



Women and Income Generating Schemes

How Successful are They?

by Rashida Ahmad

ONE of the main consequences of poverty in any nation, in any society, is oppression. Hunger, malnutrition, and disease affect 700 million men, women and children throughout the world in every continent. But as the extent of oppression faced is proportional to the severity of poverty endured, those in the Third World suffer the greatest exploitation, victimisation, and abuse of basic human rights of which one is freedom and self-determination.

However, wherever there is oppression, it tends to be the case that women are amongst the most downtrodden in society. This appears to be a universal condition for women especially in the Third World in South America, Africa or Asia, regardless of differences in religion, race or socio-political factors.

But times are hopefully changing. Women's liberation movements have been spreading and developing on an international scale. And social, political, and economic changes in developing countries are providing impetus specifically for women's empowerment as the importance of the role of women in society is being recognised and accepted.

In Bangladesh the focus of women's development has changed from social mobilisation to economic activities. As the number of landless families increases so does the pressure on women to contribute to family income. Some of the most common income generating schemes implemented by NGOs are credit and savings plans. Such schemes are geared towards providing self-employment opportunities and economic independence for women.

Self-employment is being promoted because of the barriers that exist for women working in the formal sector. These obstacles include the number of unemployed men. The relative lack of skills and formal education that women possess, social purdah, immobility and the reluctance of women to accept less pay than men and to endure sexual and other forms of harassment.

Women are, therefore, being encouraged to empower themselves by forming groups based on class, professional and educational similarities in the belief that a shared background and common experiences create a mutual bond between members and the desire to work towards a common goal.

Savings schemes attempt to make money available in emergencies such as the loss of a job, death or illness in the family. Each member contributes a certain amount of money each week or month and so reduces the need to borrow from local money lenders who may cheat the women, and set high interest rates.

These savings schemes also encourage regular meetings and discussions helping to overcome the sense of powerlessness and isolation felt by many of these women. They also encourage the development of financial skills and promote creative management of limited funds. They have even in some cases provided sufficient resources to set up small businesses such as chataals or other income-generating activities such as stock keeping (buying produce at harvest time and selling it at a profit when prices rise).



Group meeting: We are in same boat...

ment of previous loans, visible asset building etc.

While such credit and savings schemes have been in action for over a decade, it is only recently that any critical assessment of their implementation and effectiveness has been carried out. Women, Work and NGOs: Looking at Reality by Tahera Yasmin is a recent report, commissioned and carried out on behalf of Oxfam which attempts to analyse the success of employment generation for women by private voluntary development agencies in Bangladesh. Three important questions are addressed: Do savings help generate income? How much credit should be given and who decides? Whose credit is it anyway?

While it should be stressed that many successful examples of credit and savings schemes do exist, the results of this report show that this is not always the case. Many factors, such as the NGOs' objectives, their understanding of gender issues, expertise in business matters, training and planning, have far reaching effects in creating or hindering employment opportunities. For example in many cases it is the NGO workers who are the ones taking decisions on behalf of women concerning the utilisation of savings, despite claims to the contrary. Truly participatory decision making is rare. Often the signatories of the accounts, where members are encouraged to deposit savings, include an NGO worker. This money cannot be withdrawn without their approval and there are occasions when they are unavailable, due to illness or leave, that results in the members having no access to their savings.

Furthermore the poorest

women are often left out of these schemes as they lack the means to join such groups by contributing regular sums of money.

As for credit, NGOs don't on the whole like to give large loans because they don't believe women can utilise them properly. This attitude affects the size of the loans requested by women. They in turn fear the risks of taking large amounts of credit. But small loans mean low returns and thus the potential for income generation is reduced. Too small loans also generate a cycle of repeat loans

derivate to repay the loans.

These problems highlight the need for continual assessment of NGO policies and their implementation. Failure to fulfill aims and the counter productivity of some practices are a serious issue. NGO management and the appropriateness of their schemes is of the utmost importance. Tahera Yasmin concludes her report with the following advice: 'It is time for NGOs to take a hard look at themselves, learn from their lessons and others; and realistically plan projects that benefit women.'

While there is no doubt that the empowerment of women is

whereby having taken on the burden of repayment for a period of time the loanee is back at square one with nothing to show for the extra pressures that taking credit entails.

Those groups which have succeeded in founding steady employment activities have invariably done so through independent group leadership and decision making, supported by NGO workers rather than relying solely on NGOs for credit, organisational policy and repeat loans.

Probably the most important question addressed by this report is whose credit is it? The objectives of the loans programmes are to raise living standards of families through women, (as they ensure that the benefits of increased income reach the family), and to empower women in the family and hence in society.

Figures on rates of repayment, however impressive, do not reveal the success with which these two main objectives are met. Often the loans, once obtained, are handed over to the husbands as additional income. Obviously this is counterproductive to the aims of the credit schemes. The women in effect become the middle men rather than productive in their own right, and there is no assurance that the husbands are as concerned with familial welfare as the wives and mothers. Further more it remains the responsibility of the women to repay the loans.

Another less discussed but serious issue is that violence towards women has increased in cases where the women are unable or unwilling to obtain loans. Verbal and physical abuse and threats of desertion are used by husbands to procure loans but they seldom un-

an issue that must be tackled in order to remedy the problems of poverty and over population, and that savings and credit schemes as well as other employment generating plans do go some of the way towards creating independence for women, there is still a long way to go. Other obstacles such as the immobility and violence that rural women face must be addressed. And yet many NGOs are still hesitant to even acknowledge such barriers. Employment generation alone will not solve the struggles that women face, just as birth control by itself cannot reduce population growth. Social attitudes towards women and awareness of the nature of their oppression must be considered. But it is these very issues that are all too often ignored in the attempt to provide employment opportunities for women and consequently few NGO programmes progress beyond providing extra income for the family. In order to create a fundamental change in the status of women in society, to offer them true independence and self-determination, income generating schemes such as savings and credit plans must be implemented alongside other policies that address social, educational and health issues. The impact of these environmental factors on women are interrelated along with economic factors in such a way that it is impossible to isolate any one of them and attempt to tackle it successfully without at the same time addressing the others. Only when all these factors are accepted as relevant and of equal importance in the fight against the oppression of women will true economic and social independence be attainable.

"Rancour Behind the Veil"

by Fayza Haq

ARE women of the Third World contented with their apportioned fate, confined as they are to the seclusion of the home, and their limited role of the contented wife and mother? Will they continue to be submissive to the dictates of the male dominated society where incidents like divorce and widowhood are frowned upon and feared, one wonders. Not so far back, a wife from the upper echelons of society in Bangladesh was divorced by her husband. Her only crime was that she had been watching the television when she was expected to play the eternal role of the bonded slave in the suffocating and stultifying cage of the hearth. In neighbouring India, women have been burnt to death by their in-laws, after being soaked in kerosene for simply failing to have their family pay the promised dowry. There have been loud protests in Sri Lanka, about women workers, who were recruited for household chores, but were later reportedly sold into a form of serfdom to satisfy sexual lusts in far off countries. Ecuadorian and Mexican illegal migrant women, hiding in the ghettos of American society, spend days sewing in rundown hovels with, salary as low as in the Victorian days, of fifty servants attached to a single home.

Who is to champion the cause of the deprived and downtrodden women? Why should it only be the liberated and progressive west and a few in the east only? In our society there are still the rush for early marriages for women and the suppression of the spread of education among the female children. The girl is usually given the smaller share in the inheritance of family assets, or nothing at all as in India. Women cannot normally offer themselves in marriage without a male guardian, as in both the Muslim and Hindu society. Polygamy is condoned and explained away, whereas polyandry, of the early matriarchal society, would never be accepted in, say, the late twentieth century, even in the developed and uninhibited Scandinavian nations. While women are subjugated to the demeaning position of concubines and mistresses, 'toy boys', will belong only to the affluent America or European existence. It would be unheard in the limited horizon of the woman in the Third World.

While modern Chinese society have shown great understanding of women's desire to bring herself to the same level of the male, economically, intellectually and socially, by the encouragement of birth con-

trol and employment of both the sexes, the Malaysians and Indonesians must have family laws based on male authority. Although sexual equality is aimed at by today's Arab-Muslim world, yet there are political, social and economic hindrances and conflicts. Nations like Morocco will sign

same opportunities to women to remove the physical and intellectual differences.

Muslim law, before any other legal system, legalized women's equality with men, and asserted their freedom at times, when women were still in the most debased condition. Yet sexual desegregation will



A woman seen in Pakistan. Courtesy: India Perspectives

the UN declaration of human rights, by which a woman reaching puberty, has the right to marry and have equal rights in even of the dissolution of the marriage, this is actually disregarded by the seventh century 'Sharia' where a woman must have a 'Wali' to conclude the marriage act. This is although Bibi Khadija, the Prophet Mohammed's first wife, had no guardian or go-betweens. Since the nineteenth century Muslim feminists like Kacem Amin have been arguing for giving the

be slow and limited in the upper class urban society. Many, in the Muslim world do not see the necessity of higher education for women. Yet preventing women from learning to read and write is against the 'Sharia'. Even in Tunisia, an effort to introduce liberation of women by Sheikh Ibn Murad was frowned upon. He was condemned as a Catholic priest, paid to be attempting to destroy Muslim society.

Muslim allegiance denies the existence of human legislation: Allah alone is the head

of the 'Umma', the social and religious group of all Muslims. In Islam there is no belief in female inferiority as there is still in western culture, which has sexual inequality, based on women's so-called biological inferiority. Women's liberation movements in the west, led by women, has not yet entirely succeeded in changing male-female dynamics in their own culture. Their effect has sometimes been superficial and often misconstrued. In Islam, on the contrary, there is no such belief in female inferiority. All sexual institutions such as polygamy and sexual segregation can be seen as ways to control the feminine power.

While the Christian concept of the individual is torn between the flesh and spirit, instinct and reason, it is not so for the Muslim theories. Sexual desire, if channeled in the right direction, is served in the right purpose, were as, if suppressed, can destroy the Muslim peace. Sexual desire is seen as God's wisdom. This was stressed by Imam Ghazali in the eleventh century. God is said to have created the two sexes in order to perpetuate the human race. Muslim laws such as the 'Khula' assert women's sexual self-determination. The power of women over men has dictated many of the Muslim laws concerning marriage. Men have the right to sexual satisfaction from their wives so that they will be less vulnerable to other women. Women are bidden to be satisfied so that they, in turn, do not try to lure other men, if they so desired.

In society like ours, in the Indian Subcontinent, and numerous other places in the Third World, the scope for women to get ahead is indeed limited. Any other profession except that of a doctor, lawyer, banker or teacher is often questioned and sometimes frowned upon. Meanwhile, the number of female lawyers, engineers, architects, doctors and journalists are pathetically limited. Jobs such as those of nurses and air-hostesses are seldom appreciated. A woman in the Subcontinental village area, sometimes becomes a grandmother in her thirties. A woman not married in her twenties, in the urban areas, is labelled 'an old maid'. Women have been known to have committed suicide in Bangladesh if arranged marriages have gone away, for lack of adequate dowry. Family planning has not as yet reached the entire masses of Bangladesh, despite all efforts. Who then will play the dragons for the women in the 'zanana' and the claustrophobic limitations of the 'four walls'?

Women still Mutilated in 28 Countries

THE genital mutilation of girls is a common practice in 28 African countries and is inflicted on an estimated 2 million young girls each year. In total, WHO calculates that there are over 100 million girls and women in the world today who have suffered female genital mutilation (FGM).

Ranging from circumcision, in which part of the clitoris is removed, to the more extreme forms of excision and infibulation, FGM is not required by any religion: it is inflicted by

traditions designed to preserve virginity, ensure marriageability, and suppress female sexuality.

Approximately three quarters of all women mutilated in this way can be found in just five countries — Nigeria, Ethiopia, Egypt, the Sudan and Kenya. In some countries — Djibouti, Somalia, Eritrea, Ethiopia, Sierra Leone and the Sudan — more than 80% of all girls are estimated to suffer genital mutilation, sometimes as early as the age of two.

Apart from the fear and trauma, the immediate conse-

quences of FGM can include death, haemorrhage, tetanus, sepsis, fistula, and HIV. In the longer term, it affects normal sexual functions and reproductive health: it can also lead to bladder and urinary tract infections, difficulty in menstruation, and an increased risk of haemorrhage, infection, and obstructed labour during childbirth.

In seeking ways to end FGM, it is now widely recognized that the lead should be taken by women from societies in which the practice is prevalent. Several African organizations,

both governmental and private, are working to educate and persuade women — and, more especially, men — that the practice should be abandoned.

Internationally, there is now an Inter-African Committee for the Elimination of Traditional Harmful Practices.

Statistics about FGM are difficult to collect. The following table, prepared in 1993 for WHO, brings together the best available estimates.

Source: The progress of Nations, Unicef.

She Gives Life, Sustains and Perpetuates it ...

by Anita Aparna Mueyed

THE market was five minutes away from the apartment, but for a four-year-old time can seem to expand, and in this stretched time zone multitudes of things are perceived, imagined and neglected all at the same time. Walking on the cobble-stoned roads of Cambronne, I found myself in that situation. I held onto my mother with one hand and dragged my favourite doll with the other. I pretended that each stone was a little island and I walked with my arm outstretched, clasping my mother's hand with extra precaution so as not to drown. The roads were shaded by tall chestnut trees on either side resembling something like an endless corridor of leaves engrafted with sweet smelling, white chestnut flowers. I was happy to be outside, happy to feel the coolness of scented summer breeze. Sun rays poured their way through the leafy trees and seemed to enkindle the setting where

long black hair hanging loose on her shoulders and down her back. She was beautiful, her hair seemed to me a parcel of her dress, both sweetly perfumed, flowing, a swaying against her body. I stood there contemplating her, absorbed in her appearance. I perceived her as something that only I could experience as my own, and that no other individual could claim. I was too young to realize that my feelings were unfeasible, that no matter what, a sensible person could not keep another selfishly chained forever. Today, picturing her on those cobble-stoned streets of Paris, I realize that she was made to love. She was so natural and so much a part of nature, that now I realize again and again how much I, like so many others, need her and depend on her. I learnt from that day that she was like air and water, she was something ungraspable, something impossible to possess all alone, but always there for everyone,

She was resplendent. Her skin was overcast by a faint golden glow, her eyes were fulgent, and her hair, like the contours of the clouds above was set a-fire by the sunset. The wind wound the loose end of her transparent sari in a writhing course. I felt it brush against me. I looked up at her

always giving.



always giving.

When I wrote this description about my mother, I was a college student far away from home, feeling and reminiscing

about the past. I had come to a stark awareness that for all these years, I had taken her for granted, and never realized how important she was to me and my family.

Today, five years later, as I go through my journal once again, I realize that this portrayal of my mother is the spirit not just of my life, and that of my family, but of much

more. I remember how naturally she merged with nature, with the trees, the clouds, and the smell of the flowers. I realize now, that the manner in which I discerned my mother that day was not a mere passing vision, that I would remember through a gauzy haze. My memory of Amma, walking with my hand in hers is unclouded and unbroken. I was only a child. Yet at times, children have prescient insight and know when to remember a thing that is meaningful. Instinctively, I understood its boundless message and inscribed it in my subconscious. Growing up, its signification began to unfold in parts and seep into my awareness. Today, the reason why I had the vision of Amma, becoming at one and merging with the scenery surrounding her, has finally exposed itself. As ethereal as she seemed, united and at one with shadow, cloud and air, she was as substantial as earth and stone. I was granted an enlightening sight into a higher world of truth. That day, she had manifested herself as nature. She was nature, and as nature is the essence of the world, mother is the essence of life. She gives life, sustains and perpetuates it.

Despite the fact that this realization is so observable and evident, it came through to me as a revelation, a momentous occurrence. This is where the tragedy lies.

Children today, are not taught, (or taught without enough emphasis) that women are important, that woman is essential, and that without woman's volition we would not exist. Instead of giving our children misleading notions about the unimportance of women and their trivial role in society, instead of perpetuating these inventions, let us tell them that they are mere fabrications, unnatural hierarchies, and destructive. Yes, we do call our planet mother earth, and our country mother land, but we have not learned to respect them. Like the abuse and debasement of women, we continue to pollute our lands, befoul our waters and our atmosphere. If we acknowledge this reality and act upon it, our society would benefit in all ways and evolve for the better. For when we truly learn to respect women and nature, the bestowers of our very own existence, we become healthier and happier people and only then, we begin to love ourselves.