BRAC and took the initiative to make shopping bags at home. Initially my husband was too shy to sell them and refused to take them to the local markets. I then decided to manage independently and made the decision to go alone to the local market (bazaar) to sell the bags. In the beginning my husband did not want to allow me. Because he thought that if I go to market, I would have to stay outside for a long time. Moreover I would have to deal with too many outside people. But the income I made contributed to the family and this pleased my husband. He has now started selling the bags at the market and helps me to operate the business. I am now respected not only by my husband but also by other village people. A large number of the village women come to me to be taught how to make bags and also to seek my advice. I did not have this type of respect from people previously. My husband's attitude towards me has also been transformed. Before I started the work, I was entirely

excluded from decision making. My husband used to make decisions without any discussion with me. As soon as I began contributing financially to my family, I found a dramatic change in my husband's behaviour. He now values my input when making decisions. Whatever we do we now discuss with each other no matter whether the problem is simple or complex (MC-24, in-depth interview on 12 Jun 12).

The woman (MC-15) from group 1 in the picture is an example of a person who has made strategic life choices. Her story illustrates a transformation from her minimal role to a shared role with respect to decision making for major issues. The following narrative shared by another woman illustrates the transformation in her household decision making role since her involvement in microfinance.

The woman (MC-24) from group 2 in the picture shared her life experiences during our interview, and her story illustrates the shift away from male dominated decision making to that of a more shared style of decision making. In the beginning her husband did not want her to go to the local market to sell bags, but she was determined to do the business. Her husband was gradually convinced when she began contributing to the family income. He not only converted his attitude but also began supporting her to continue the business. This example demonstrates that microfinance not only benefits the women directly but also indirectly as it transforms men's traditional attitudes towards women, leading to the establishment of better gender relationships.

It is essential to note that comparatively fewer women respondents, 14 (35%), declared that their participation in decision making increased in relation to major matters such as money transactions, children's marriage, leasing land, house repairs, purchase of assets, etc. Respondents who experienced greater power in relation to decisions about credit utilization, money transactions and vital issues in their families, were either heads of the families or widows, made a greater financial contribution to their family from their independent business, worked as co-workers in their husband's business or had undertaken financial and social training offered by the NGOs. All these women were in groups 1 and 2 as mentioned in the earlier section of the chapter.

In contrast, in-depth interviews and FGD revealed that the women in groups 3 and 4 were unable to participate in major decision making. In those families the decisions were made either by the men or appeared to be made jointly to maintain the guise of male co-operation. Although husbands in those families discussed complex issues with their wives, they made their decision independently. The following case stories provide some examples of this.

Case story: Joint discussion about decision making as a guise to hide male dominance

We have a dairy farm that we established by using my credit money. I took several loans and invested them in our business. I take care of the cows, feed them, milk them and provide milk to the customers. We both take care of our farm and my husband deals with all the financial matters relating to our business. Before we started our family business, my husband made all major decisions by himself and I used to comply with him without any argument. I have now seen some changes in my husbands' attitude and I notice that he prefers to ask me whenever he wants to do something, however in the end he still does what he feels is right (MC-25 from group 3 interview taken on 11 May 12).

Case story: Little power in making major decisions

I bought two goats with my first loan. I cared for them and made a little profit selling goat's milk to some village people. My husband bought an auto rickshaw with my second and third loans. His income is four times more than mine and although he discusses crucial family decisions with me, in the end he still makes the final decisions regarding my kids' health and education and does what he thinks is right, irrespective of my views (MC-9 from group 4 interview taken on 8 May 12).

In the families of groups 3 and 4, major decisions are mostly taken either by the husband or jointly but as a disguise of male dominance. Irrespective of the extent to which a husband heeds the wife's opinion, a culture of discussion has developed between the partners in the microloan receiving households.

One (5%) respondents from group 5 denied any change in the traditional decision making pattern following their involvement in microfinance. They neither earned money nor were able to participate in decision making. While answering the question relating to taking responsibility for making minor or major decisions, these women responded that they hadn't experienced any change in this area and accepted their lack of decision making authority just as they always had done in the past. One of these women answered in the following way:

Case story: No change in traditional decision making pattern

I took a loan six times from ACD and handed all the money to my husband because I didn't have the accounting knowledge necessary to handle the loan. Moreover my husband also requested that I give the money to him. He and my two sons started a fish cultivation business with the loan and the profits maintained our four member family. My husband used to discuss all matters relating to the loan and household expenditure with my sons. I was unable to participate in decision making as I had no ownership of my family income. My sons always consulted their father if they had any demands. Microfinance has not brought any positive changes to my life. Nobody in my family values my views or allows me to make decisions. (MC-11, in depth interview on 20 Jun 12)

Irrespective of the poor outcome experienced by the two respondents from group 5, the study does indicate that although there are areas relating to decision making that remain firmly in the male domain, many men are now showing a preference for consulting with their female partners prior to making decisions. This finding is consistent with the assessment of Kabeer (1998) who states that empowerment may take the form of a greater role in the joint decision making process rather than only represent the emergence of a change in individualized decision making (p. 14).

The study suggests that when poor women contribute financially to the family, the male members of the family pay more attention to the women's choices about family necessities. Following program intervention and women's involvement in income-generating activities, a large number of respondents said that they experienced a greater role in deciding family matters. In the case of participatory decision making, women often demonstrated the ability to make sounder and more acceptable decisions than their partners. The microfinance program has motivated women to play a role in family decision making. So women's economic empowerment has directly contributed to their involvement in decision making.

Discussion:

Women's empowerment is a process that is impacted by many influencing factors. When examining the relative literature, women's decision making power is revealed as one of the key factors of women's empowerment (Snijders, 2009). Das (2012) conducted research on microfinance self-help groups (SHG) in India and examined the influence that membership had on women's decision making capacity within the family; women's position within a patriarchal social system; and women's leadership qualities. He found that microfinance SHG had a positive impact on women members particularly in empowering them. He ranked the indicators of empowerment and found that participation in decision making ranked first, followed by economic empowerment. Awareness and capacity were ranked third, while the indicators of entitlement ranked fourth, and so on. He considered microfinance SHG as a beneficial empowerment model.

This paper reveals that microfinance has involved many women in activities at both the household and market levels. Women's money earning capacity has increased their decision making activities and this has further enhanced their bargaining power in personal, household and community affairs. Women loan recipients who are fully involved in an independent business-oriented income-generating activity, or who work jointly in their husband's business at the community/market level, have more decision making power than women involved in farming or who work as assistants to their husbands.

The women's decision making capacity is, therefore, largely dependent on their money earning capacity or the degree of economic contribution they

make to their families. For this reason, the women in groups 1 and 2 are in a better position to make both minor and major decisions because of their greater economic contribution to their families. In the families of groups 1 and 2, a significant shift from the margins towards a shared role in decision making was found. Sadly, in contrast, the women in group 5 experienced no change in their capacity to make decisions. In those families the male dominated decision making pattern persisted. However, this result must be kept in context as it represents only 5% of the total respondents. Although there was improved discussion between husbands and their wives around decisions for the families of groups 3 and 4, these husbands were still more likely to apply their own decisions in the end rather than jointly with their wives. This is a reflection of prevailing male dominance. Despite this, discussion between partners about crucial household decisions improved considerably for women in these groups. Moreover, women in all groups except group 5 tended to show discontent about the inequality between male and female in taking household decisions.

Conclusion

The paper reveals that the changes are occurring in respect of women's participation in decision making. Nonetheless, radical changes from male dominated decision making to gender equal decision making will not happen overnight. There has been a process of shifting from the wife being marginalized with the husband exerting dominance, towards a more actively shared role by both in household decision making. This shift was found particularly in the case of groups 1 and 2 where women took part in the decision making process in order to establish their rights. Therefore the article suggests that women's economic empowerment facilitates their participation in decision making

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