Women, land and power in Bangladesh: Jhagrapur revisited

Arens, A.M.J.

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Before examining the questions posed in the first chapters, I need to draw a picture of the wider context of the economic and social transformation that has been and still is taking place in Bangladesh. This chapter deals with economic structures and economic transformation and the consequences for class and gender relations, in particular with regard to agriculture. I will substantiate my thesis that the introduction of the Green Revolution has led to greater class and gender differentiation. More people have become landless, creating a larger male wage labour force with more income earning opportunities, while poor women have lost their main source of income. These developments sketch the context of women’s land ownership and empowerment.

As land is the major focus of this study, I start with the various aspects of land rights and people’s relationships to land. The second part of this chapter deals with changes in agriculture that have taken place, in particular the introduction of the Green revolution, and its consequences for women and the poor, in particular poor women.

3.1 Land relations

Land is the most important means of production and source of livelihood security in rural Bangladesh. Of the 14.8 million hectares (approximately 36.5 million acres) of land area in Bangladesh 8.4 million hectares are under cultivation. However, there is a huge class and gender inequality in the distribution of land. Landlords and rich peasant men own the largest proportion of land. In 1793, the British introduced the 1793 Permanent Settlement Act, which was based on the Mughal system of land settlement and tax collection. This Act formed the nucleus of the colonial system of control and had far-reaching consequences for social and economic relations. It gave land rights to a class of Zamindars (landlords) who had earlier been appointed by the Mughals as tax collectors. The tenants who cultivated the land did not get any property rights. I did not find any studies on the consequences of the Permanent Settlement Act for gender relations, but most likely there was no significant impact on the already subjugated position of women. Three years after Partition, the government of Pakistan (which included East Bengal, the present Bangladesh) introduced the 1950 East Bengal State Acquisition and Tenancy Act. With this Act the Zamindari system was abolished and a land ceiling of 100 bigha (33.3 acres) was imposed. Tenants came directly
under the state and the Revenue Department, which later became the Ministry of Land, was given the control over land. Gradually pressure on the land has been increasing (Plate 6), partly as a result of population growth. With an ever-growing fragmentation and scarcity of land, land alienation and conflicts over land became endemic, mostly instigated by and to the advantage of rich peasants. Poor peasants have been losing their land systematically, to a large extent as a result of tricks and extortion by rich peasants and moneylenders, but also due to agricultural policies that were most advantageous for rich and, to a lesser extent, middle peasants. More than half of the rural population is landless or near-landless and lives in poverty. In particular for landless widows and divorced women who have only very few income opportunities it is very difficult to survive. Women do have the right to inherit and own land, but many women do not get their rightful share. This has partly to do with the fact that women do not work on the land. Women’s role is mainly in the household within the homestead and their socio-economic status is derived from their husbands’ position and/or their kinship. Their role in the production process is not recognised, although women do have important productive tasks (Plate 7). Men are seen as producers who provide the family income, while women are seen as caretakers of the household, responsible for reproductive tasks. Women are subordinate to men, first to their father, then to their husband and finally to their sons. An old Bengali saying is illustrative for the

Plate 6  Paddy fields with a jute field in the background. Fragmentation and pressure on the land can be noticed from the small size of the plots.

A *bigha* is a land measurement. The size of one *bigha* of land varies in different areas in Bangladesh. One *bigha* in the Meherpur area is equal to 0.33 acres.

### 3.2 The (non-)distribution of khas land

In a situation where land is the most important means of subsistence, but where at the same time the distribution of land is highly unequal, redistributive land reform policies can be an important means to repair historical injustices, both with regard to class and gender. What about land reform programmes in Bangladesh? Successive governments have set a land ceiling and pledged that land would be distributed to landless or near-landless peasant men and women. In 1972, one year after independence from Pakistan, Sheikh Mujibur Rahman, the first President of the new country, issued a Presidential Order by which, among others, khas land (fallow government land) was to be distributed to landless peasants. In 1984, General Ershad, who had come to power through a military coup two years earlier, issued the Land Reform Ordinance in which the distribution of khas land to (near) landless families was reiterated and a ceiling of 60 bigha (20 acres) was set for future acquisition for land.\(^{34}\) However, there were no serious efforts to implement the reform. This was not surprising given the structural limitations of the Bangladesh state and society as politicians and bureaucrats were rich peasants themselves or depended

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\(^{34}\) The ceiling thus did not apply to persons who already had more than 60 bigha of land. This indicates the unwillingness of the government to adopt a redistributive land reform – to take excess land from the rich and give it to the poor.
on their support (Atiur Rahman, 1986: 216-218). In 1987, a new Agricultural Khas Land Management and Settlement Policy was introduced which included ways to incorporate NGOs in the allocation process. The main objective was to ensure that the Land Reforms Action Programme was put forward in a circular, which also dealt with an equitable use of land and equitable distribution of income (Mohiuddin Ahmed 1990: 62, 63). Both landless men and women were entitled to receive khas land. Prime Minister Sheikh Hasina, who returned to power in December 2008, has reiterated the distribution of khas land to landless peasants once more. The government has taken some steps in this regard like setting up local Khas Land Allocation Committees, but experiences from the past have learnt that governments (including those led by the Awami League) are not keen on reclaiming khas land that is illegally occupied by the rich and powerful as they constitute an important part of their powerbase. More than one-third of the khas land is illegally occupied (Sarwar, Islam and Monzoor 2007). It is difficult to assess the total impact of khas land distribution. Official and unofficial figures on the amount of khas land vary widely. Barkat (2001) estimated that there are more than 10 million bighas (3.3 million acres) of distributable khas land. A Parliamentary Standing Committee reported 1.4 million acres of khas land in 2004 (Sarwar, Islam and Monzoor 2007). There are no official figures on how many men and women have received khas land since independence. What is certain is that despite all these Presidential Orders and Ordinances, implementation has been very slow and in reality most of the khas land, even land that has been allocated on paper to landless, remains illegally occupied by landlords and other powerful persons. Interference of the social power structure and corrupt practices are some of the main obstacles for implementation (Mohiuddin Ahmed, 1990: 120, 121).

Thus, clearly land redistribution cannot be solely left to the government. A few NGOs and peasant movements such as Nijera Kori and the Krishok Federation and its women’s wing the Kishani Sabha have been actively campaigning for implementation of the khas land distribution policy. They have organised landless peasants, men and women, occupied khas land and pressurised the authorities into giving those landless the legal ownership of the land. However, only a small part of all the khas land has come officially under the control of landless families, mostly in the char (newly reclaimed islands) areas in the south of the country. To give an example, in 1992 the Krishok Federation and Kishani Sabha occupied more than 22,000 acres of land on 4 chars in the south of the country. This met with a lot of violent resistance from the side of big landlords, but the landless could sustain their movement albeit with sacrificing lives. According to their own records, in total the Krishok Federation and Kishani Sabha occupied 70,600 acres of khas land in 22 chars and more than 102,400 poor peasant men and women were granted

35 To give an idea about the various figures that are floating around: In an editorial in the Daily Star of 3 February 2007 “Recovering khas land for poverty alleviation” by Md Abdul Kader, he mentioned that according to sources from the Parliamentary Committee on Ministry of Land there is more than 5 million acres khas land in the country and that many assume that the amount is much more than that.
one-year leases by the government. In 2000 the government granted the right of permanent settlement to the families occupying these chars (COPAC, 2000). Experience shows that only through prolonged collective struggles do people have a chance to materialise their right to land.

3.3 Women’s relationship to land

There are mainly four ways for women to acquire land. Apart from the distribution of khas land, women can inherit land, they can be gifted land in their name, or women can purchase land. The market plays only a limited role in women’s acquisition of land due to the gender bias of markets, but there are women who receive land that their husbands have purchased. Inheritance is the most common way for women to obtain land. In continuation of colonial policies to take religion as the determining principle to formulate personal laws, the right of Muslim women to inherit land has been laid down in the Muslim Family Law Ordinance of 1961. This right was reconfirmed with the enactment of the Family Courts Ordinance 1985 (Ordinance No. 18 of 1985) by the government of independent Bangladesh. Muslim women are entitled to inherit their father’s property, but they get only half of what their brothers inherit. Women are also entitled to inherit from their husband: when he dies a widow gets one-eighth of her husband’s property if they have children and one-fourth if they have no children. What does this law mean for women’s ownership of land in reality? I will deal here only with some general aspects of women’s land rights and land ownership in Bangladesh; in Chapter 7, I will present my specific findings on women’s ownership of land in Jhagrapur.

Unfortunately, there are no nation-wide data on women’s ownership of land as government statistics on land holdings are not gender disaggregated. However it is a known fact that women own only a small proportion of the agricultural land in Bangladesh, despite their inheritance rights. Rounaq Jahan (1973:15/16) has pointed out that women renounce their share to safeguard their naior, the custom that a married woman yearly visits her paternal home for a longer period; there she has time to relax away from her household duties in her in-laws house. More importantly, women voluntary renounce their share to keep their brothers happy and, in exchange, the possibility to return to her paternal home and being taken care of by her brothers when in need is kept open. White (1992:131) called this ‘a straight trade-off between material and social capital’. In their study on gender and inheritance of land in a village in the north-western district, Gaibandha, Rahman & Van Schendel, (1997: 245, 255-257) however, have argued that women do not

37 The Muslim Family Laws Ordinance of 1961 was enacted in Pakistan (till 1971 Bangladesh was East Pakistan) as a result of lobbying by the All Pakistan Women’s Association. (Tazeen Mahnaz, “Women, Islam and the State: Subordination and Resistance”, see: http://www.lib.uchicago.edu/e/su/southasia/Tazeen.html, accessed 2 May 2006) A new law, the Uniform Family Code, has been drafted in which the rights of women (also with regard to marriage and divorce) have been laid down more explicitly. This new law is meant to replace the Muslim Family Laws Ordinance of 1961. However, successive governments have time and again delayed its introduction.
renounce their share, but that they are denied control over their inheritance share by their paternal family due to importance given to ancestral land and the desire to control ancestral property in the paternal lineage. In their analysis, not the women, but the women’s brothers are the main role players. Only 2 percent of the women in their research village actually had the land in their own control; the land of the rest of the women was controlled mostly by their brothers. They argued that the inheritance laws in Bangladesh are not regulated purely by Hanafi law (the main Islamic school in Bangladesh), but “have been modified, codified, interpreted and promoted by three successive states: British India, Pakistan and Bangladesh”. They found a discrepancy between the Muslim inheritance law and the inheritance practice, what they called “the Bengali rule of inheritance”. Based on their findings, they argued that inheritance practices in Bangladesh do not follow formal ‘lawyers’ law’, but rather ‘living law’. They suggest that:

“All men and women in rural Bangladesh are caught up in social arrangements which do not allow them to follow the rules of Islam. The most important of these is the system of kinship and marriage” (Rahman & Van Schendel, 1997: 251).

Women inherit and own land only in a symbolic way. They conclude that in practice (‘living law’) women are not entitled to land, but only to maintenance. The politics of male dominance have obstructed the application of Islamic law and inheritance practices reproduce gender inequality (1997: 272). Exogamy of women and the norm that land should not leave the patrilineage interfere with the right of women to inherit part of their paternal property. Thus, in contrast to the general perception that Islamic rules perpetuate gender inequality, their study shows that gender inequality is reproduced by means of inheritance practices, which take the form of blocking women’s access to land.

A few studies have suggested that more women have started to claim their inheritance share. Agarwal (1994:282-284) noted on the basis of several village studies in Bangladesh that there appeared to be an overall trend that more women claim their land rights.38 And, referring to some unpublished studies from Bangladesh, Agarwal also noted that sometimes women are pressured and even intimidated by their husbands to claim their share.39 It is not clear, however, on what data the observations that Agarwal referred to are based. All the studies that Agarwal mentioned were from the 1970s and 1980s, so this trend must have been visible for quite some time. Kabeer (1994:160) found that some of the women she

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interviewed had been driven by poverty to claim their share, also suggesting that more women had started claiming their share. Rahman & Van Schendel (1997: 267) however, did not find that more women claimed their inheritance share than in earlier times. Unfortunately their data regarding inheritance are also not clear. They refer to land that women are entitled to inherit, so land that women should formally get and not to land that they actually obtained in practice. Nor do Rahman & Van Schendel mention whether their figures concern land inherited only from the father, or also from the mother and the husband.

Apart from ownership, control over land is an important issue for women in Bangladesh. Most women who own land do not have control over their land. One of the obstacles for women to control their own land is that they do not work on the land themselves, which makes direct control more difficult. This is connected to the rather strict gender division of labour. Men are the cultivators while most of the post-harvest operations, such as parboiling and drying of the paddy and maintaining the household are women’s tasks. As one woman in Jhagrapur remarked: ‘Amar kaj khali peter kaj’ (literally: my work is nothing but stomach work - only to fill stomachs). Women’s work is mostly done within the homestead (Plate 8).

In most of the literature on Bangladesh, this gender division of labour is connected to Islam and the practice of purdah (lit. veil, meaning women’s seclusion). It is often argued that the fact that women in Bangladesh have to conform to purdah requirements, which include restrictions on contact with men who are not related, makes it difficult for women to cultivate or manage their own land. They are dependent either on male family members or on hiring in labourers from outside. If a woman is married outside her paternal village it is even more difficult to take control over her
land as it may be far away from her in-laws’ village. I argue that the ideological basis of these social norms and specific gender roles and gender division of labour lies in the patriarchal ideology rather than in Islam. The fact that in other predominantly Muslim countries like Indonesia and Malaysia women do work on the land indicates that Islam itself cannot be taken as the main reason that women do not work outside the house. Clearly this is a more complex issue. I will look further into this in chapters 7 and 8.

3.4 Introduction of the Green Revolution
After Bangladesh gained independence from Pakistan in 1971 through a bloody struggle, the first government of Sheikh Mujibur Rahman was initially inspired by a socialist ideology. But socialism was soon replaced by a capitalist ideology after army officers killed Sheikh Mujibur Rahman in 1975. Western powers supported the military government of General Ziaur Rahman. The country has been increasingly incorporated into the globalised free market economy, to a large extent due to interventions by the state and NGOs, financed by foreign aid. Huge sums of foreign aid have flowed into the country and thousands of foreign-funded national and international development NGOs have emerged all over the country. Bangladesh has for a long time been one of the main recipients of aid from foreign donor governments and donor institutions. Foreign aid has played a crucial role in the transformation of Bangladesh society and foreign donors determined to a large extent the direction of development in Bangladesh. Only from the mid 1990s the main source of foreign currency gradually shifted when the garments industry developed and labour migration to other countries, especially to the Middle East and Malaysia, steadily increased.

In the 1970s and 1980s the most significant and visible economic transformation in rural Bangladesh took place in agriculture. With financial loans and technical aid from the World Bank and foreign donor governments, the government of Bangladesh introduced the Green Revolution in the early 1970 under its Integrated

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40 Socialism and secularism were next to nationalism and democracy the four pillars of the Constitution of Bangladesh. The Soviet Union and Indira Gandhi’s India were Mujib’s most important allies. Socialism and secularism were dropped from the Constitution in 1977 during the military rule of General Ziaur Rahman.

41 Mujib’s popularity had waned increasingly with growing corruption and smuggling which culminated in the nation-wide man-made famine in 1974 as a result of large-scale hoarding of rice by big merchants (including government officials) to drive up the price. The famine had killed an estimated 50,000 people and rural insurgency, inspired by the Marxist-Leninist Naxalite movement in West Bengal, was growing. Consequently, most common people were happy with the overthrow of Mujib. The military coup against Mujib was done most probably with the prior knowledge of the CIA. Larry Lifschultz, South Asia correspondent of the Far Eastern Economic Review in Bangladesh at that time, has done extensive research on political events in the 1970s in Bangladesh and placed the coup against a much wider picture of geo-politics and connections of the political main players with US diplomats in Dhaka (see: Lifschultz 1979 part II).

42 Bangladesh became more dependent on foreign markets of goods and labour in the globalised economy. From the mid 1990s garments exports and remittances from Bangladeshi migrant labourers abroad especially to the Middle East and Malaysia, became more important sources of foreign currency, although around 50 percent of the government’s Annual Development Budget is still covered by foreign aid.
Rural Development Programme (IRDP). This involved imported western technology and machinery, such as power pumps and drilling equipment, high yielding seed varieties (HYV) of paddy, and fertilisers and pesticides to increase production. Under this IRDP programme, following the so-called Comilla cooperative model\(^{43}\), peasants could get deep tube wells for irrigation at a subsidised rate on the condition that they would organise themselves in co-operatives to manage the deep tube wells collectively. The irrigation made it possible to grow an additional rice crop in the dry winter season (boro rice) and the production of paddy initially more than doubled.\(^{44}\)

From the 1970s feminist researchers have extensively shown that changes in the mode of production from a subsistence to a capitalist economy have a direct effect on the gender division of labour and the distribution of the means of production (in particular land), as well as on gender hierarchies (see e.g. Mies 1986, 1988; Beneria & Roldán 1987; Beneria & Sen 1982; Rogers 1980; Boserup 1970). In line with this, scholars have pointed out the far-reaching consequences that the Green Revolution has had worldwide for gender and class relations (see e.g. Sobha 2007; Shiva 1991; Stoler 1975).

Bangladesh went through a transformation from a predominantly subsistence farming to commercialisation and mechanisation of agriculture; peasants now have to buy most agricultural inputs from the market and invest in irrigation facilities and machines. The increased cost of cultivation has led to growing indebtedness and dependency on (transnational) companies for the necessary inputs. This has, in turn, led to a further concentration of the means of production in the hands of the rich and a proletarianisation of poor peasants due to loss of land. Poor peasants have increasingly been turned into wage labourers. Apart from the growing class differentiation, the agricultural transformation also has a gender dimension. With mechanisation and the introduction of rice mills, women have been pushed further out of the production process. In the next section, I will elaborate on the specific consequences for women.

3.5 Gender specific nature of agricultural transformation

Scholars have criticised western social science and western induced development (White 1999; Kearney 1996; Said 1995; Little and Painter 1995; Escobar 1995,1997; Hobart 1993; Ferguson 1990; Hancock 1989). Their main critique is

\(^{43}\) In Comilla, one of the districts in Bangladesh, a Green Revolution model had been developed in the 1960s based on cooperatives for farmers, jointly using irrigation facilities. This Comilla model was to be applied all over Bangladesh. Mahbub Alam Chashi, in the 1970s an alleged CIA agent, and allegedly linked to the planning of the coup against Sheikh Mujib, was one of the main motors behind the Comilla experiment, which became a showcase of capitalist land reform (Lifschultz, 1979: 118).

\(^{44}\) The requirements of fertilisers and pesticides for these HYVs have in the mean time led to depletion and poisoning of the soil and the groundwater, not only reducing the production, but also killing the fish in the marshes and streams which used to be free food for the poor. Moreover, these requirements have pushed up the cost of cultivation and thus reduced the gains. The penetration of the corporate world in agriculture has increased even further with the introduction of biotechnology and genetically manipulated seeds and plants that have made their way into Bangladesh as well. These developments have led to worldwide agitations against transnational companies and their genetically manipulated products; the most well known case is Monsanto with its BT cotton that has led to large numbers of farmer suicides in India.
that social theories and development programmes are largely based on Western constructs that are alien to (the reality of) the people in the ‘Third World’, such as the idea that development means technological innovation and industrialisation, and so they reproduce and strengthen the power relations that are embedded in these constructs that have their historical roots in the colonisation period. This is what has happened with the introduction of the Green Revolution in Bangladesh as well. In line with the western gender ideology prevailing at that time that men do the productive work and women mainly operate in the household, the Green Revolution (designed by men) mainly aimed at men. This fitted in well with the existing gender division of labour in Bangladesh. Men are regarded as the providers; they cultivate the land, go to the market and take care of the family income. Women are regarded as the dependents and the caretakers of the family within the homestead and their role in the production process is not recognised. Before the introduction of the Green Revolution parboiling, drying and husking paddy, grinding wheat and the preservation of the best seeds from the harvest to sow again for the next crop were important productive tasks of women.45 But with the increased yields of the high yielding varieties, rice mills have been introduced and husking and grinding has been taken over by machines. As men do the work outside the house and are considered more technically skilled, men are the operators of rice mills and irrigation pumps, men have been given training how to use Green

Revolution technology effectively, men get loans for agricultural inputs, etc. (Plate 9). Besides, as HYV seeds preserved from the previous crop do not produce good results, seeds now have to be bought in the market (by men). Gender ideologies and gender bias are reflected in the interventions in agriculture that have taken place. Men’s role as producers and women’s role as caretakers of the family have been strengthened. Whereas men had more work to do, such as buying seeds from the market, operating irrigation pumps and rice mills, women have been partly pushed out of the production process. Men, machines and the market have replaced women in their productive tasks and this has further strengthened the patriarchal belief that women play no role in the production process.

For women from poor peasant households, especially widows and divorced women, the agricultural transformation has been particularly disadvantageous. Earlier, they could make a meagre living by husking rice and grinding wheat for rich and middle peasant families or for the market. But with the introduction of the rice mills, this source of income has completely dried up, while alternatives have hardly arisen. While poor peasant men turned from petty producers into wage labourers or had to find alternative sources of income, their women lost their sole means of income and their productive tasks almost completely (Plate 10). They have no paddy to boil, dry and husk, except the paddy that their male household members receive as wages, nor do they have wheat to grind or seeds to preserve now. In contrast to poor peasant women, the workload of middle and rich peasant women has reduced as they have their paddy husked by the rice mills nowadays.
There is a clear class difference here. This class differential effect among women has also been observed by scholars elsewhere (Stoler 1977). While poor peasant women have lost important sources of income that have not been replaced by other income opportunities, rich and middle peasant women obtained more leisure time. White (1992: 75) found that, in contrast to the usual negative presentation of rice mills that she noted in the literature, the women in her research village regarded the rice mills as a positive change. But, she added, they also lost ‘an opportunity to bestow patronage’ by engaging poor women to husk their rice. Obviously White’s observation refers to rich and middle peasant women. Thus the introduction of the rice mills has reinforced unequal gender and class relations; the difference in position between men and women, but also between women of different classes has increased. These trends have been noticed all over Bangladesh (e.g. Chen 1986; White 1992; Rahman Khan 1992; Kabeer 1994), as well as in other Asian countries where the Green Revolution has been introduced (see Stoler 1975 on Indonesia; Stivens 1985 on Malaysia; Kumari 1998 on India). Despite considerable economic growth and large-scale development efforts there is no structural improvement in the double subordinate position of poor women. Rather, their situation has further deteriorated, without perspective for improvement.

As production and reproduction are interrelated,46 the impact of these changes in the production process on the gender division of labour are reflected in changes in the position of women in the household and in social institutions. Not only have women been further pushed out of their productive roles and have poor peasant households been further impoverished, women’s status has also been affected, both at the macro-level in society and at the micro-level in the household; women’s work is valued even less by men. Rahman Khan (1992) suggests that with the economic degradation of households and the consequent loss of part of women’s work, the value of these women as family labour has been reduced.47 In her study of a village in Dhaka district Rahman Khan (1992: 189) argues:

“The traditional role of women in domestic work [in post-harvest operations] provided them with a value as family labour. With economic degradation this role of women has been removed in many land-poor households. At the same time, the little income-earning work that is available for women are in public areas and primarily meant for men. Thus, while work that gives added value to women in the family is reduced, no alternative is available for absorbing them in status oriented work. And no new value is being attached to the new types of work that are being offered.”

46 On a critical note: the distinction between production and reproduction may be “artificial and male-biased”. “This distinction may tend to perpetuate the idea that females should be primarily responsible for reproduction and may hide the fact that reproduction, like production is ‘purposive and meaningful social activity’ and can give rise to societal changes.” (McDaniel in Frank Trovato and Carl Grindstaff, (eds.) (1994: 285) Perspectives on Canada’s Population: An Introduction to Concepts and Issues, Toronto: Oxford University Press, quoted in http://uregina.ca/~gingrich/Feb2498.htm.)
Rahman Khan, however, does not link the increasing impoverishment of the poor and the consequent loss of part of women’s productive tasks to the economic transformation of agriculture that is taking place. Besides, she refers only to poor peasant women. According to Rahman Khan, only poor peasant women have lost their value as family labour due to their degrading economic situation. She does not mention middle or rich peasant women in this connection, although she does mention that these households are ‘value setters and value preservers’ (Rahman Khan, 1992: 100).

My observations indicate that the position of women of all classes has become worse due to the loss of work and income as a result of the introduction of the rice mills, even though middle and rich peasant women have been affected less than poor peasant women. Women have been marginalised more and their role in the production process has been reduced. At the same time, men (mostly rich and middle peasants) have acquired a wider variety of means of production, not only rice mills, but also irrigation pumps and power tillers (owned, and operated by men), which in turn provide them with extra sources of income, investment opportunities and extra status. But whereas women’s status in the family has decreased in all classes due to loss of (part of) their productive tasks, poor peasant women have lost an important source of income and their livelihood on top of that. Poor women’s status has decreased on two fronts – as women due to the loss productive work and lack of status enhancing employment opportunities for women, and as poor class due to the loss of land. The changes in women’s productive role are not only a result of gender hierarchies but also of class hierarchies. Not only have poor peasant women lost their main means of income, there are hardly any other employment opportunities for women in the rural areas. In some areas, poor women reportedly have started working on the land (Agarwal 1994; Centre for Policy Dialogue 2000), but not in the Jhagrapur area.

3.6 Microfinance
Microfinance, rather than people’s right to productive resources, is now promoted worldwide as the solution for the poor to overcome poverty and a means of

47 In several places Rahman Khan talks about women’s ‘non-participation in productive work’. I do not agree with Khan that women’s work is non-productive. Women do not participate in productive activities outside the house, but they do inside their compounds. In fact, Rahman Khan contradicts herself. She does acknowledge women’s role in post harvest operations but at the same time she repeatedly emphasises women’s non-participatory (my italics) roles in the production process. She mentions that women’s roles continue to be regarded as secondary and supplementary, but in fact she does the same.

48 It should be added here that the concept of value is a social construct and that the value given to women is intrinsically linked to the prevailing ideology of male superiority and serves to reassert their superiority. It is men who determine the value of women, which is then in turn internalised by women. What Rahman Khan does not touch on is what consequences the changes in women’s role and their decreased value has for their lives. The lower the value given to a woman, the more dependent she becomes on her husband and other male members of her family for her status, and for her economic survival.

49 The Nobel Peace Price to Mohammed Yunus, the initiator of micro-credit, in 2008 has only added to this.
empowerment for women. As microfinance has now become the main activity of development NGOs in Bangladesh and due to my concern with strategies to end poverty and other injustices, it was not possible to ignore this subject in the course of this study. My findings indicate that the claim that microfinance empowers people and is the solution to end poverty is highly disputable.

In the 1980s microfinance programmes have been introduced in Bangladesh by Mohammed Yunus who set up the Grameen Bank. Microfinance is now the main income generating activity carried out by many foreign funded NGOs in Bangladesh. These programmes are being pushed by institutions like the World Bank. In 1998, out of 1200 foreign-aided NGOs, 369 dealt specifically with microfinance (Karim 2008). NGOs have focused their microfinance programmes mostly on women in line with the WID (Women in Development) paradigm promoted by western donors. The assumption behind these programmes is that women's position can be improved if they can start their own business and so generate their own income. This will ‘empower’ them and raise their bargaining position in the household. Women are given relatively small loans to set up a small business. The Grameen Bank has been a pioneer of microfinance and its success of 98 percent repayment of the loans is widely praised. These repayment rates are in stark contrast with repayment rates of loans taken from banks. Especially many of the rich are notorious defaulters, which costs the state millions of Taka each year. The high repayment rate of microfinance loans is the result of the strategy to organise women in saving groups and make the group members collectively responsible for the repayment of everyone’s individual loans (Plate 11). Karim (2008) in her sharp analysis of microfinance programmes criticises NGOs for instrumentally appropriating the culture of Bangladeshi rural women’s honour and shame in their capitalist interests. She calls this “an economy of shame”. However, as experience has shown, not all women are successful small entrepreneurs and poor women who have only limited means of survival are often inclined to use their loan for consumption purposes or other urgent needs instead of investing it in some business and make profit. Studies on the impact of microfinance have shown contradictory outcomes regarding the empowering effect for women (Goetz and Sen 1996; Hashemi e.a. 1996; Mallick 2002; Mahmood 2003; Holvoet 2005). A more hidden motive of credit programmes is to incorporate women as consumers in the mainstream market economy. In fact it is an instrument of neo liberal policies in which NGOs function as a shadow state as they regulate people’s behaviour and facilitate the expansion of globalisation and neo-liberalism (Karim 2008). As women become entrepreneurs, they start operating in the market economy and have more cash in hand which they will at

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50 In 1996 the World Bank provided a 105 million USD loan to Grameen Bank for micro-credit through its lending organisation IDA (International Development Association) and in 2001 IDA provided another 151 million USD loan for micro-credit to Bangladesh (Independent, 3 March 2001).

51 For instance, in July 2009 the finance minister presented a list of 2,196 companies that defaulted on repayment of loans for a total amount of around Taka 154.5 million. The main defaulters were industrialists and media houses (Priyo News Dhaka, Sunday, July 5, 2009 at http://priyo.com/news/2009/jul/05/29172.html).
least partly use to buy consumer goods which in turn will strengthen the market economy. So, on the one hand, NGO programmes aim at empowering women to counter gender inequality and challenge the prevailing gender ideology that only men are the income providers. On the other hand, these programmes strengthen a free market ideology and economy that is based on unequal class and gender relations. This is rather contradictory. The crux is that the concept of empowerment through microfinance does not include social structural transformation. In practice, microfinance strengthens existing inequalities. Moreover, although microfinance is usually promoted as a programme for poverty alleviation, most landless widows and divorced women are excluded from these programmes. They cannot afford to put even a small amount of money into the group savings account every week. Microfinance programmes do not tackle the root causes of poverty and gender and class inequalities and in fact even strengthen some of these inequalities. The widespread focus on microfinance is taking attention away from other income generating options, such as for instance supporting women in claiming the land that they are entitled to inherit, distribution of khas land to women and organising women’s groups for collectively leasing or purchasing land for cultivation. I argue that a focus on women’s ownership and control over land would be much more empowering and much more effective against poverty than microfinance. Class and gender inequalities are rooted in the structural unequal distribution of the productive resources going hand in hand with exploitation of the poor and of women. Rather than microfinance, control over land would give women livelihood security. The scope of collective land holding/leasing by women, as proposed by Agarwal (1994, 2003), may be a more suitable and sustainable alternative for poor peasant
women in Bangladesh and would also imply recognition of women’s role in production. Such initiatives would contribute to a fundamental economic and social transformation if they would be accompanied by a change in agricultural methods, away from the increasingly corporate hijacking of agriculture. I will come back to this with concrete examples and observations in later chapters.

3.7 Dowry and its consequences
The gender specific nature of the agricultural transformation has also had an impact on women’s social status in society and, at the micro level, in the household and the family. Compared to 1975, on the whole the same norms and values related to marriage still prevail, but with the ongoing economic transformation and increasing external influences, changes are happening; women’s value has gone down. The most dramatic change related to the economic transformation has been the penetration of the dowry system to all layers of society and the exponential growth of the dowry sum. Dowry is an amount of money and/or goods to be paid by the family of the bride to the family of the bridegroom. In this section I will discuss general aspects of the dowry system. In chapter 6, I will discuss the consequences of dowry in detail and I will give examples of how the dowry system has affected the lives of people in Jhagrapur.

In 1974/75 it was common for rich peasant families to give some presents like a bicycle, a watch or a ring to the bridegroom at the time of marriage, but seldom did the bridegroom receive a sum of money. Nowadays bridegrooms of all classes demand dowry; hardly any marriages take place without dowry, and especially poor peasant families with daughters have been hit very hard by the demand for dowry. The increase in dowry demands has coincided with the economic transformation and there may well be a relation between these two. The dowry system has had far-reaching consequences for economic and social relations. Dowry has developed gradually over a few decennia. Earlier, dowry was seen as a Hindu practice\(^52\) while Muslims had the bride price (mohr or dower) - a sum of money or golden jewellery, which the groom’s family is supposed to give to the bride in case the marriage is dissolved.\(^53\) The mohr is written in the marriage contract and is meant as a security for the wife in case of divorce. Ahmed and Naher (1987: 139) have pointed out that several researchers have claimed that the dowry system has replaced the practice of mohr, but that in fact dowry now coexists with the system of mohr. Villagers confirmed that the practice of mohr is still continuing.

It is not completely clear when exactly and why the dowry system emerged in Bangladesh but it already existed in some form in the 1940s among the elite. In his

\(^{52}\) In Hindu marriages in India dowry emerged around the 1930s. The Indian Dowry Prohibition Act was enacted in 1961. In the act dowry is defined as: ‘any property or valuable security given or agreed to be given either directly or indirectly - (a) by one party to a marriage to the other party to the marriage; or (b) by the parents of either party to a marriage or by any other person to either party to the marriage or to any other person; at or before or any time after the marriage in connection with the marriage of said parties but does not include dower or Mohr in the case of persons to whom the Muslim Personal Law (Shariat) applies.’ (http://socialwelfare.delhigovt.nic.in/dowryact.html).
classic study of six villages in Bengal in the 1940s, Ramkrishna Mukherjee (1971: 272) reported dowry cases in three wealthy Muslim families in two villages. He remarked that dowry had been absent before that. The Kushtia District Census Report 1961 (p.16) mentioned incidental cases of dowry in middle and rich classes. So indeed, incidents of dowry occurred before the 1970s, but it emerged only on a large scale after 1971. In the literature, a variety of explanations have been given for the rise of the dowry system. Amin and Cain (1997) gave the surplus of girls of marriage age as the explanation and Rozario (1998: 270) referred to this reason as well. Rozario called this skewed distribution of the population with regard to age a social construction as it is the result of the norm that a boy has to be older than the girl he is marrying. Another explanation for the rise of the dowry system is that where previously a daughter in law was to some extent regarded as an asset because of her labour power and reproductive capacities, when women’s productive tasks were partly taken over by machines and the market, women were seen as a burden rather than an asset. The bridegroom and his family then had to be compensated for maintaining the bride (Kabeer, 1988; Rahman Khan, 1992). This explanation suggests that dowry may well be, at least partly, connected to the economic transformation itself. I argue that the rise of dowry demands is related to the introduction of the Green Revolution, combined with the commercialisation of production and globalisation with its consumer goods entering the market. With the Green Revolution, the cost of agricultural production increased manifold and required a lot of cash money. Earlier most of the inputs such as seeds, manure and labour power had been generated on the farm itself, but then HYV (High Yielding Variety) seeds, fertiliser and pesticides had to be bought in the market, etc. Dowry became a quick and easy way to acquire a large amount of cash money. Besides, capital and consumer goods became more readily available which possibly generated greed that could be materialised in the form of dowry. The dowry system has provided an additional way for men to accumulate capital and appropriate wealth.

Officially, dowry has been forbidden by the Dowry Prohibition Act of 1980, but as is the case with many laws, it is hardly enforced in practice. Instead, dowry demands are ever increasing. Whereas in the mid 1980s around 2000 Taka dowry was demanded from poor peasant families, by 2010 this had gone up tenfold to 20,000 Taka or more. For poor families with several daughters the dowry system is disastrous. Dowry demands can completely ruin a family. Many families sell or mortgage their land in order to marry their daughters, leading to their (further) impoverishment. The dowry system has had wide-ranging consequences for women, not only economically but also socially, especially from poor families. It has increased women’s dependency and gender inequality. A boy has become even more of an asset because through his marriage a family can acquire wealth, while a daughter is an even bigger burden on her parents and a liability now. Although

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53 According to Ahmed and Naher (1987: 138) in Islam Mohr is actually paid for sexual possession of the woman, part of the Mohr is given for the virginity of the woman.

54 This suggests that in the late 1970s dowry started becoming a serious problem.
a woman officially has to give her consent to her parents’ proposal of a marriage candidate, she has little or no influence on the choice of her future husband. Her parents decide on the bridegroom and negotiate the marriage contract and dowry agreement. Parents try to find the ideal bridegroom for their daughter who can provide her with a secure and happy future and who will provide the family with a higher status. But for poor families, the choice of a bridegroom is severely restricted by their financial situation and often determined by the height of the dowry demand.

A new phenomenon connected to dowry is that there is an increasing tendency for poor unmarried women to seek employment and start saving for their own dowry to come out of this trap. So far this is mostly in urban areas where women get employment in the garments industry (Rozario, 1998; Kabeer, 2000). Some of these women also arrange their own marriage and they break out of the dependency on their family. Similarly, Anja Rudnick (2003) reported about women who migrate abroad to work as industrial labourers.55

Dowry demands affect a rich peasant family much less as they have a surplus. Moreover, if a rich peasant family pays a high dowry to marry off their daughters, this further increases their status and means less value loss for the daughter. At the same time, rich peasant families who marry off their sons can make much higher demands than poor peasant families and are therefore more advantaged by the dowry system. Differences in status between men and women have increased due to dowry, but relatively more so in the poor classes. In this way gender inequalities and class inequalities interconnect and reinforce each other.

Dowry has not only led to further impoverisation of peasant women and men, it has also led to increasing violence against women amounting to torture and killings. If husband and in-laws are not satisfied with the amount of dowry given, the bride suffers the consequences, sometimes till years after marriage. This happens, for instance, when the agreed dowry sum has not yet been fully paid because the parents could not mobilise the full amount immediately. It also happens that after marriage the in-law family keeps on demanding more dowry than had been agreed at the time of the marriage. In such cases the wife is harassed, not only by her husband, but sometimes also by her parents-in-law until the amount has been paid. The harassment may even continue after the full amount has been paid if the in-laws feel that they actually did not receive enough. Newspapers report regularly about women who have been tortured or killed for dowry. Based on newspaper reports A o Shalish Kendra, a legal aid and human rights organisation, reported 285 cases of physical torture, including four acid-burn cases and 195 deaths from physical torture, including one suicide in 2009. Odhikar, another human rights organisation, reported 227 dowry-related killings and 11 dowry-related suicides in

55 Women who migrate abroad are a small minority of all the migrant labourers. These women come mostly from areas around Dhaka.
2009 on the basis of information from 40 districts, and reports in national dailies. For the first quarter of 2010 (January to March) Odhikar reported 46 dowry-related killings and 20 women had been tortured, of which two committed suicide. The number of unreported incidents is no doubt manifold; the reported cases are likely to be only the tip of the iceberg.

3.8 Summary and Conclusion
This chapter draws a picture of land relations and the economic transformation that has taken place in Bangladesh since 1975. The introduction of the Green Revolution and neo-liberal policies has had far reaching economic and social consequences and has led to greater class and gender differentiation. More peasants have lost their land and have become wage labourers which has further increased the gap between poor and rich peasants, and men and women. The gender specific nature of the agricultural transformation has also had an impact on women’s position. With the introduction of rice mills, important productive tasks of women have been taken over by machines operated by men and women have been further pushed out of the production process. Middle and rich peasant women’s workload has reduced, but poor peasant women lost an important source of income and have difficulties in finding ways to survive as there are hardly alternative income opportunities. The increase of the dowry system, which is related to the economic transformation, has been dramatic for poor peasant families with daughters. I have argued that dowry demands are related to the high increase in cost of agricultural production, combined with the commercialisation of production and globalisation. Dowry has become a quick and easy way to accumulate money. These developments have led to increasing violence against women. Finally, reservations about microfinance as the solution to poverty have been brought forward and I have argued that women’s control over land would be much more effective in bringing women out of poverty and providing them with livelihood security.

The next chapter provides the socio-cultural context of Bangladesh. I will deal with ongoing processes of social transformation, in particular with regard to Islam, moral values and gender ideologies. Changes in women’s mobility, education and family planning and a decline of the traditional power structure will also be discussed.