

Women on the Move

Education is Power!

by Farah Ghuznavi

SAPTAGRAM Nari Swarnir Parshad was set up in 1976, with the aim of empowering poor rural women by providing them with inputs such as education and credit. While the name "Saptagram" (seven villages) was initially chosen the project was working in seven villages in Faridpur, it is today operating in almost seven hundred villages. Saptagram has an integrated programme, which incorporates elements of health, sanitation, nutrition, environmental protection, sericulture etc. However, the main thrust of the programme relies on a two-pronged strategy based on education and credit.

Many NGOs today are providing small loans to poor women, in order to help them to improve their financial conditions. While Saptagram is also implementing a credit programme, we believe that in order to reach women most effectively, an NGO must also provide education. By "education", we do not mean simply literacy, but education for empowerment. That is, the kind of education that can enable women to target the causes of their oppression and socioeconomic misery — to see the "bigger picture", and their own situation within that context — and can also provide them with the means to change their own lives.

Properly utilized, credit can help the poor to improve their financial conditions, and often thereby improve their social status as well. However, when you are working with women, it is crucial to remember that you are dealing with hundreds of years of socioeconomic con-

ditioning, which means that women often believe themselves to be inferior and incapable of achievement. With those attitudes, they cannot be expected to assert themselves in order to achieve their rights.

It is a fact that in societies like ours, women face many socioeconomic barriers in terms of customs, religion and so on, when they attempt to challenge the status quo. Education is essential in order to give them the kind of confidence and awareness that they must have in order to combat those problems. We at Saptagram strongly believe that without education, you cannot transform the age old attitudes of society that hold women back or create enabling conditions for them to successfully empower themselves.

Saptagram's education programme targets adult women, and is not aimed at providing primary education for children. A critic of adult education recently told me that NGOs should not focus on such programmes because there is no "perceived need" for such programmes. Certainly it is true that we had a very difficult time persuading our members that they needed to attend the classes. They came up with excuses like — "We are too old to learn these things now", "How can they be of any use to us?", "It's better if you teach the children instead of wasting time on us" etc. etc. Despite the initial lack of enthusiasm, we persisted with the project. After all, motivating them was supposed to be our job!

The watershed occurred in 1983; when an incident took place over the building

of a road in our project area where a number of our members had gone to participate in the earthwork. Instead of paying the amount that had initially been promised, they were shortchanged, and their thumbprints were obtained on the payment register. Saptagram management had suspected that something of this kind would happen, and they had told the field worker in the area to watch out for it.

The field worker discovered what was happening, and informed the women. By that time, only five or six women had given their thumbprints, and they were so angry about the way that they were being cheated that they wanted to go to the market and set the shops on fire, since those mainly belonged to the local elite who were the ones administering the scheme. They were only persuaded against it by the Saptagram personnel pointing out that there were no adequate firefighting arrangements in the village, and that if it would therefore lead to disaster — after all, there are barely enough fire engines to service Dhaka itself!

Ultimately, the women settled for a noisy torch-lit demonstration, with their protests culminating in the "gherao"-ing of the union office. An investigation team was eventually sent out from Dhaka, and a compromise message reached the women very effectively, that if they had been literate they would never have been tricked into putting their thumbprints on



Education changes the way she perceives herself and the world around her. — photo credit Shamsuzzaman, Unicef.

the payment registered, where the original amount had been written, even though they were only paid around half of that amount.

This gave the education programme the boost it needed, and we have not looked back since.

Another interesting inci-

dent occurred over the syllabus of the education programme. Initially, we had been using GOB materials and materials obtained from other NGOs for our programme. In the mid-eighties, to our amazement, we received objections from our members about the materials used. Protests arose over one picture, for example, which showed a slatternly woman sitting in a filthy house, surrounded by dirty, malnourished children. In the next picture, the same woman was shown, cleanly dressed and busy cleaning her house,

while a group of spick and span, healthy-looking children surrounded her. "How can you tell us we can do anything that men can do, that we should go out of our houses and take control of our lives, when you show us the pictures of women doing the same old things?" "Where is the man in the picture, anyway? Isn't the state of the household his responsibility as well?" We had to concede that they had a point!

Saptagram has often found

that in the initial days of the organisation's programmes, there is some resistance from the husbands of our members, who don't want the women finding out their legal rights and having a source of information regarding marriage, divorce laws, dowry etc. Ultimately though, a lot of the men come round when they see the benefits the education and credit programmes provide for their households as a whole, so we recently decided to have a day of celebration in our various centres with couples where men have "reformed" (i.e. were initially verbally and/or physically abusive) and become extremely supportive of their wives' activities after initially being hostile to the whole thing. You can imagine our amusement when we met one woman who was very alarmed that since her husband had been positive about the programme from the very start, he would not be able to attend the celebration, because it was only for those who were negative in the beginning and had then changed their attitude! Needless to say, we were able to reassure her that was not the case, and that everyone was welcome....

In another case, one of the students who had attended our adolescent education classes before her marriage, took her books with her when she went off to her husband's home, which was quite a long distance away. Fearing that she would forget everything that she had learned, through lack of practice, she decided to go on practicing her writing by herself. The problem was, she didn't have any paper or

a slate to write on. Ultimately, she decided to use a chalk and write on the mud walls of their house. Her husband couldn't read, but one of his friends was astonished to read all these slogans concerning women's rights to compensation in the case of divorce etc on the walls of the house, and wanted to know where on earth these had come from. Her husband proudly informed him that his wife had learned these things at the Saptagram school!

We have recently begun to set up small libraries in some of our centres so that we can encourage new literates from our education classes to keep up their skills by reading regularly. These are named after Begum Rokeya Sakhawat Hossain. In one case, a library was set up in someone's house, with the member whose house it was, choosing to donate a room to house the library there. Not only did they donate the room, to house the library there. Not only did they donate the room, which was not easy given that they are not particularly well off, but the man of the family was wandering outside on the road handing out free bidis (homeroled cigarettes) to everyone, and proudly informing them that he now had a "Rokeya library" in his house!

These stories and the attitudes they reflect — both in terms of the women's own pride in their achievements and in terms of the way that their menfolk are beginning to view the programme — are perhaps the best possible proof we can have of how education changes the way that people perceive themselves and the world around them.

Light of Equal Right Burning Bright, but ...

by S M S Joya and Ekram Kabir

IN Beijing, we saw that the opposition to the Platform's references to reproductive rights and sexual rights were greater than in Cairo. Even issues that were supposed to have been settled at the ICPD were resurrected in Beijing for further debate and review. Do you think, judging by the wider objection to the Platform, that there's a growing polarisation in the world on issues that touch moral and religious aspects of life; and also, how do you think this polarisation could affect the women's rights globally?

This question, one of many, made the guests — Ms Linda Tarr-Whelan and Ms Julian Taft — stare at each other at least for five seconds while they tried to decide who would answer it during the USA-hosted Worldnet Dialogue late last month on "Highlights of the Beijing Women's Conference."

With Ms Linda Tarr-Whelan, the President and Chief Executive Officer (CEO) of the Centre for Policy Alternatives in the US, and Ms Julian Taft, the President and CEO of Interactions — the American Council for Voluntary Internal Actions, the Dialogue represented questionnaires from Dhaka and Cairo. This particular question was asked by one of the three Dhaka Panelists, namely Mr Sabir Mustafa, a Dhaka-based journalist and an associate editor of *The Financial Express*. The other two panelists from Dhaka were Dr Najma Chowdhury, a professor of political science at the University of Dhaka and Ms Shireen Huq, a member of Naripokkho — a women's rights activist organisation.

Both the guests and panelists from the US, Bangladesh and Egypt — except Ms Taft — were present in Beijing in order to attend the main UN conference and that of the NGO Forum. Both of the guests answered Sabir Mustafa's question, but none of them commented clearly on how the polarisation could affect women's rights globally.

Ms Whelan answered by affirming the fact that even before going to Beijing, there had been a debate inside her own country — the US — on these issues and she thought that it was likely to continue. President Clinton had a discussion with the Pope regarding this. They both talked about how the Vatican and the US had not ended up at loggerheads with each other and that we were able to accept a starting point of the Cairo agreement rather than to re-open it," she said. She believed that this set of questions about sexuality and reproductive healthcare goes actually to the core of the many "issues" between men and women about equality and values. The polarisation on these issues within her country and among other countries is a long way from being resolved.

Added Ms Taft: The reason for the polarisation on these issues was that the human rights issues and healthcare issues were very prominent in the Plan for Action, and almost all of the components are related to human rights and those of healthcare, and therefore, there was a disproportionate discussion on those issues.

The Dialogue started with

the first question by Zaheda Nashar from Cairo: "What is the US strategy for implementing the Beijing Women's Conference Platform for Action?" Ms Taft answered that the White House Council with Five-year Programme on domestic violence that has been initiated will be with new resources — 1.2 billion US dollars — to look into issues of domestic violence, to help train the police, social workers and to provide assistance to women who have been affected by abuse. The Platform for Action came out very strongly to look at women's health issues for their whole life cycle and this will require different orientation in the research agenda of the National Institution of Health," she said.

She emphasised on the fact that the various women's rights organisations and companies ought to be expanding their own offering along with the role played by the Federal Government. She stressed that it is going to have to be a partnership between all ranges of the economic and social sectors. In comparison to the US it is explicit that the NGO Forum in Bangladesh is trying to take similar steps to fight domestic violence against women.

Dr Najma Chowdhury questioned: "At the national level, how would you visualise the necessary steps to initiate in the post-Beijing period, for example taking the case of the US, and how can NGOs have access to the information from the para 286 and 297 of the Platform for Action?"

"Carrying on the initiatives

in the US is in fact a partnership of the Federal Government and the NGO community. The NGOs will be strongly engaged in monitoring and the implementation of the US commitments. In terms of the documents itself, there is a short-term set of responsibilities that all of us have to begin a consultative process with the NGOs and to develop a plan by end '95 and we are beginning that process for the long-run," answered Ms Whelan.

Regarding legal abortion and inheritance rights, Ms Nashar from Cairo asked: "Has the phrasing of the final documents taken into consideration the issues which were objected by the Islamic countries such as legal abortion, inheritance and non-traditional families?"

Explaining this, Ms Whelan said: "Every government took some reservations and interpretation of the language in the document but US certainly did not in this particular issue." One of the members of the US delegation was the head of the Muslim League for Women in the US who arranged many plenary meetings with other Muslim country delegates.

Dr Chowdhury again asked the guests to comment on reallocation of funds within countries, particularly in developing nations, NGOs are likely to have limited leverage in negotiation with their own governments, the donors have a role to play to facilitate the process of implementation of Platform for Action. Chowdhury also asked them to give a brief comparison between the Nairobi Forward-Looking Strategies

and the Platform for Action adopted in the Chinese capital taking into account the priority issues, operational modalities and transformative potentials.

To this replied Ms Whelan: "In Nairobi there was great generality about approaches and concerns of women. Beijing took that initiative and worked on it in such a way that we now have some very specific elements in each of the 12 and 13 issue areas." She made it clear that although, from Bangladesh, there were no specific commitments except to focus on women's issues in the Fifteen-Year Plan, the NGOs will now have to get access formally to that planning process at the federal and local level. As for the donors, James D Wolfenson, the head of World Bank, made a variety of commitments including micro-credit but it is going to have to be beyond just the bilateral donors.

According to Ms Taft, the difference between Nairobi and Beijing lies on the issue of unwaged work. In Nairobi Forward-Looking Strategies, it was focused on the issues of unwaged work and how to locate the work that women do in domestic and agricultural sectors that has never been counted. A report by UNDP showed that the two-third of the work that women do is not counted and this was a very rhetorical statement in Nairobi.

The messages that the audience received from the post-Beijing Dialogue are that issues of equality, equity and women's empowerment — not just the kind of promotions made by the Grameen Bank supreme — were emphatically discussed and commitments were made by governments from all over the world. And to carry out these commitments, the NGOs as well as the peoples have to come forward and work with the governments.

To elevate the empowerment of women both in political and social sectors, it is important to put emphasis on the interests of men and at least try harder to eliminate the idea of differences between men and women. In this context, that one specific statement Hillary Clinton made that crystallised all the issues and she said: "If there is one message that echoes forth from this conference, let it be that human rights are women's rights and women's rights are human rights once and for all."

Still, no country in the world treats its women as well as its men. For example, in countries like Bangladesh, when it comes to access to jobs, there appears to be more rhetoric than actions, especially in the manufacturing units where the workers are employed with very low wages compared to the prices of the products they sell in the market.

Removing the Reasons of Poverty

by Fayza Haq

NANCY Wimmer, who was here conducting a workshop on the Grameen Bank at the Goethe Institute recently, is the director of the citizen's advocacy in Germany, called Resultate, an international organisation that aims at overcoming poverty. The organisation is dedicated to the thought that every individual can create a different world — and is located in USA, Japan, Germany, Canada, UK and Australia.

Ms Wimmer says, "We are constantly looking for models for alleviating rural poverty we want to educate the German citizens on what a poor person is; that he has potential and can be creative — what he doesn't have is access to financial resources. The Grameen Bank gives people hope. We were grateful that such a revolutionary idea began in Bangladesh. We wanted the people in Germany to understand poverty. This country spends millions of dollars in aid of developing countries this is like a mother that has to teach its child to take responsibility for life and not depend on charity. In a democratic process in Germany one has to speak to the politicians, the media, the donors and create an understanding that will ultimately alleviate poverty. We want the governments to remove the obstacles that keep people poor."

What is her interest in the Grameen Bank? "The Grameen Bank is the only credit institution for the poorest of the poor. It started as a pilot project in '76 to become a full fledged bank in '83. It has reached over half of the people of Bangladesh, which consists of 34,000 villages. The primary reason why I am here is to see how a really good programme grows. I came originally in '90. I went and talked to the women in Rangpur and understood what poverty really is. In '95 I went to Chittagong and spoke to the Grameen Bank workers," she replies.

Asked if she felt that the bank has any weakness she says, "The Grameen Bank model is an extremely courageous model. It is also innovative it sees innovative solutions to problems where there is no guarantee. The strength of the bank is not to shy away from the problem. The solution is learning by doing. The Grameen Trust is there to replicate the bank outside Bangladesh and it is now in India, Philippines, Vietnam, China, Africa and Central America, the name will be different each time. Over the decades they have refined a model — and this is a model which can be exported. It must concentrate on credit only for the poorest it is not interested in the middle — poor or almost the middle class. The people taking credit must be assetless landless and must not own more than 0.5 acres of land. At first they gave credit

to both women and men. What they found from their experience was that women were enormously practical and interested in the home, the education of the children, the food for the family etc. Now the Grameen Bank has its emphasis on women.



Nancy Wimmer

The Grameen Bank has turned the whole institution of banking on its head. To make the people pay back it has made a rule that unless they are in a group of five none may receive credit. To get a credit from the bank e.g. you have to go out and get four other women. In forming the group you have good solidarity. Everyone in the group is responsible for everyone else for paying his loan. They help each other develop their business. Instead of collateral there is group solidarity. The credits are small — usually around \$60 to \$120. The reason is the poor do not need a lot of money to start business. The loan is always for a year. The money is there to get the people start in their own business. The group of five forms a larger entity i.e. the centre. The whole idea of working together is enormously powerful."

Talking about poverty alleviation in places like Africa and Bangladesh Ms Wimmer says, "I shall have to talk about the common characteristics of poverty. Poverty is something that drains people of their dignity. It often makes them dependent on a money lender, government aid or something of that nature. People who have any sense of who they are will not remain poor because poverty makes one a vegetable. Many people have an interest in keeping people poor once they have money people can decide for themselves. If you go to a village and ask who is poor some people will come forward but they are not the real poor. A really poor person will remain invisible in the shadows. They say 'Please don't make a wave'. This hopelessness and lack of dignity is the essence of poverty in Africa, Asia in even among the American Indians in their reservations."

Asked if she felt that the NGOs should be helped by overseas aid, she says, "The

Resultate aims at reaching out to 100 million families all over the world. The Grameen Bank is a powerful bank but they cannot reach 100 million families. Other NGOs have to step in and help. The Grameen Bank has a business relation with the poor and this is built on trust. The Grameen Bank has dia-

logue programmes and NGOs from all over the world are encouraged to come here. FINCA is another credit for the poor which exists in Central America, El Salvador, Guatemala and now few places in Africa. Their methodology is somewhat different from the Grameen bank but the principle of empowering poor women through credit is the same. The Grameen bank reaches 2 million families in 34,000 villages and by 2005 it will reach probably 4 million families. The NGOs that come into the scene should be serious about empowering the poor through credit."

Does she agree that the progressive western countries are not doing enough for the poverty alleviation in southern and eastern countries like India, Bangladesh etc? Ms. Wimmer replies, "The basic responsibility of industrial countries like Germany, is to remove the obstacles from development policy. This is in the interest of the developed, country. It took 40 years before the word 'gender' was introduced into German development policy. That is how slow developed countries are themselves. The development programmes are to be run by the people in countries like Bangladesh themselves and not by foreign experts."

Resultate, says Wimmer, takes a close look at what development policy is accomplishing in Germany and the citizens will write to their politicians to speak to their governments to change policies in the developing countries. She criticized some of the developed countries which use NGOs for their own purposes rather than for alleviating poverty. "We in Resultate make sure that such actions are learnt by the press and policy makers; in the developed countries the citizens can be very apathetic," adds Wimmer.



Garfield®

by Jim Davis

