



WOMEN ON THE MOVE

Manzira's Story

by Mahfuz Anam



In this page, "Women on the Move", today we tell the story of one who has really moved. From a remote village in Chapainawabganj, Rajshahi, Manzira Khatun has just returned from Brussels (Belgium) after receiving the King Boudouin International Prize for Development 1992, as a member of Grameen Bank team.

We tell her story, not because she shook hands with a king, but because she has broken hundreds of years of taboos that enchain women, and has moved away from oppression, exploitation, dependency and helplessness. We tell her story because her's is not an event, but part of a process that has produced literally millions of Manziras. We tell her story because it inspires us, and gives us reasons for hope. We tell her story because it shows that given the right type of opportunity our people — especially the women — are capable of achieving the impossible. There is latent courage, creativity and determination in our rural people, which when allowed to come out into the open, ordinary people turn into leaders. They, then carry out their own little 'revolutions'.

It is in praise of those little revolutions, that we tell Manzira's story today.

All photographs of Manzira Khatun, except the one with Prof. Yunus and King Boudouin in Belgium, used in this page are by Salahuddin Azizee.



It was a fairytale replay of a king meeting a destitute peasant woman. The ornate glittering court watched in silence as the poor woman steadily, but nervously, walked up to the king to shake his hands and wait for her team to receive the award. All of this reads like parts out of children's books or sounds like a bedtime tale. But this time it is for real. This is a story with a difference.

The peasant woman was meeting the king on her own terms. It was her work, her struggle, her achievement — symbolising that of millions of women like her who work in the Grameen Bank (GB) — that was being honoured. In the King's court, it was the peasant woman who was the centre of attention — and not the king.

"I had never worn a pair of shoes before," said Manzira Khatun, used to being bare-foot, or at best wearing a pair of sponge slippers, in her village home. "Here I was walking in my shoes, for the very first time in my life, on this glittering marble floor on which I could see my own reflection." As a Board member of the Grameen Bank (GB) Manzira Khatun, accompanied Prof Mohammed Yunus, founder and Managing Director, and Nur Jahan Begum, Deputy General Manager and Principal of the Training Institute of GB, to Belgium to receive the King Boudouin International Development Prize for 1992, which was awarded on 22 April, 1993.

Our story begins the day before, when King Boudouin received Prof. Yunus, and his team, including Manzira in an exclusive audience in his palace.

Perhaps looking for someone in a crown, dressed in gold-embroidered clothes, Manzira did not, at first, realise that she was already in King Boudouin's presence. She thought he will come soon, as she sat waiting. But she observed that the man, in a simple dark suit, who had received them, and was now sitting with them, was opening the presents they carried from Dhaka for the King and the Queen, (sent earlier to the Royal Palace). "Nobody would dare to open something meant for the King," she thought. This must be the King then. She asked Nur Jahan Begum, and was told so. She suddenly became overwhelmed and got up and shook King Boudouin's hands once again. Surprised, but touched by this gesture, the King of Belgium said,

"I have read all about your hardship and valiant struggle. You do not know what pleasure it gives me to welcome you to my palace. I feel honoured that you came from so far to be with us and to receive our award." Much of the nuance of what the King said was perhaps lost to Manzira, who after shaking hands with his Majesty, said in colloquial Bangla, "You must be a very happy man to live in a palace like this?" Prof Yunus translated in English. The King, after thinking for a while replied "Please do not think that those of us who live in a palace do not have any regrets. Like you we have our own pains and sorrows."

Obviously the sorrows that the King was talking about was light-years removed from what, till the joining of the Grameen Bank, was an everyday reality for Manzira. Yet an empathy was struck, and perhaps without knowing, and

definitely without thinking, a Bangladeshi village woman of Outakhin Noadecari village, 14 miles from Chapainawabganj, in Rajshahi division, had touched deeply the heart of monarch of a distant land, who had no idea about the world of Manzira, nor of the level and extent of the struggle she was waging.

In a strange way the moment was unique for both. Neither the King, nor Manzira had ever seen anyone like one another. Imagine the King of Belgium in a one-to-one audience with a destitute woman, who was one of 12 children (10 girls and 2 boys), who got married at 17, became a mother of three (her third child, died several months after his birth because of sudden acute diarrhoea), who for eight years upto 1990, event about with only one meal or sometimes no meal a day, who lives in a village which has no electricity and no direct transport link with any town (she has to walk 2 miles to reach Mallick bazar, the nearest place from where she can get a bus). It was only 3 years ago that her lot began to change when she joined Grameen Bank.

The King obviously had never met someone who earned only US\$ 50 a month, and Manzira of course had never met a King. It was fairytale story, but not occurring in book of tales for kids but in the real world of the nineties. Manzira's father was a

farmer and a small-time businessman. He had 12 children from two marriages. He sent Manzira to school and would have perhaps looked after his big family well, but for the legal disputes over land that ruined him completely.

Manzira was 17 when she got married to Korban Ali, a supervisor of a local co-operative. Trouble started when her husband lost his job. Manzira's father provided some money to train Ali as a lawyer's clerk (Mohori) and even got him linked with a lawyer in Rajshahi. Financial hardships made Korban Ali uninterested in supporting a growing family, and he did what men often do in our villages — married another woman hoping this would bring him some wealth. Korban Ali, then moved to the house of his new wife, where Manzira was forced to suffer regular abuse and indignities, in addition to being made to



Manzira with Prof. Yunus and Nur Jahan Begum of Grameen Bank shaking hands with King Boudouin of Belgium in Brussels.

do all the work. At one stage Ali sent Manzira back to her father, and soon after divorced her.

Manzira became the 17th member of her father's poor household, supported by whatever the two brothers could earn. She lived on the food that would be given to her for doing household work. Desperate to do something, Manzira became a tailor's help. For one and a half years she worked for free, in exchange for being taught the skills of tailoring.

It was a very harsh period for her. She earned nothing. Whatever food she got, she gave to her little boy who was rather weak and malnourished. But learning to be a tailor was the only way out for Manzira, and she stuck to her apprenticeship. Then disaster fell. Her child suddenly developed acute diarrhoea and died. Manzira was shattered, and gave up everything for six months. Nothing interested her anymore. Her husband had divorced her, her two elder boys were kept back by Korban Ali, and now her youngest child was no more.

Literally giving up hope for her future, she was waiting to die. But reality is a strange thing. Even to wait to die costs money. She had to eat. So she gathered her last bit of energy and went back to learning how to be a tailor. At last she became the tailor's assistant earning between Tk 5 and Tk

7 per day when there was work, and nothing when there was none.

One day Manzira's father told her about Grameen Bank (GB) which had opened a centre in the village. He asked her to look into it, saying she could perhaps get a loan to buy her own sewing machine. At first Manzira refused, saying she did not want to get involved in banks or loans, which may get her into trouble. Then a GB centre was opened very near her home. Goaded by her father, she went along to see what goes on. Persuaded by the GB worker and seeing other village women take loan and participate in GB activities, she decided to get into it herself. She learnt that to qualify she has to be a part of a group of five, which she soon formed and took her first loan of Tk 2000.

"I never had so much money at any one time."

Borrowing another Tk 300 she bought a second hand sewing machine and started to work by herself. "My first work was to sew three lungis. It was Saturday, after the weekly 'hat' (village bazar) when I got my first work. I charged Tk 1.50 per piece. Thus began my new life." She repaid her first instalment of Tk 40 after the first week. "I remember I spent nothing from the earning that week, not even to buy food which I desperately needed. I saved all the money to pay my instalment. By the Grace of God, I have never missed a single repayment instalment." Not only that Manzira never defaulted in repaying her loans, she never looked back from this day on. Soon she took her second loan of Tk 3,000 and bought cloth, which she would sell to her customers. Now she would earn profit from the sale of cloth she was stitching, and of course from her labour as a tailor. Her profit doubled, and so did her enthusiasm. This loan again she repaid on time, and took her third loan of Tk 4,000. This time she bought a small orchard (5 kathas) and planted 20 guava trees. From the sale of fruits she repaid her loan, and is now into her fourth general loan of Tk 4,500. This time I will buy a larger quantity of cloth." She now earns Tk 30 to Tk 40 daily. Her biggest earning was Tk 70 on one day. Manzira now has an inventory of Tk 8,000.



Manzira with the sewing machine, she bought with the loan from the Grameen Bank.

of Directors of the Grameen Bank. She represents the Rajshahi zone, that covers more than 100,000 borrowers.

The way she behaved with the Queen of Belgium demonstrates well the reasons behind Manzira's success. On the day of the award giving ceremony the Queen embraced her and kissed her on her cheek, as is the western custom of welcome. "When she finished, I kissed her back." For somebody, not knowing the custom, this was a bold move. Did anybody tell you to do so, I asked? "No, no. I thought since she was kissing me, I should do the same, otherwise she will think bad of me." Have you ever kissed a grown-up woman — like your sister, or auntie, anybody? "No. It is not done in our society." Her common sense and presence of mind were remarkable. As told by Prof Yunus, Manzira, was most natural in her behaviour. She met people and shook hands with everybody without the

slightest bit of hesitation. "We did not have to tell her anything. She observed things and learnt quickly," Prof Yunus said. Manzira was amazed by the difference between her world and the one she was visiting. Multi-lane highways, skyscrapers, mile long traffic jams, elevators, escalators, etc. she saw them all, perhaps as in picture or in a movie. The thing that touched her, and one she could relate to, were prices of things. "This place is so expensive, how can people live here?" she asked. As recounted by her companion Nur Jahan Begum, Manzira was shocked to hear that the entrance fee to the world famous Tulip Garden cost Tk 1,500. "That is what I earn now in a whole month." Flying the plane is something she is likely to remember most from her trip in addition to meeting the King and the Queen. "I did not eat the day I flew." Why not? "So many people told me so many things. I prayed, and did

not eat anything. But after one time (Dhaka to Singapore sector), I was not afraid anymore. It was like a house flying in the sky."

Talking to Manzira was a very reassuring experience. As a Dhaka based journalist, the only women leaders we talk about are the ones in politics. Manzira Khatun, to me, appeared to be another kind of a leader. She was a part of a new breed of our women folk who are beginning to realise their true potential and are coming out of their age-old shell and are showing the country — and the world (I think I should add men too) — what they can do. "I had the same eyes and cars, the same hands and feet, and the same mind that Allah gave me. Yet I understood nothing, I could do nothing. I believed that my fate was only to do household work. Today, I see things differently, and I know I can do many things. Many women in my village are realising their abilities, just like I did." It is amazing how these

people whom we deridingly brush aside because they are, in our view, illiterate and so, "know-nothings", produce such bold and innovative work. She pointed out and that they were doing so well after joining the Grameen Bank, but the husbands of GB members were working as day labourers. This is creating a big difference between wives and husbands. We seem to live in two worlds. So we proposed to GB to give seasonal loans to men also." So now the GB is giving special loans during harvest time, to buy seeds, pumps, etc. to men.

I have often been told that not only in raising a family, but also in economic activities, women's focus is much more on the family, than of men. Meeting Manzira Khatun was a real-life proof of that for me. These GB women were now devising ways to help their husbands, so that their husbands do not feel inferior, or left behind by their wives. Frankly, I have never heard of men trying to persuade their banks — or for that matter, any institution — to do something special for women, so that their wives would not feel inferior.

Her answer to my last question was really the final proof of the above point. After coming back from Belgium and seeing so much of the world and meeting the King of Belgium what do you plan to do? I asked her. "I want to buy a milch cow," she gave a clear answer without hesitating a moment. Here I was all ready to hear some grand plan, about something she saw or heard while on the trip. No, Manzira Khatun was a person, who had her feet squarely on the ground. She knew where she wanted to go, and her priorities were clear, king a no king. Why a milch cow? "Because I want to feed milk to my father and children. I was never able to give them milk before." When such women get the keys of development in their hands, can the nation be left far behind.

Natural Disaster, Environment and Vulnerability of Women in Bangladesh

By Raana Haider

ONE baby in three is born underweight in Bangladesh (World Bank, 1990). The most common determinants of malnutrition: Poverty, disease and inadequate food intake are most pervasive during the post-monsoon period, i.e. once floods start receding. Employment opportunities are at their lowest, post-monsoon diarrhoea at a peak and rates of severe malnutrition rise from 6 to 11 per cent (UNICEF, 1988). The loss of even a few poultry and livestock can affect an already precarious income and thus the nutritional status of particularly, women and children.

Social Problems: The battle for survival emerges as the more difficult of the twin impact of a devastating event, disasters kill people in vast numbers. The trial of trying to live against all odds is the monumental challenge for survivors. The first priority is to reach immediate relief in the form of food, water, clothing, rudimentary shelter and emergency medical care to survivors. "Women will never come out into the open like beggars to receive relief", said a female survivor of Cyclone 1991. All organizations faced problems in transporting relief material to affected areas. Whatever the

(c) Casualties and Related Causes

A report from Kutubdia following Cyclone 1991, observed that 85 percent of all dead bodies belonged to women and children. Other sources also confirm the finding. Investigations reveal the following causes for such disproportionate mortality figures.

Decision-Making: Women depended on men to decide when or whether they should leave home for a safer place. **Protective Instinct:** How had they lost the grip that was the lifeline for the child? More men lived to relate incidents about their children being swept away from them. Few women survived once they had to let go of their child. "Sari": In many cases, the "sari" itself became a death trap. Clinging to sari may have made the woman less mobile. **A father repeated that he held on to his son and daughter to keep them from being swept away by the tidal surge. When it became impossible to hold on to both of them, he helplessly released one — his daughter. "This son has to carry on the family line."**