Patriarchal Society and Women’s Roles in Bangladesh: 
Grameen Bank on Social Change

Adity Barua

1. Introduction

The tradition of the society of Bangladesh is, as Dr. Mahtab (2007, 20) points out, permeated with patriarchal values and norms of female subordination, subservience, subjugation, and segregation. Government and nongovernment organizations have taken many steps to improve women’s socio-economic conditions. Among them, Grameen Bank’s microcredit program has created a new opportunity for women. The bank has extended its small loan services to those “unbankable” poor rural women (Mohammed 2013, 1). Ninety six percent of its members are women (Grameen Bank 2014, 14). I will focus in this article on the role of Grameen Bank’s microcredit program in patriarchal society through rural women, arguing that Grameen Bank’s loans are indeed useful for their households, but that the bank has not seriously attempted to change patriarchal gender relations.

2. Loan Control

In 2016 I visited four villages in Chittagong and interviewed 100 Grameen loan members. It is a striking fact that all the women I talked with had become Grameen members for the needs of their husband or sons, and not for their own. Furthermore, the bank requires the permission of a female applicant’s husband or any other male guardian for membership application.

Of 100 interviewees, only six women control their own loan money. These six all are either widowed, divorced, or those whose husbands are abroad. This clearly means that most Grameen members have no control of loan use, and that only those who have no male family members or have no male mentors have full control of their loan use. The situation
of female control over loan use looks worse than what Goetz and Gupta (1994, 12) and Karim (2011, 80) reported. Grameen Bank often says proudly that 96% of its borrowers are women, but in reality more than 90% of them cannot use the loan for their self-reliant activities.

Even if a female member uses her Grameen loan for her business, she has to face another difficulty. In rural society in Bangladesh, women are not supposed to take part in selling eggs and chicken or buying feeding stuff at market places. I interviewed a Chittagong lady, divorced with two children. She and her children live with her parents. There she runs a poultry farm utilizing her Grameen loan, with her elder brother’s superintendence. She takes care of the poultry farm on her own, but she has no choice but to entrust marketing to her brother. In this way, loans provided to female members by Grameen Bank are virtually controlled by male family members within the context of the patriarchal system.

3. Grameen Bank Policy

It seems no exaggeration to say that Grameen Bank offers loans to women but not for women. As far as I have observed in the villages, bank officers are well aware that female members borrow money for their husband and not for their own business. In one case, a borrower visited the area office of Grameen Bank for loan application. In front of my eyes the area manager asked her these questions: “What is your name?”; “What is your husband’s name?”; “How much do you want for loan?”; “What is the loan for?”; “What is your husband or son doing?” Upon answering the series of questions, the bank manager delivered loan money to her. I have noticed the same questions asked in all the other area offices as well. Most of the borrowers answer sincerely that they would like to borrow money for her husband’s business. The bank officers then ask what kind of business her husband is doing, but take little interest in the female borrower’s own business. Lamia Karim (2011, 76) also reports hearing these same questions asked by bank officers.

The fact that Grameen Bank’s microfinance presupposes male-dominated practices within family and society in Bangladesh is epitomized in the membership application form of the bank. Several questions in the form focus on the applicant’s husband: “Is your husband an employee of government or nongovernment services from the fourth class or above?”; “Is your husband’s salary above 4000 taka?”; “Did you talk to the family head about becoming a member of the bank? ” All of these questions are important for the bank because
without the permission of the male family head women have very limited scope to act. Further, the husband’s job ensures the female member’s steady loan installment.

When I asked a Grameen Bank officer about self-reliance of its female members, the officer told me, “It is a right thing to lend loan to women. It may improve their priority in their family.” Another officer said, “We not only lend money for their husband but we also lend money for those women who want to start their own business. In the latter case we have to ensure the permission she gets from her husband or her guardian. Then she will be able to go on.” It can be noted here that Grameen Bank does support entrepreneurship for women, but only under traditional patriarchal views.

4. Invisible Boundaries

Traditionally in Bangladesh, the work done at home or within the boundary of para (neighborhood) is generally considered women’s work. Most of the rural women engage in rearing livestock at home. They sell chickens, eggs, and cow milk to their neighbors, but not on a larger commercial scale. Some women make nakshi katha (traditional embroidered quilt), shopping bags, and hand-fans in their leisure time. Their male family members (husband, son, or any other male relative) take them into the rural weekly bazar for sale. Women are not barred from doing such extra work as it can be done at home. Trade and contract, however, is entirely dependent on male family members. The markets are restricted for women.

Grameen members are usually involved in their husband’s business near the living area, such as a poultry farm, a tea shop, and agriculture activity. For example, one member’s husband has a poultry farm near her home. The woman helps her husband with no wage or gratuity, just as any housework is unpaid. Another woman makes various Bengali snacks for her husband’s local tea shop. While her husband is away, she looks after the shop with her primary school son. When I visited the shop, the woman was sitting at the back of the shop and her son in front the cash counter. She also receives no payment for her job. Another interviewee looked after her husband’s grocery store as her husband was ill and went to India for treatment. They were at first very upset and wondered how they could maintain the shop, as it was the only income source of their family. They then decided the shop would be managed by the wife with the help of her father-in-law. When I asked about her involvement in purchasing goods for the shop, she gave an emphatic no. Her body language expressed that going to a wholesale market would be a crime for a woman.
The latter two women I have mentioned here are both from Hindu families. It is more difficult for Muslim women in rural areas to maintain a shop. *Purdah*, or the practice of screening women from men or strangers, is the main obstacle for Muslim women. It does not allow women to work outside the home. Even when women help their husband’s business at home, they are unpaid. In response to my questions, Grameen members often defended the lack of payment saying, “I borrow money for my husband. He invests it in his business. It is how we can survive with Grameen loans.” The low involvement of women in economically productive activity and their lack of control over the loan prove that Grameen bank has not broken the patriarchal system.

Karim (2011, 80) reports that after local involvement of NGOs, women have become more visible in public places. This is also the case with Grameen members. As they are required to attend weekly meetings, they regularly go out to the center house, crossing the *para* boundary. Nevertheless they cannot go out without the permission of their male guardians, and the purpose of going out is just to repay loans. The attendance at center meetings does not imply the crossing of socio-religious restrictions.

5. Conclusion

It is primarily through male family member’s business that microcredit programs of Grameen Bank are successful in addressing poverty to some extent. Almost all of the bank’s members are women, but loans supposed to be utilized by women do not work directly for them, because rural women in Bangladesh have limited mobility in their family and their social life. Borrowing money for their husbands and sons could not change their socio-political situation as women. In my research area, women’s control over the loan has even been reduced. Grameen Bank now openly approves loans for business run by the applicant’s husband. What is more important than the loan use is that the female applicant needs the permission of her male guardian for the loan. The current application form of Grameen programs sets several questions regarding to the job status and the income of the applicant’s husband, which the bank thinks secures the loan repayment. It is clear therefore that Grameen Bank does not attempt to change the gender relations in the patriarchal society by breaking the *purdah* screen. Such practices as asking the approval of the male family head and not challenging male dominance of loans reinforces the patriarchal society. Under these circumstances Grameen Bank still increases the number of its customers and keeps
high repayment rate.

Over 40 years since its foundation, what has Grameen Bank done for women? Can a rural woman now take loans for her own needs without the permission of her male guardian? The answer is unfortunately negative. They are able to go out regularly thanks to the bank loan, but the purpose is to repay the loan, and the permission of the male guardian is required to go out. They have no power to make major decisions in their life. Women receive the Grameen Bank loans under their names, but they are only messengers, with no positive changes in their own sociopolitical life.

Nevertheless, although Grameen Bank has not addressed patriarchal culture yet, the bank can play a vital role for women. The bank should not only provide microfinance services to women but also take responsibility to make sure borrowers use the money properly. The bank should also take some effective measures to strengthen the position of women. Even if the patriarchal society requires the male guardian, the bank should ensure that its women members are able to participate in the decision making on the loan use. The bank can provide educational programs on household business. As women’s involvement is essential to the family business, a share of the profits of the business should be given to women.

If patriarchy is one of the roots of poverty, especially poverty of women, this issue should be addressed by such institutions as Grameen Bank renowned worldwide for poverty alleviation and empowerment of women.

Bibliography


**Key words**  Grameen Bank, patriarchal society, roles of women

(PhD candidate, Aichi Gakuin University)