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Abstract

Using the sociological construct of individual modernity, this study explores the impact of microcredit on the attitudes, behaviors, values and aspirations of women in rural and peri-urban Bangladesh. Viewing future-orientation, individualism, equity, tolerance of diversity, rationality, as characteristics of modernity, this study examines trends towards individual modernity. This study combines both qualitative and quantitative methods and largely premised on the assumption of qualitative sociology where the focus of the study is an understanding of the phenomena and not establishing a cause-effect relationship between variables. The study used a household survey of pre-selected samples mostly drawn from rural and some selected peri-urban households in Bangladesh. Rural Bangladesh has come under the impact of various governmental as well as non-governmental development-intervention programs of which microfinance feature prominently. Hence, it is difficult to isolate the impact of microfinance in a precise fashion among the competing interventionist programs of governmental and non-governmental organizations on changing attitudes and behaviors of the respondents. Yet, the study shows that the borrowers of microcredit have a slightly higher educational aspiration for their daughters' education. In terms of beliefs in superstitions – another indicator of modernity - they are not indistinguishable from the non-borrowers. The respondents, were future-oriented, had high aspirations for their children's' education - both males and females - and were aware of the key developmental issues. They had opinion about intrusion of new technology in their communities and they articulated their opinions on both the positive and negative impact of such technologies as satellite television (so-called dish television) and mobile phones. A large number of respondents were not fatalists and believed that it was their actions and not fate that played the most important role in determining their future. The responses showed some underlying tendency towards rationalization of their world. Modern ideas seem to have affected the entire community. This study concludes that microcredit is one of the contributing factors towards creating a culture of modernity in both rural and peri-urban areas in Bangladesh.

Gender Role and Individual Modernity: An Exploratory Study in Microfinance and Gender Role Transformation*

Habibul Haque Khondker^a

1. Introduction

In development studies various paradigms, theories and ideas emerge at different points in history. Some ideas or propositions tend to assume dominant positions in certain contexts. In the last couple of decades there has been a shift of focus from growth oriented to well-being oriented approach to development. Correspondingly, there has also been a shift from mega-projects changing the entire nation or community at a macro-level to a more micro-level, individual-focused approach to development. Within the individual-focused approach it is now widely accepted that women-focused developmental approach yields more benefits to the society. Thus the well-being of the women, in particular, has been identified as a goal of development with multiplier beneficial effects for the household and society. The idea of microfinance has evolved through ground-level experiences in Bangladesh and elsewhere and is now recognized as a useful tool for development. It is to be underscored at the very outset that microfinance is one of the many means of development and well-being and not equivalent to development itself. An over-ambitious and hyped view of microfinance as a cure-all for fixing all the development problems has done more harm than good and not benefitted the microfinance institutions (MFIs).

The world-wide recognition of microcredit intervention is not only due to its innovative ideas but also because it touched the lives of millions of poor women, creating opportunities for improving their socio-economic situation. A plethora of studies have demonstrated the social and economic benefits of microcredit interventions (Wahid, 1993; Khandker, Khalily and Khan, 1995; Khandker, 1998). There are, however, critical studies (Rahman, 1999; Morduch, 1998) that point out some of the failures of microfinance as a tool of ending poverty. The present study aims to understand the social impact of microfinance, if any, on the transformation of traditional gender-role which may lead to individual modernity. Our assumption is that durable societal modernization or improvements in society is dependent to a large extent on changes in the values and attitudes of the people. The study draws upon certain characteristics of individual modernity from sociological literature and investigates whether those characteristics and

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trends are present in the rural society of Bangladesh. There are several factors that may have contributed to those changes. Impact of microfinance has been one such contributing factor.

2. Motivation and Context

In one of his writings, Professor Muhammad Yunus, the visionary of microcredit movement in the world narrated a story of the beginning of his historic project. As he handed out cash to a woman during the Jobra experiment in 1976, the village woman was hesitating to touch the bank notes saying she was afraid. Professor Yunus assured her that it is ok to touch the cash and being assured she finally took the bank notes in her hand. This story was retold by Professor Yunus when he was on a visit to Zayed University in 2009. This may seem a small incidence of the shyness of rural women in Bangladesh in the mid-1970s but this story is significant for this was the beginning of a program, which brought a paradigm shift for the rural women in Bangladesh and elsewhere. In Bangladesh rural women grew up in a strict division of labor based on gender where she was active in both household and non-household work, but involvement with cash economy was a preserve of the men folks. That incident marked the beginning of the Grameen Bank, a program which turned out to be a giant step forward in social change and modernity.

The original intention of the paper was to examine the impact of microfinance on gender role transformation and individual modernity on rural women in Bangladesh. This motivation emerged from the assumption that Microcredit interventions have made a positive contribution towards improving women's status in society by enhancing their capabilities. These changes were examined in terms of individual modernity, a sociological concept which is elaborated below. The gender role transformation in rural society in the context of interventions from Microcredit or microfinance institutions is examined empirically as well as the programs of various other NGOs active in rural Bangladesh.

The changes in gender relations in Asia as well as the rest of the world as a consequence of global social transformation in the twentieth century and in the first decade of the twenty-first century show interesting and divergent trends. Worldwide women's literacy has increased, more women take part in non-household, paid employment and their overall social status has enhanced. In some countries women have achieved not only more civil rights and economic power; they have also gained political clout. Their achievements in education have been significant, their access to health services and legal rights mark clear gains. In some countries the progress is considerable, whereas in others the achievements have been insignificant and hardly noticeable. Although the gains that women in general have made are not always spectacular, they are not regressive. Afghanistan under the Taliban was an exception which can be explained by that country's geo-political history and unfortunate entanglement in global confrontations. In Muslim majority countries, where the stereotyped views tend to see women as oppressed and enslaved, significant achievements have been made by Muslim women. In both economic and political realms, Muslim women's achievement has been noteworthy. For example, in the smaller Gulf countries, in both retailing business as well as corporate world, the presence of women is clearly visible. In Southeast Asia encompassing, say, Buddhist Thailand and Muslim majority Indonesia or Malaysia, women are visible in the market place not only as buyers but also as sellers.

Despite tangible achievements in several areas, women as a group in South Asian countries remain vulnerable. This vulnerability is quite pronounced in India, Pakistan and Bangladesh. India has a sex ratio of 933 according to 2011 Census data (http://www.censusindia.gov.in/Census_Data) [accessed on July 17, 2011]. Surely, in some key social indicators Bangladesh has done better than the rest of the subcontinent, (Table 1) large number of South Asian women routinely become victims of human trafficking and enslavement and forced prostitution. The structure of South Asian society, a combination of economic, social and cultural forces slow, if not stagnates, the progress of women, severely restricting their life chances, and impeding their capabilities. Although government is expected to be the main driving force for implementing policies and programs towards women's development sometimes political considerations get the upper-hand defeating important policies. In Bangladesh in 2008 a comprehensive package of equal legal rights based initiative for helping women gain equality had to be shelved in the face of opposition from pro-Islamic groups. Democratically elected government that followed played safe by putting the issues of equal rights on the back burner. Yet, the issues of women's equal rights are on the agenda of various NGOs. Here the role of a range of NGO and civil society initiatives continue to dent the traditional gender hierarchy, thus creating space for gender role transformation. Although non-governmental organizations that are committed to the improvement of women's social and economic status are often targeted by conservative Islamic groups, the NGOs show less sensitivity to such political threats and manipulations. In a number of cases NGOs counteract by mobilizing people at the grass-root levels against such regressive movements. Conservative religious groups for their alleged "western" programs have often targeted MFIs.

Table 1
Gender, literacy and income in selected Asian Countries

Country	Youth (15 – 24) Female Literacy	Youth (15 – 24) Male Literacy	Adult (15+) Literacy	Per capita GNI in 2009 in PPP (US\$)
Singapore	100	100	95	49,780
Bahrain	100	100	91	33,690
Oman	98	98	87	24,530
Saudi Arabia	96	98	86	24,150
Malaysia	99	98	92	13,710
Iran	96	97	82	11,470
China	99	99	94	6,890
Sri Lanka	99	97	91	4,720
Philippines	96	94	94	4,060
Indonesia	96	97	92	3,720
India	74	88	63	3,250
Vietnam	96	97	93	2,790
Pakistan	59	79	54	2,680
Cambodia	86	89	78	1,820
Bangladesh	76	73	55	1,550
Nepal	75	86	58	1,180

Source: World Development Report 2010 <http://data.worldbank.org/indicator/SE.ADT.LITR.ZS> (Accessed on January 4, 2011). <http://data.worldbank.org/indicator/NY.GNP.PCAP.PP.CD>

Lessons from other countries (such as the Philippines and Thailand) where a marked improvement in women's capabilities – if not, complete gender-equality – has been achieved, both public policies and social mobilizations played important role. Economic development in itself is not a predictor of gender empowerment in the minimal sense of women gaining status in measurable social indicators. According to The Global Gender Gap Report 2010 (Hausman, Tyson and Zahidi, 2010) published by the World Economic Forum, Philippines and Sri Lanka were ranked number 9 and 16 respectively of 134 countries in the overall score of gender empowerment. Gender empowerment index is composed of economic participation and opportunities, educational achievement, health services and political empowerment. Singapore's rank 56, Japan's 94, or Malaysia's 95 compared to Bangladesh's 82 clearly indicate that economic growth alone is not the only means of achieving gender equality or empowering women. In Southeast Asia, Philippines and Thailand have done better in bridging gender gap compared to more economically prosperous Singapore or Malaysia (Khondker, 2009:2). The role of public policies and the women's movement must be considered as important variables in explaining women's empowerment.

In the case of Bangladesh, NGOs, especially, microfinance institutions have taken the lead in mobilizing the women thus playing an important role in gender-role transformation and helping attain women what we call, "individual modernity". We do not want to establish a causal relationship between microfinance initiatives and improvement in women's status change. The methodology section also deals with this point. According to Wahiduddin Mahmud, "It is not easy to identify the causal mechanism or 'triggers' behind the kind of social transformation that has taken place. For example, microcredit programs may have been a contributing factor by promoting social interactions and mobility for rural women in a traditional society characterized by female seclusion. Besides the economic impact of micro-credit on poverty, the mobilization and functioning of women's credit groups can lead to non-economic gains through enhanced agency, empowerment, mutual support, etc., thus creating the social environment for other development interventions to work better. But, as mentioned earlier, changes in many of the social development indicators preceded the period of rapid expansion of the micro-credit programs in the 1990s. A plausible assumption is that social transformation that had started earlier was helped and extended by micro-credit which itself benefited from female membership." (Mahmud, 2008:82).

The visibility of women in high political offices in South Asia hides the reality of women's subordination and repression. The tragedy of dowry murders in India is an everyday reality despite the presence of women in high political offices, i.e., President of the republic as well as the leader of the ruling party. In Bangladesh in the last two decades despite the successive of rule by women Prime Ministers, the conditions of women remain vulnerable. Sexual harassments, acid-throwing and rapes remain fate of large number of women and girls. It is often in the less than privileged classes and among religious minorities such attacks are more prevalent.

Gender issues are entangled in class and traditional status hierarchy in South Asia. Women from the upper classes or middle class women escape the harsh realities of subjugation that befall their rural counterparts. Sadly, many of the rural women continue to perpetuate the ideology

of patriarchy. Their acceptance of patriarchy sustains a condition of their own vulnerability. A significant number of respondents in this study were willing to accept gender-inequality in terms of inheritance and were not ready to challenge the *Sharia* ordained distribution that privilege men.

3. Goals of the study

The goals of the present study were to examine if there was any significant change in the attitude and behavior of the respondents, which can be viewed as signs of individual modernity in terms of the criteria of modernity outlined below. The majority of the respondents were borrowers of microfinance. As such the study wanted to show that the impact of microfinance not only had an economic outcome it also had a developmental impact, i.e., impact on wellbeing but also a long-term impact in terms of changes in the traditional gender-role divisions and individual modernity which would enhance the prospect of social and cultural modernity. It is argued that, sustainable development/ social modernity is dependent on both transformation of gender roles and individual modernity, which will pave the way for the inter-generational transmission of modern attitudes and practices.

Another goal was to examine the agency of the respondent both the micro-credit client as well as non-client. The agency and autonomy of the rural women play an important role in her empowerment. We sought to examine to what extent they have achieved autonomy in terms of their thoughts, aspirations for the children's education and their awareness of various social issues.

4. Literature Review

At the very outset it may be useful to elaborate the concept of "individual modernity" which is the very heart of the project. The other key words in the title of the project, namely, microfinance and gender role are somewhat familiar concepts for which standardized definitions are available and there is a fair amount of consensus among scholars as to what these terms mean. Since the concept of individual modernity has a lot of historical baggage it would be necessary to discuss the concept with as much care as possible. Thus a larger part of the discussion below is devoted to expounding the concept of individual modernity.

The study wants to shed light on the question of individual modernity in Bangladesh with special reference to rural women who are borrowers of microfinance. Women as a group has been identified, for legitimate reasons, as an important constituency in the discussion of social and cultural development spawning a sub-field of study within Development Studies, titled "Women in development". In light of these two important strands of sociology of development literature: individual modernity and women in development, this project seeks to examine whether there is any discernible impact of exposure to microfinance on the rise of individual modernity as far as our respondents are concerned. How to assess individual modernity raises serious

methodological problems as well. The methodological issues will be discussed at the later part of this paper. Suffice it is to say at this point that the study would lean heavily on qualitative methods in addition to household survey data.

As a prelude it may be useful to discuss various strands of sociological and philosophical thoughts that inform the theoretical framework of this study. The intellectual context of this project is rather wide and somewhat daunting. Thus it is necessary to deal with the concepts of modernity and then individual modernity since these concepts have generated a good deal of controversies among the social scientists.

In the post-world war II period in the context of Marshall Plan and the emergence of Development Economics, social scientists such as sociologists, social psychologists and political scientists developed an intellectual field which came to be known as modernization theory or in the collective form, modernization paradigm (in the sense of Thomas Kuhn). Modernization process was conceived as social change that followed broader economic transformations. For example, as the developing countries were going through the process of economic rehabilitation and transformation, what were the social and cultural consequences of those changes? The priority or centrality of economic processes was accepted as a matter of course, which is best, represented in the journal, *Economic Development and Cultural Change*, which was launched in 1952. Bert Hoselitz's question: "Does economic development mean only a change in certain aspects of overt behavior, notably the acquisition of new skills or the exercise of new forms of productivity, or is it accompanied by or contingent upon more basic changes in social relations and even the structure of values and beliefs of a culture?" (Hoselitz, 1952:8) set the tone of the modernization paradigm. Hoselitz asserted the importance of changes in values in order to entrench economic changes and he also emphasized the role of aspirations held in a society.

Modernization was seen as social and cultural correlate of economic transformation. Sociologists, for example, argued that industrialization resulted in breakdown of older family structures and created nuclear families. As large number of women entered the labor force, it led to an increase in their income paving the way for gender role transformation. With growing education of women, and income followed women's empowerment. In developing the Modernization paradigm, sociologists (and other social scientists) drew upon the contributions of classical sociologists such as the works of Karl Marx, Max Weber, Alexis de Tocqueville and Emile Durkheim who in their own ways were grappling with the rise of the capitalist industrial society. Their focus was on different aspects of this social transformation. While Marx was preoccupied with the new social relations of exploitation and predicting a path towards an end of exploitation, Weber was concerned with the paradoxical consequences of Protestant transformation, Tocqueville was examining the social circumstances that gave rise to the democratic social order. For Durkheim who was the first systematic sociologist examined the social and cultural consequences of the growing division of labor and specialization in society brought in by industrialization. That is in their own ways, the major intellectual figures of the mid 19th and early 20th centuries were dealing with the key aspects of modernity. The main concern of sociology thus became an understanding of modernity the master trends of modernization were: a move towards equality

(equalization), administrative centralization (emergence of state or state like organizations), industrialization, urbanization and rise of “rationalized bureaucracy” (Weber, 1947).

In the post World War period, as sociologists turned their focus on social transformation often initiated by the state or a combination of market and state, they naturally drew upon the legacies of the forebears. As some of them examined the social consequences of economic development, others sought to explore the cultural and social institutional forces that stood in the way of economic development. By then sociology came under the pressure of empiricism and a new epistemology. It is interesting to note that at the formative phase of sociology the founding figures such as Max Weber spent a considerable amount of intellectual energy on the epistemological and methodological questions.

As sociologists turned their attention on various social trends at a macro-level, there were others who wanted to examine changes at the individual level. The work of Alex Inkeles is illustrative. He and his associates embarked on a cross-national study of individual modernity for which they with the help of social psychologists developed an individual modernity scale. They collected data from six countries that included what was then East Pakistan. Some of the main problems of those studies were that they were ethnocentric and used the West as the only modern society against which they measured the non-western societies. No concept has come under heavier attack than modernity. In the early stage of the discussion on modernization, many writers viewed it as a sign of the west's global dominance: modernity was seen as what the west had done, and the way the west has done it. The rest of the world, viewed as underdeveloped would develop if they had followed the western model. Writers such as Andre Gunder Frank (1966), Samir Amin (1974) and others bitterly criticized such unilinear and ethnocentric modernization theories.

In the 1970s, as a result of such critiques, modernization theories as such fell into disrepute. Sociologists (Cardoso, 1977; Cardoso and Faletto, 1979) moved to analyze new problems such as Dependency and World-systems theories of Immanuel Wallerstein and were even lured by fancier theories such as post-modernity in the 1980s and 1990s. This is not the place to dwell on the developments in various strands of sociological theories. In the closing years of the twentieth century and the first decade of the present century, a new paradigm emerged under the banner of multiple modernities or alternative modernities. This development created a new ground in answering some of the seemingly ethnocentric views of the earlier theories and allowed for societies to pursue modernity in their own terms, in view of their cultural and social specificities. It also created possibilities for empirically examining the propositions of alternative and more reflexive modernities. The rapid economic development in the so-called Asian tiger economies – Singapore, Hong Kong, Taiwan and South Korea – brought back the subject of role of cultural values in economic development. Discussions of “work ethic”, high-savings, entrepreneurial spirits often made reference to Max Weber's famous Protestant Ethic thesis (Weber, 1976).

A parallel stream in that intellectual context was a growing recognition of the role of women in economic development. The gendered aspect of development is widely recognized and is

reflected in the development literature as well as in many development programs. Gender refers to a complex system of power differentials played out in the different experience of women and men (Barriteau 1998: 186-210). Feminist scholars adopted the concept to distinguish culturally specific characteristics associated with masculinity and femininity from biological features. Barriteau (1998) defines gender as complex systems of personal and societal relations through which women and men are socially created and maintained, and through which they gain access to, or are allocated, status, power, and material resource within society. Gender norms expressed within the household are reinforced and reflected in larger institutions of society. "Gender relations are not confined to the domestic arena—although households constitute an important institutional site on which gender relations are played out—but are made, remade, and contested in a range of institutional arenas" (Kabeer 1997). In other words, this is not simply a story of the household and its members, but about the shaping of gender identities by larger institutions, and the ongoing participation of family members in creating new gender norms.

According to Staveren (2001), finance and gender are closely related at various levels of economy. At the micro-level, women and men in households have different levels of savings and investments; this is mainly attributable to lower female incomes, and the fact that considerably less property is registered in women's names. At the macro-level, gender-based inequalities affect a country's gross domestic product (GDP), its levels of investment, its interest rates, and even the stability of financial markets (Staveren 2001: 10).

The UNDP Human Development Report 1995 Gender and Human Development recognizes that gender as a significant issue in development, especially to counteract the "feminization of poverty" in several least developed countries. Human Development Report 1995 estimated that 70% of the populations living in poverty in the world are women (UNDP 1995: 4). As many point out, behind the phenomenon of the feminization of poverty, there are various aspects of gender inequity in terms of gender norms, the opportunity for education and remunerative jobs, the condition of reproductive health, and so forth (Miwa 2005: 443).

A large number of studies exist on the linkage between microfinance and gender, the impact of microfinance on empowerment of women in general and female entrepreneurship in particular. Studies have examined the contribution of microfinance in the reduction of poverty and vulnerability, improved wellbeing of the borrowers, yet little attention has been given on the impact of microfinance on individual modernity. Sociological research has looked at individual modernity using national level data (Smith and Inkeles, 1966; Inkeles, 1977; Inkeles, Broaded and Cao, 1997; Inglehart, 2005) and some with comparative focus within the country between urban and rural cohorts (Zhang, 2003). Little research is available using household level data. Moreover, hardly any attention has been paid to examine individual modernity based on the in-depth study of rural households in Bangladesh.

This study is premised not only on the theoretical orientation of modernization theories of social-psychological nature but also combine with philosophical perspectives of enhancement of individual capabilities and freedom as expounded by Martha Nussbaum and Amartya Sen (1993) and Amartya Sen (1999).

While for theoretical guidance it is worthwhile to look at the propositions of individual modernities, capability approach, etc., for empirical reference a number of cross-cultural, empirical surveys such as PEW surveys, international Gallup polls and World Values Survey deserve attention. The World Values Survey of Ronald Inglehart of University of Michigan made significant contributions as a repository of comparative data. [World Values Survey of Ronald Inglehart's (World Values Survey of 2005)]. Some of the questions used in our survey are adapted from the World Values Survey. Such cross cultural surveys shed valuable light but they are no substitutes for more in-depth studies that combine both survey methods as well qualitative studies.

In development studies some ideas or propositions tend to assume dominant positions in certain contexts. In the last couple of decades there has been a shift of focus from growth oriented to well-being oriented approach to development. There has also been a shift from mega-projects to individual-focused studies. Within the segmented and individual-focused approach it is now widely accepted that women-focused approach yields more benefits to the society. Thus the well being of the women, in particular, has been identified as a goal of development with multiplier beneficial effects for the household and society. The idea of microfinance has evolved through ground-level experiences in Bangladesh and elsewhere and is now recognized as a useful tool for uplifting women's socio-economic situation. The present study aims to understand the impact of microfinance, if any, on the transformation of traditional gender-role which may lead to individual modernity paving the way for societal modernization or improvements in society.

5. Conceptual Framework

The proposed study set out to examine the relationship between microfinance and transformation of gender-role leading to individual modernity in everyday life of the rural households. By examining the impact of microfinance on the female borrowers, the study explores whether there are tangible evidence of gender-role transformation and individual modernity as a result of the input of microfinance. Gender-role transformation is viewed as changes in the traditionally allocated unequal roles between males and females in the rural society to a relationship based on more gender equality and individual modernity is viewed as an increase in rationalism and individualism as reflected in the attitudes and opinions of the respondents. As cultural values change, individual members show an increase in rational thinking and belief in one's own individual ability to change a given situation. Human agency facilitated by a belief in individual ability gets prominence under conditions of modernity. In sociological discussion, individual modernity is seen as a result of "exposure to, or participation in, certain kinds of social experiences and organizational context that promote the development of a coherent syndrome of modern attitudes and values" (Inkeles, Broaded and Cao, 1997:31). In this study, individual modernity is defined in terms of changes in the attitude and behavior of a person where the individual accepts the idea that the individual has the agency, thus has the ability to transform her situation as she aspires to improve her life chances by honest, methodical and hard work. Her aspiration of higher living standard for herself, her family, and specially her children will also be used as criteria of individual modernity. In the early formulation of individual modernity, David Horton Smith and Alex Inkeles defined it as "a set of attitudes, values, and ways of feeling

and acting, presumably of the sort either generated by or required for effective participation in a modern society" (Smith and Inkeles, 1966:353). They associated modernity with high level of industrialization and urbanization. There is an element of tautology in this formulation. Here, we argue that modern attitudes are neither limited to urban nor industrialized societies. In a world dominated by an increasing interconnectedness, people even in remote villages are touched and often affected by the forces of mass media and other agents of globalization.

In a study involving interviews of 6000 men from 6 developing countries: Argentina, Chile, India, Israel, Nigeria and the then East Pakistan (Bangladesh), Inkeles and David Smith (both of Harvard University) considered the following dimensions of individual modernity in the format of a scale. The study was based on interviewing men, which betrays the bias of the researchers.

1. Openness for social change (new ideas, psychological dispositions, moving to another place, etc.).
2. Readiness for social change (changes in social organization, changes in hierarchy, fuller opportunities for women).
3. Growth of opinion (disposition to form or hold opinions on a large number of issues (imagine themselves as Prime Minister, etc. and awareness of diversity of opinions)).
4. Information – energetic in acquiring facts and information (active versus passive recipients of information).
5. Time (more present and future orientation than the past).
6. Efficiency (men can learn how to exert control over environment).
7. Planning (efficacy and time).
8. Calculability or trust. (The world is calculable).
9. The valuing of technical skills.
10. Aspirations, educational and occupational. (Higher value on formal education).
11. Awareness of and respect for the dignity of others.
12. Understanding of production (how much he grasped the logic of production) – particularism, optimism.

Over time additional indicators such as: kinship and family, women's rights, birth control or restriction of family size, religion, aging and the aged, politics, communication media, mass and non-mass, consumerism, social stratification (open or close) and work commitment were added.

6. Major Research Questions Analyzed

The main research question was to explore how microfinance and related NGO initiatives helped transform the outlook, every day practices and attitudes of the rural women many of whom were borrowers of micro-credits. In capturing gender-role transformation, and especially, individual modernity, we used the following criteria.

1. Independence, i.e., reliance on one's self.
2. Future-orientation.
3. Motivation towards work.
4. A favorable attitude towards children's education, especially female children's education and an attendant favorable attitude towards secular education over religious education.
5. A change in attitude towards marriage age of children.
6. A favorable attitude towards equitable gender relationship.
7. Reliance of information gathered through modern media compared to traditional sources of information.
8. Acceptance of and preference of modern medicine to traditional (indigenous) healing practices.
9. A favorable disposition towards modern i.e., scientific knowledge of sanitation.
10. A favorable attitude towards new technology and innovation.
11. Presence of a worldview that accepts scientific explanations over supernatural and religious explanations of events involving their life situations, etc.
12. Tolerance of diversity (religious, ethnic, etc.).

7. Methodology

The main research methodology employed in this project was a combination of research techniques. In the methodological discussion this is referred to as triangulation. In this study we use triangulation as a methodological strategy. There were three empirical methods that were brought to bear in addition to library research. We combined a survey of sampled households, in-depth interviews with selected candidates who were chosen in view of the exceptionality of their cases and focus group discussions involving village elders and those who are activists in various NGOs or who were willing to share their views on their villages and interested in taking part in such discussions. In choosing the three sources of information, we combined both quantitative and qualitative methods.

The real research challenge in this study was to develop a sound methodological framework in order to isolate factors other than microfinance on individual modernity. Such ambition was jettisoned at the onset of the project since it is nearly impossible to do a causal analysis on a subject, individual modernity, which a) has a subjective, thus, qualitative aspect, being changes in the attitudes, orientations and behaviors of individuals in society take place due to multiple variables. The main reason why we decided to include qualitative methods was to reflect the relevance of the context. For example, a timeless and space-independent of modernity is hard to find. Yet, we want to use individual modernity as our explannan, our objective of study.

The reliance on mixed methods strategy, yielded useful information about the perceptions and attitudes of not only the rural women but also a cross-section of people in the study villages.

We conducted a sample survey with a questionnaire as well as in-depth interviews with respondents from selected households. A household survey was conducted on samples drawn from pre-selected households in three villages each from the six upazillas using a questionnaire with which interviewed the leading female members of the household. The sample survey was based on a questionnaire with 176 items on it.

In order to minimize sampling cost, we took a selection of the sampled villages from a previous study of conducted by Bangladesh Institute of Development Studies (BIDS) in 1998-99 keeping the geographical spread in mind. The households were also selected based on the samples of the same study that examined the impact of microcredit on poverty alleviation. Our selected samples represented regional diversity covering three regions, which included both villages near the international border with India as well as villages from the interior region.

The title of the earlier BIDS study was: "Microcredit Program: A Study on Grameen Bank, BRAC, BRDB and other programs in Bangladesh (MCP)". No attempt was made to replicate the earlier study. The questionnaire was created freshly first in English and was then translated into Bengali by the principal researcher with help from research assistants at the Institute of Microfinance.

Interview data were supplemented by case studies involving in-depth interviews of selected respondents and focus group discussions with seven groups spreading across our sampled villages representing all the six upazillas in our study. We supplemented all these data with reports on selected villages prepared by the enumerators. The village reports provided additional information on the socio-economic circumstances of our study villages. These reports contextualized the overall physical and socio-economic situation of the respondents.

The profiles of our respondents from the sampled households were not unlike the national profile. However, we are not claiming representativeness in any way because of the sample size. This is not a randomized test by any means. In many aspects this study merits to be an exploratory study and tends to provide some baseline data, especially in so far as the attitudes and beliefs of the respondents are concerned.

For example, the distribution between the religious groups in our samples was similar to national distribution. In our samples, religion of 90.1% was Islam and Hinduism 9.9% respectively.

In terms of education 178 of 352 (50.5%) of our respondents were illiterate. Of our respondents 55 had primary education, 52 completed primary education, 56 incomplete secondary education, and 11 completed secondary education.

The households comprised those from where the respondents are clients of microfinance. The study was to a great extent based on the qualitative information given by the respondents. Respondents shared their beliefs, ideas and opinions freely with us on a range of issues from the impact of the microfinance institutions and their programs, to the impact of satellite television on village culture to their views on national development. Qualitative data constitutes an important component of this study.

Focus groups conducted with selected members of the household from each of these two

groups, NGO activists, and both local leaders in the selected village using a list of topics mirroring the key questions in the questionnaire. As expected the focus group interview yielded valuable findings, which supplement the survey data.

8. Data Analysis

One of the recent changes in Bangladesh has been an increasing awareness of the importance of education not only of boys but also of girls. In female literacy (for school going cohorts) Bangladesh has better than other countries in the subcontinent. We asked our respondents on their educational aspirations for their daughters and sons. This question captures both their future orientation as well as their outlook insofar as gender equity is concerned. The following tables present the results.

Table 2
Educational Aspirations of Respondents (mothers) for their daughters

Educational qualification of the respondent	How far would you like to educate your daughter?											
	Complete primary level		Complete secondary level		Complete college		Complete university		Don't Know		Total	
	No. of res.	%	No. of res.	%	No. of res.	%	No. of res.	%	No. of res.	%	N=	Row %
No education	16	9.0	90	50.6	61	34.3	8	4.5	3	1.7	178	100
Non formal education and incomplete primary	2	3.6	19	34.5	21	38.2	13	23.6	0	.0	55	100
Complete primary school	1	1.9	27	51.9	17	32.7	7	13.5	0	.0	52	100
Incomplete secondary school	3	5.4	12	21.4	28	50.0	13	23.2	0	.0	56	100
Post-secondary education	0	.0	0	.0	6	54.5	5	45.5	0	.0	11	100
Total	22	6.3	148	42.0	133	37.8	46	13.1	3	.9	352	100

Table 3
Educational Aspirations of Respondents (mothers) for their sons

Educational qualification of the respondent	N=	How far would you like to educate your son?									
		Complete primary level		Complete secondary level		Complete college		Complete university		Don't Know	
		Count	%	Count	%	Count	%	Count	%	Count	%
No education	176	13	7.4	71	40.3	78	44.3	12	6.8	2	1.1
Non formal education and incomplete primary	59	3	5.1	18	30.5	25	42.4	13	22.0	0	.0
Complete primary school	52	1	1.9	23	44.2	19	36.5	9	17.3	0	.0

We found that the high aspiration for children's education is near-universal among the respondents regardless of their own education. For example, 44.3% mothers who were uneducated themselves had aspiration to have their sons graduate from college. And 34.3% mothers without education had aspiration to have their daughters to do the same. The percentage of respondents with no education who expected their sons to complete primary school (which entails 5 years of schooling) is about the same as those who wanted their sons to complete university education (16 years of schooling). For the former it was 7.4% and for the latter it was 6.8%.

For the female children, the majority of women 50.6% without education had expectation that their daughters would complete secondary level education.

Table 4
Educational aspiration of the respondents for their daughters by microcredit exposure

How far would you like to educate your daughter?	Micro credit borrowers		Micro credit non-borrowers	
	Count	Column %	Count	Column %
Complete primary level	20	6.3	2	6.1
Complete secondary level	132	41.4	16	48.5
Complete college	121	37.9	12	36.4
Complete university	44	13.8	2	6.1
No response	2	.6	1	3.0

There is no discernible difference between micro-credit clients and non-clients when it comes to aspirations for their children's education. Both clients and non-clients had high aspirations as both groups wanted their children to complete college (higher secondary) education. For microcredit clients the figure is 37.9% compared to 36.4% for the non-clients.

The differences between male children and female children are similarly negligible in these two groups. An interesting difference can be seen when it comes to education of daughters at the University or tertiary level. Respondents from the households of microcredit clients expected

13.85% or nearly 14% of their daughters to have university degree compared to 6.1% for the non-clients. For the sons, the difference was negligible. For microcredit clients it is 15.4% compared to 12.1% for non-clients of microcredit. This shows a higher level of aspiration for the micro-credit clients.

In our focus group discussions as well the issue of the importance of education came up several times. One of the women, a widow, who participated in such a discussion, stated that she would like her daughter to complete medical school. The woman in question was unschooled who worked as a seasonal day laborer wanted her daughter to be a physician.

Table 5
Career aspirations of Respondents (mothers) for their sons

Occupational Group	How far would you like to educate your son?													
	No education		Non formal education		Incomplete primary school (class 1-5)		Complete primary school		Incomplete secondary school (class 6-10)		Complete secondary school		Incomplete higher secondary school (level 11th to 12th)	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
Office Work	117	68.0	5	83.3	29	60.4	27	52.9	30	58.8	2	28.6	3	100.0
Police	0	.0	0	.0	1	2.1	0	.0	0	.0	0	.0	0	.0
Armed Force	11	6.4	0	.0	2	4.2	7	13.7	5	9.8	1	14.3	0	.0
Professionals	9	5.2	0	.0	7	14.6	3	5.9	12	23.5	1	14.3	0	.0
Technical personnel	9	5.2	0	.0	2	4.2	7	13.7	0	.0	0	.0	0	.0
Business	20	11.6	1	16.7	4	8.3	4	7.8	2	3.9	1	14.3	0	.0
To go overseas	4	2.3	0	.0	1	2.1	1	2.0	0	.0	0	.0	0	.0
Religious Teacher	0	.0	0	.0	1	2.1	1	2.0	2	3.9	2	28.6	0	.0
To be just educated	1	.6	0	.0	0	.0	0	.0	0	.0	0	.0	0	.0
To be able to run their families	1	.6	0	.0	1	2.1	0	.0	0	.0	0	.0	0	.0
Don't know	0	.0	0	.0	0	.0	1	2.0	0	.0	0	.0	0	.0

It is striking to observe that hardly any mother wanted her son to take up agriculture as occupation. Regardless of mother's educational background they preferred office work for their sons. A career in the Armed forces came second for the respondents with no education. The number of respondents who wanted their sons to go overseas or to become religious teachers is also very low. Respondents who completed primary education and those who went to secondary schools but did not complete show a diversity of preferences, with many of them choosing professional careers (doctors, lawyers, etc.) for their sons. The relationship between mother's education and children's professional career is noticed in other contexts as well, especially, in the social mobility research in advanced, modern countries. Mother's education heightens her awareness about various types of employment something that uneducated women lack yet they have a vague notion of white-collar work for which there is a great deal of attraction.

Table 6
Willingness of respondents of their daughters' employment

Educational qualification of the respondent	Will your daughter/ daughters take-up non-household work?					
	Yes		No		Total	
	Count	Row %	Count	Row %	Count	Row %
No education	107	60.5	70	39.5	177	100.0
Non-formal education	2	40.0	3	60.0	5	100.0
Incomplete primary school (class 1-5)	43	82.7	9	17.3	52	100.0
Complete primary school	38	73.1	14	26.9	52	100.0
Incomplete secondary school (class 6-10)	42	75.0	14	25.0	56	100.0
Complete secondary school	5	83.3	1	16.7	6	100.0
Incomplete higher secondary school (level 11th to 12th)	4	100.0	0	.0	4	100.0
Total	241	68.5	111	31.5	352	100.0

Here we see that majority of the respondents regardless of educational background want their daughters to take up non-household employment. The only exception seems to be respondents who were self-taught or had non-institutional education. We also notice that women with some education whether incomplete primary education or completed secondary education (both over 80%) prefer their daughters to take up non-household work. This is interesting, especially in the context of myths generated about the so-called traditional values of rural Bangladesh society that limited the participation of women in public sphere.

The above data point to changes that are taking place in rural Bangladesh. Part of this shift can be explained by growing poverty in the rural society but also a change in the outlook of the respondents, in part due to their exposure to MFIs and other NGOs. An increase in the number of women migrating overseas for work is another evidence of changes in gender-role in Bangladesh.

Table 7
Career Aspirations of Respondents (mothers) for their daughters

Occupational Group	How far would you like to educate your daughter?							
	No education		Incomplete primary school (class 1-5)		Complete primary school		Incomplete secondary school (class 6-10)	
	Count	%	Count	%	Count	%	Count	%
Office Work	69	53.1	1	50.0	27	56.3	21	55.3
Professionals	31	23.8	1	50.0	11	22.9	16	42.1
To be autonomous	14	10.8	0	.0	3	6.3	0	.0
To be able to run their families	9	6.9	0	.0	2	4.2	0	.0
Technical personnel	3	2.3	0	.0	3	6.3	1	2.6
Police	1	.8	0	.0	0	.0	0	.0
To go overseas	1	.8	0	.0	0	.0	0	.0
Religious Teacher	1	.8	0	.0	0	.0	0	.0
Agriculture/ cottage	0	.0	0	.0	0	.0	1	2.2
To be just educated	0	.0	0	.0	0	.0	1	2.2
Don't know	1	.8	0	.0	2	4.2	1	.0

Here too we find that a vast number of women prefer office work for their daughters. The only exception is respondents with incomplete secondary education many of whom aspired professional jobs for their daughters. Some respondents did not choose any career as such and wanted their daughters to grow up so that they can be autonomous and are able to run their families or households properly.

Table 8
Willingness of Microcredit clients of their daughters' employment

Borrowed microcredit	Educational qualification of the respondent	Will your daughter/ daughters take-up non-household work?			
		Yes		No	
		Count	Row %	Count	Row %
Yes	No education	98	60.5	64	39.5
	Non-formal education	2	40.0	3	60.0
	Incomplete primary school (class 1-5)	40	81.6	9	18.4
	Complete primary school	33	71.7	13	28.3
	Incomplete secondary school (class 6-10)	36	76.6	11	23.4
	Complete secondary school	5	100.0	0	.0
	Incomplete higher secondary school (level 11th to 12th)	4	100.0	0	.0
	Total	218	68.6	100	31.4
No	No education	9	60.0	6	40.0
	Non-formal education	0	.0	0	.0
	Incomplete primary school (class 1-5)	3	100.0	0	.0
	Complete primary school	5	83.3	1	16.7
	Incomplete secondary school (class 6-10)	6	66.7	3	33.3
	Complete secondary school	0	.0	1	100.0
	Incomplete higher secondary school (level 11th to 12th)	0	.0	0	.0
	Total	23	67.6	11	32.4

Both clients and non-clients of microcredit showed striking similarity regarding their aspirations for their daughter's careers. To the question whether they want to see their daughters pursue an occupational career or take up jobs (the Bengali sentence captures both), 68.6% of the clients and 67.6% of the non-clients we interviewed responded in positive. Considering the fact that the overwhelming majority of the respondents were Muslims, this finding puts the myth that religious value is an impediment for women's gainful employment to rest. Social change in the post-independence Bangladesh has seen participation of women of all socio-economic groups in various occupations. Here both the government and the non-governmental organizations have been equally supportive.

Table 9
Aspirations of Microcredit clients of their son' education

How far would you like to educate your son?	Micro credit borrowers		Micro credit non-borrowers	
	Count	Column %	Count	Column %
Complete primary level	15	4.7	2	6.1
Complete secondary level	114	35.7	10	30.3
Complete college	140	43.9	16	48.5
Complete university	49	15.4	4	12.1
Don't know	1	.3	1	3.0

9. Perceptions and Awareness of issues of Gender Inequality

On a question whether women are victims of injustice and repression, our respondents had the following answers.

Table 10
Perception of Gender Inequality and Injustice

Degree of agreement	Any member of the household borrowed micro credit				
	Yes		No		
	Count	Column %	Count	Column %	
Inequality and injustice of women is a serious problem	Strongly agree	70	20.1	10	29.4
	Agree	235	67.3	21	61.8
	Neither agree nor disagree	28	8.0	3	8.8
	Disagree	15	4.3	0	.0
	Strongly disagree	0	.0	0	.0
	Do not understand	1	.3	0	.0

There is hardly any difference observed in the responses between borrowers of microcredit and the non-borrowers. Over 87 to 90% strongly agreed or agreed with the proposition that repression of women remains a serious problem and women are victims of inequality and injustice.

On the issue of whether women should get more opportunities, autonomy and power; we found a great deal of agreement among our respondents, as the following table indicates:

Table 11
Women Need More Opportunities and Power

Girls and women need more opportunities and power	Micro credit status			
	Micro-credit client		Non-client	
	Count	Column %	Count	Column %
Strongly agree	130	37.2	19	55.9
Agree	211	60.5	15	44.1
Neither agree nor disagree	5	1.4	0	.0
Disagree	3	.9	0	.0
Strongly disagree	0	.0	0	.0

On the question of equal income between male and female, our respondents were somewhat divided. Yet, majority in both groups wanted equal pay. One-third of our respondents who were women and micro-credit clients did “agree” with the idea of same income for the same work between men and women rather than answering “strongly agree” may indicate a sense of pragmatism in a culture where despite gains of women towards gender equality, age-old cultural values on gender differentiation and hierarchy continue to sway its influence.

Table 12
Equal Pay for Men and Women

The statement was: “Salary should be same for both male and female for the same type of work”	Micro credit status			
	Micro-credit client		Non-client	
	Count	Column %	Count	Column %
Strongly agree	224	64.2	25	73.5
Agree	122	35.0	8	23.5
Neither agree nor disagree	2	.6	0	.0
Disagree	1	.3	1	2.9
Strongly disagree	0	.0	0	.0

On the issue of gender equality, i.e., that men and women should have equal rights, we see a negligible number do not want equality. In other words, on the issue of gender equality, there is a near-consensus among our respondents. Here too the difference between borrowers of microcredit and non-borrowers is negligible.

Table 13
Gender Equality

Men and women should enjoy equal rights	Micro credit status			
	Micro-credit client		Non-client	
	Count	Column %	Count	Column %
Strongly agree	225	64.5	25	73.5
Agree	118	33.8	8	23.5
Neither agree nor disagree	3	.9	0	.0
Disagree	3	.9	1	2.9
Strongly disagree	0	.0	0	.0

Not surprisingly, we find a strong consensus on the issue of gender equality from our respondents who are women. In our focus group discussions, we notice that in a number of places, men mentioned (without complaining) as in Dhamrai discussion that in the past men oppressed women, now it is women who oppress men. Women make all the decisions including what kind of fish should be bought in the market. In more than one focus group discussions, the participant men raised this subject. One male participant pointed out how the recent laws aimed at protecting women against domestic violence has been used by women to get even with their husbands, even misusing it to settle old scores.

Our respondents showed a great deal of awareness to the issues of gender empowerment in society. They were very progressive in their views on women's role in society.

On the question of whether they want to see more women in high positions in the government, they were fully supportive.

Table 14
Should women be recruited in high government position?

Level of opinion	Micro credit clients		Non-clients		Total	
	Count	%	Count	%	Count	%
Yes	314	90.0	33	97.1	347	90.6
No	34	9.7	1	2.9	35	9.1
Don't Know	1	.3	0	.0	1	.3

Bangladesh has had female Prime Ministers for the past two decades. In fact, since the removal of Military leader President Ershad since 1990 the two female Prime Ministers who took turns have ruled Bangladesh. Majority of our respondents are supportive of the idea of a female Prime Minister. In recent years women have been appointed as cabinet ministers (currently there are five women ministers in addition to the Prime Minister in Bangladesh).

Table 15
Do you agree that a woman can be prime minister?

Level of opinion	Micro credit borrower		Non borrower		Total	
	Count	%	Count	%	Count	%
Yes	289	82.8	31	91.2	320	83.6
No	59	16.9	3	8.8	62	16.2
Don't Know	1	.3	0	.0	1	.3

Bangladesh – historically, a British colony – by and large follows secularized civil law drawn from Common Law traditions. Customary laws keeping in view that it is a Muslim majority society, however, guide some areas of law. The inheritance practices in Bangladesh as marriage follow the *Shariah* (or Islamic laws) where girls receive half of what the boys would inherit of their paternal property. This age-old practice has been accepted and rarely challenged fearing reprisals from the Islamic groups.

It is only in recent years, some women's groups and legal aid organizations have demanded amendments of such inequitable laws. On the issue of inheritance of paternal wealth on the basis of gender equality, we found some anomalies:

Table 16
Gender Equality in Inheritance of Parental Property

Paternal assets should be equally shared between male and female children	Micro credit status			
	Micro-credit clients		Non-clients	
	Count	Column %	Count	Column %
Strongly agree	187	53.6	24	70.6
Agree	122	35.0	8	23.5
Neither agree nor disagree	7	2.0	0	.0
Disagree	33	9.5	2	5.9
Strongly disagree	0	.0	0	.0

The lack of unanimity of opinion in favor of equality in property inheritance may be a result of incorporating religious teachings and values by the respondents, majority of whom were Muslims. Islamic laws, at least, the way they are interpreted in the present-day Bangladesh hold the position that women do not enjoy the equal rights of inheritance of parental property. This view has influenced the public opinion in Bangladesh.

Table 17
Gender Equality in Inheritance of Parental property

Laws that are not <i>Shariah</i> compliant should be abrogated	Micro credit status			
	Micro-credit clients		Non-clients	
	Count	Column %	Count	Column %
Strongly agree	108	30.9	9	26.5
Agree	175	50.1	17	50.0
Neither agree nor disagree	36	10.3	7	20.6
Disagree	27	7.7	1	2.9
Strongly disagree	2	.6	0	.0
No answer	1	.3	0	.0

Given the influence of Islam in rural society one would expect that most of the respondents would strongly agree with *Shariah* compliant laws. However, that is not the case. Although majority of the respondents do not want to change laws in general but on specific laws such as laws of inheritance they favor changes in favor of equality as seen in table 16.

Table 18
Opinion on Punishment for Harassment of women

Eve teasing must be considered as punishable offence	Anyone of household borrowed micro credit			
	Yes		No	
	Count	Column %	Count	Column %
Strongly agree	231	66.2	20	58.8
Agree	114	32.7	14	41.2
Neither agree nor disagree	3	.9	0	.0
Disagree	1	.3	0	.0
Strongly disagree	0	.0	0	.0

10. Rational thinking and future orientation

There is common sociological wisdom since Max Weber that a hallmark of modernity is the development of worldviews dominated by scientific rationality which erodes beliefs in supernatural. Max Weber (1864-1920) one of the founders of modern sociology thus viewed rationalization as “de-magification” (Schluchter, 1989). He argued that even religious practices in modern society become rationalized. However, rationalization does not mean that in modern societies superstitions will completely disappear. However, there is a preponderance of rational think in modern society. In modern society, it is expected that the influence of superstitious beliefs will decline.

Another important criterion of modernity is orientation towards future. Modern people tend to show a higher degree of orientation towards future. The following table attempts to capture orientations towards future, belief in superstition and practice or behavior guided by scientific rationality.

Table 19
Belief in Supernatural with Housing status

Do you believe in ghost?	Status of the residential house					
	Permanent (<i>pucca</i>), semi <i>pucca</i> and tin shade houses		Thatched houses		Total	
	Count	Column %	Count	Column %	Count	Column %
Yes	34	21.3	86	46.7	120	34.9
No	126	78.8	98	53.3	224	65.1
Total	160	100.0	184	100.0	344	100.0

Table 20
Sighting of Ghosts and Housing status

Have you ever seen ghost?	Pucca		Non-pucca		Total	
	Count	Column %	Count	Column %	Count	Column %
Yes	5	3.1	14	7.6	19	5.5
No	155	96.9	170	92.4	325	94.5
Total	160	100.0	184	100.0	344	100.0

Table 21
Future Orientation with Housing status

Do you think for your future?	Nature of the residential house					
	Permanent (pucca), semi pucca and tin shade houses		Thatched houses		Total	
	Count	Column %	Count	Column %	Count	Column %
Yes	164	100.0	180	95.7	344	97.7
No	0	.0	8	4.3	8	2.3
Total	164	100.0	188	100.0	352	100.0

Table 22
Health seeking behavior with Housing status

What kind of treatment do you choose?	Nature of the residential house					
	Permanent (pucca), semi pucca and tin shade houses		Thatched houses		Total	
	Count	Column %	Count	Column %	Count	Column %
Allopath	130	81.3	155	82.4	285	81.9
Homeopathic	30	18.8	31	16.5	61	17.5
Exorcist	0	.0	2	1.1	2	.6
Total	160	100.0	188	100.0	348	100.0

We were also curious to see if belief in ghost or sighting of ghost had anything to do with use of modern amenities such as television, mobile phone, or electricity. There is a popular myth that electricity, a modern technology, killed ghosts. In our study we found no such relationship. We conclude based on the tables below that it is not modern technology but modern scientific, rational thought that led to the decline in superstitions such as belief of ghosts.

Table 23
Access to Electricity with future orientation

Do you think about your future?	Electricity at home					
	Yes		No		Total	
	Count	Column %	Count	Column %	Count	Column %
Yes	255	97.7	119	97.5	374	97.7
No	6	2.3	3	2.5	9	2.3
Total	261	100.0	122	100.0	383	100.0

Table 24
Access to Electricity with belief in supernatural (ghost)

Do you believe in ghost?	Electricity at home					
	Yes		No		Total	
	Count	Column %	Count	Column %	Count	Column %
Yes	86	33.0	41	33.6	127	33.2
No	175	67.0	81	66.4	256	66.8
Total	261	100.0	122	100.0	383	100.0

As far as the information in the above table is concerned, apparently there is no relationship between accesses to electricity and belief in ghost. Availability of a modern amenity itself is no guarantee against removal of superstitious beliefs. Presence of modern technology is not in itself may be a contributing factor for changes in beliefs and attitudes.

Table 25
Access to Electricity with sighting of ghost

Have you ever seen ghost?	Electricity at home					
	Yes		No		Total	
	Count	Column %	Count	Column %	Count	Column %
Yes	17	6.5	5	4.1	22	5.7
No	244	93.5	117	95.9	361	94.3
Total	261	100.0	122	100.0	383	100.0

Table 26
Access to Electricity with health seeking behavior

What type of treatment do you choose?	Electricity at home					
	Yes		No		Total	
	Count	Column %	Count	Column %	Count	Column %
Allopath	208	80.9	104	85.2	312	82.3
Homeopathic	48	18.7	17	13.9	65	17.2
Exorcist	1	.4	1	.8	2	.5
Total	257	100.0	122	100.0	379	100.0

One may consider the nature of health seeking behavior as an indicator of one's belief in and a favorable disposition towards science. Modern, rational people are inclined to trust medicine based on scientific tests. This is not to say that modern society does not accommodate homeopathy or herbal medicines which are often treated as alternative medicine and considered as parts of holistic medicine. These alternatives are not treated as substitutes of modern medicine. In any case, in Bangladesh availability of electricity which is an indicator of socio-economic status and thus exposure to modernity does not seem to have any relationship with health seeking behavior. Those who have access to electricity and those who do not have show similarity in health seeking behavior.

Table 27
Access to Television with Future orientation

Do you think of your future?	Television at home					
	Yes		No		Total	
	Count	Column %	Count	Column %	Count	Column %
Yes	175	97.8	199	97.5	374	97.7
No	4	2.2	5	2.5	9	2.3
Total	179	100.0	204	100.0	383	100.0

Majority of the respondents in our study do not have television at home. This does not mean that they are not exposed to television. It is a common practice for many to go their neighbors' house to watch popular television shows in the rural areas of Bangladesh. Again having a television at home is not a factor in determining one's future orientation. An overwhelming majority of our respondents have future orientations. Whether they have television at home or not has almost no impact in this regard.

Table 28
Access to Television with belief in supernatural

Do you believe in ghost?	Television at home					
	Yes		No		Total	
	Count	Column %	Count	Column %	Count	Column %
Yes	56	31.3	71	34.8	127	33.2
No	123	68.7	133	65.2	256	66.8
Total	179	100.0	204	100.0	383	100.0

Table 29
Access to Television with health seeking behavior

What treatment do you choose?	Television at home					
	Yes		No		Total	
	Count	Column %	Count	Column %	Count	Column %
Allopath	144	80.9	168	83.6	312	82.3
Homeopathic	34	19.1	31	15.4	65	17.2
Exorcist	0	.0	2	1.0	2	.5
Total	178	100.0	201	100.0	379	100.0

Table 30
Access to mobile phone with future orientation

Do you think of your future?	Do you have access to mobile phone					
	Yes		No		Total	
	Count	Column %	Count	Column %	Count	Column %
Yes	270	98.2	104	96.3	374	97.7
No	5	1.8	4	3.7	9	2.3
Total	275	100.0	108	100.0	383	100.0

Table 31
Access to mobile phone with belief in ghost

Do you believe in ghost?	Have any mobile phone					
	Yes		No		Total	
	Count	Column %	Count	Column %	Count	Column %
Yes	86	31.3	41	38.0	127	33.2
No	189	68.7	67	62.0	256	66.8
Total	275	100.0	108	100.0	383	100.0

Table 32
Access to Mobile phone with health seeking behavior

What treatment do you choose?	Have any mobile phone					
	Yes		No		Total	
	Count	Column %	Count	Column %	Count	Column %
Allopath	227	83.8	85	78.7	312	82.3
Homeopathic	43	15.9	22	20.4	65	17.2
Exorcist	1	.4	1	.9	2	.5
Total	271	100.0	108	100.0	379	100.0

In the focus group discussion, a majority of the participants spoke against the adverse impact of mobile phone on the rural society. Many complained that it is eroding the moral values in the rural society. Illicit relationships are on the rise due to the wider availability of mobile phones.

While some spoke in favor of Television highlighting the educational programs even mentioned National Geographic programs, others were quick to point out the role of Dish Television that beam Bollywood movies, dance and music which attracts the young viewers. These television shows are offered in the tea stalls in the villages. Some village elders and community leaders blamed such influence of Television on the educational decline in the village. Students spend an inordinate amount of time watching television and do not study.

Table 33
Views on Science and Technology

Factor	N	Brought good or bad effect in your life or society							
		Good effect		Bad effect		Neutral		Don't know	
		Count	Row %	Count	Row %	Count	Row %	Count	Row %
Electricity	383	383	100.0	0	.0	0	.0	0	.0
Birth control	383	380	99.2	2	.5	0	.0	1	.3
Television	383	341	89.0	40	10.4	2	.5	0	.0
Mobile phone	383	323	84.3	56	14.6	2	.5	2	.5
Micro credit	383	316	82.5	66	17.2	1	.3	0	.0
Computer/internet	383	234	61.1	7	1.8	44	11.5	98	25.6

11. Social Values

A great majority of the respondents put religion as one of their most preferred values while asked to identify things they valued most. It came second to income and above family. When asked about fatalism, vast majority of the respondents did not agree with determinism of life by fate. However, while they were asked about the role of fate versus their own action in determining their future, the vast majority chose their own action.

Table 34
Factors considered be very important to not at all important to by the respondents

Factor	N	Degree of importance							
		Very important		Rather important		Not very important		Not at all important	
		Count	Row %	Count	Row %	Count	Row %	Count	Row %
Income	383	379	99.0	2	.5	0	.0	2	.5
Religion	383	370	96.6	13	3.4	0	.0	0	.0
Family	383	365	95.3	18	4.7	0	.0	0	.0
Work	383	315	82.2	68	17.8	0	.0	0	.0
Education plan for son	383	309	80.7	73	19.1	1	.3	0	.0
Education plan for daughter	383	278	72.6	101	26.4	2	.5	2	.5
Health	383	257	67.1	94	24.5	32	8.4	0	.0
Neighbor	383	120	31.3	242	63.2	21	5.5	0	.0
Leisure period	383	60	15.7	221	57.7	67	17.5	35	9.1
Politics	383	7	1.8	49	12.8	83	21.7	244	63.7

Table 35

Out of the values mentioned below which are the important to teach the children through the family

(Using the code to answer it: (code) 1) very important 2) important
3) less important 4) not at all (65-77)

Factor	N	Degree of importance							
		Very important		Important		Less important		Not at all important	
		Count	Row %	Count	Row %	Count	Row %	Count	Row %
Faith in religion	383	378	98.7%	5	1.3%	0	.0%	0	.0%
Respecting elders	383	343	89.6%	39	10.2%	1	.3%	0	.0%
Savings	383	337	88.0%	46	12.0%	0	.0%	0	.0%
Work	383	309	80.7%	71	18.5%	2	.5%	1	.3%
Work honestly	383	306	79.9%	76	19.8%	1	.3%	0	.0%
Showing respect	383	305	79.6%	78	20.4%	0	.0%	0	.0%
Obeying the parents	383	298	77.8%	84	21.9%	1	.3%	0	.0%
Study regularly	383	251	65.5%	127	33.2%	4	1.0%	1	.3%
Responsibility	383	247	64.5%	125	32.6%	10	2.6%	1	.3%
Freedom	383	98	25.6%	264	68.9%	20	5.2%	1	.3%
Work without tangible benefit	383	93	24.3%	202	52.7%	24	6.3%	64	16.7%
Accepting others easily	383	66	17.2%	294	76.8%	21	5.5%	2	.5%
Creativity	381	59	15.4%	248	64.8%	65	17.0%	9	2.3%

It is interesting to note that the respondents from the developed (OECD) countries are more likely to put very important and developing countries would choose “rather important”.

Table 36
Tolerance of other religion and people affected with HIV/AIDS: A Comparison of World Values Survey Findings, 2005 – 2007

Could you mention groups such as people of different religion or people who have AIDS that you would not like to have as neighbors? This is how the question is phrased in the World Values Survey. We retained it in our questionnaire.

	Different religion		People with AIDS	
	Mentioned	Not-mentioned	Mentioned	Not-mentioned
Australia	2.3%	97.7%	6.8%	93.2%
Brazil	5.9%	94.1%	14.9%	85.1%
Canada	21.1%	97.9%	12.0	88.0
China	16.9%	83.1%	23.5	76.5
India	44.3%	55.7%	44.1%	55.9%
Indonesia	33.9%	66.1%	57.0%	43.0%
Malaysia	22.4%	77.6%	69.8%	30.2%
Thailand	27.2%	72.8%	57.6%	42.4%
Netherlands	2.8%	97.2%	10.0%	90.0%
Sweden	1.2%	98.8%	5.0%	95.0%
U.K.	1.8%	98.2%	12.1%	87.9%
USA	2.5%	97.5%	15.4%	84.6%
Bangladesh	33.4%	66.6%	77.3%	22.7%

Mentioning a group whether people of different religion, or with AIDS indicate that the respondents have issues with them and would not like to have them as neighbors. Judging from the above table, it can be stated that developed OECD countries have a much higher degree of tolerance compared to the people of developing or modernizing societies. Of the Asian societies, Bangladesh has a higher level of tolerance than that of India on the issue of people of different religion as neighbors. Our respondents in this study clearly showed a higher level of tolerance comparable to that of Indonesia. When it comes to people who have HIV/AIDS our respondents showed a high degree of intolerance. The assumption here is that highly modernized societies have a higher degree of tolerance of diversities. The lack of tolerance of AIDS infected people in Bangladesh can be a result of misperceptions and lack of scientific knowledge about the people with AIDS. Here ignorance can be a basis of suspicion and thus lack of tolerance.

Table 37
Freedom and choice versus absence of freedom and choice

One of the standard questions asked in various surveys measuring modernity, especially in the World Values Survey is the question of freedom versus lack of freedom. Freedom is viewed as freedom of choice of the individuals. So in our survey, we also asked the same question. Some people feel they have complete freedom of choice and control over their lives, while other people feel that what they do has no real effect on what happens to them. Please use this scale where 1 means "no choice at all" and "10 means a great deal of choice" to indicate how much freedom of choice and control you feel you have over the way your life turns out (code one number).

Educational qualification of the respondent	N	How much freedom of choice and control you feel you have over your life			
		Not at all		Various degrees to "A great deal of freedom"	
		Count	Row %	Count	Row %
No education	193	21	10.9%	172	89.1%
Non formal education and incomplete primary	66	9	13.6%	57	86.4%
Neither agree nor disagree	52	6	11.5%	46	88.5%
Complete primary school	61	8	13.1%	53	86.9%
Incomplete secondary school	11	1	9.1%	10	90.9%
Total	383	45	11.7%	338	88.3%

Table 38
Comparison of freedom of choice across cultures

Since the question on “how much freedom the individual respondent feels she/he has is drawn from the World Values Survey, a comparison was made with Bangladesh data. [1 is “not at all”, while 10 is “a great deal”]

	1	2	3	4	5	6	7	8	9	10
Australia	1.3	0.6	1.4	2.6	8.8	7.9	18.1	25.3	13.2	20.8
Brazil	1.8	0.6	1.9	2.9	11.4	7.9	13.6	17.6	10.8	31.5
Canada	0.7	0.6	0.8	1.8	10.0	10.2	15.7	27.9	15.4	16.9
China	2.7	2.2	3.5	4.0	10.2	11.1	11.6	21.6	12.2	20.9
India	4.3	-	27.9	-	-	40.4	-	-	-	27.4
Indonesia	3.4	0.3	1.4	2.5	14.6	10.2	15.0	16.9	10.6	25.1
Iran	1.4	1.8	2.6	3.8	14.9	13.7	15.8	18.4	12.2	15.4
Japan	2.4	1.9	5.7	7.6	16.1	23.8	18.9	16.4	4.6	2.6
Malaysia	1.3	0.3	0.9	1.5	8.2	15.2	25.1	25.7	10.2	11.6
Netherlands	1.1	1.5	2.6	4.3	15.7	13.4	27.8	21.4	7.6	4.6
Thailand	2.6	1.2	2.5	2.6	10.4	15.1	20.8	28.7	9.4	6.7
USA	0.8	-	0.7	2.4	9.3	10.8	18.4	24.2	16.6	16.8
Bangladesh	0.3	-	2.3	2.9	6.3	15.7	30.0	27.4	10.2	5.0

It is interesting to note that our respondents in Bangladesh seem to have same level of freedom of choice that Thai indicate. In terms of the degrees of freedom versus lack of freedom, the data is comparable to Thai data. Even the data of Netherlands show some similarity with the findings of our survey. In almost all cases, majority of the respondents neither indicate that they have a lot of (or full) freedom, nor do they claim that they have no freedom. For Bangladesh the top two responses fall in no. 7 and no. 8. This is also the case for Thailand, Malaysia and the Netherlands. Here, we do not see much difference between rich OECD countries and the developing or modernizing societies it is interesting to find some similarities between Iran and the United States in this regard despite their socio-economic and other differences.

Table 39
Moral, Ethical concerns in problem identification

Problems identified by respondent	N	Column %	Educational qualification of the respondent									
			No education		Non formal education and incomplete primary		Complete primary school		Incomplete secondary school		Post-secondary education	
			Count	Row %	Count	Row %	Count	Row %	Count	Row %	Count	Row %
To steal/ to takeaway others things without noticing/ to take	250	65.3	129	51.6	36	14.4	37	14.8	41	16.4	7	2.8
Robbery	177	46.2	83	46.9	24	13.6	30	16.9	35	19.8	5	2.8
Drug addiction	133	34.7	60	45.1	24	18.0	22	16.5	21	15.8	6	4.5
To sell heroine, phensidyle/ Drug trade	11	2.9	5	45.5	3	27.3	2	18.2	1	9.1		
To act as a Hooligan/ to act as terrorist/ to make quarrel	74	19.3	28	37.8	14	18.9	14	18.9	14	18.9	4	5.4
Illicit relations with women	64	16.7	33	51.6	14	21.9	3	4.7	12	18.8	2	3.1
Beating wife/ torturing women	37	9.7	21	56.8	5	13.5	5	13.5	5	13.5	1	2.7
To misappropriate others property/ to occupy land	58	15.1	32	55.2	18	31.0	2	3.4	5	8.6	1	1.7
To murder	50	13.1	21	42.0	14	28.0	5	10.0	8	16.0	2	4.0
To tell lies	38	9.9	21	55.3	7	18.4	2	5.3	7	18.4	1	2.6
To quarrel/ to speak loudly/ to create chaos in the family	35	9.1	13	37.1	7	20.0	7	20.0	6	17.1	2	5.7
To gamble/ to play cards	30	7.8	16	53.3	5	16.7	5	16.7	4	13.3		
Total (row)	383	-	193	50.4	66	17.2	52	13.6	61	15.9	11	2.9

* Column may not add up to N=383 because some respondents identified more than one problems.

Table 40
Ethical and Moral Values (Total Number of Respondents = 383)

Value position of the respondent	N	Column %	Educational qualification of the respondent									
			No education		Non formal education and incomplete primary		Complete primary school		Incomplete secondary school		Post-secondary education	
			Count	Row %	Count	Row %	Count	Row %	Count	Row %	Count	Row %
To be honest, work is most important	220	57.4%	148	38.6%	15	3.9%	0	.0%	0	.0%		
Development comes when each and everyone becomes developed	175	45.7%	203	53.0%	0	.0%	3	.8%	0	.0%	2	.5%
To fully develop your talents, you need to have a job	136	35.5%	220	57.4%	5	1.3%	20	5.2%	1	.3%	1	.3%
Work is a duty and a responsibility	81	21.1%	297	77.5%	5	1.3%	0	.0%	0	.0%		
People who do not work become lazy	53	13.8%	324	84.6%	3	.8%	3	.8%	0	.0%		
Competition is good	31	8.1%	269	70.2%	64	16.7%	19	5.0%	0	.0%		
Earning money without work	12	3.1%	24	6.3%	2	.5%	218	56.9%	126	32.9%	1	.3%
Lobbing of relatives is the key to success	6	1.6%	125	32.6%	49	12.8%	199	52.0%	4	1.0%		
Success comes through harming someone else	5	1.3%	56	14.6%	11	2.9%	290	75.7%	18	4.7%	3	.8%
Competition is harmful	3	.8%	124	32.4%	59	15.4%	195	50.9%	1	.3%	1	.3%

Table 41
Acceptable versus Unacceptable Behavior

Factor	N	Degree of acceptance					
		Acceptable		Tolerable		Not tolerable	
		Count	Row %	Count	Row %	Count	Row %
Demanding those government facilities that one is not entitled	383	2	.5	45	11.7	336	87.7
Travelling by bus or train without paying fare	383	1	.3	42	11.0	340	88.8
Avoiding the tax	383	0	.0	0	.0	383	100.0
To bribe someone for a specific purpose	383	0	.0	1	.3	382	99.7
Women should not unveil themselves out side of the home	383	3	.8	124	32.4	256	66.8
Sex work	383	0	.0	7	1.8	376	98.2
Abort for the convenience of female health	383	59	15.4	204	53.3	120	31.3
Suicide	383	0	.0	0	.0	383	100.0
Beating wife	383	0	.0	4	1.0	379	99.0
Beating husband	383	0	.0	3	.8	380	99.2
Beating the boys in the school	383	0	.0	150	39.2	233	60.8
Beating the girls in the school	383	0	.0	88	23.0	295	77.0
Beating someone doubting thief or pickpocket	383	0	.0	37	9.7	346	90.3
Allowing women to work abroad	383	6	1.6	161	42.0	216	56.4
Refuse to repay the loan on time	382	0	.0	2	.5	380	99.2

12. Tolerance

Table 42
Tolerance of the Respondents

(78-84) on the list, there are various groups of people. Could you please mention any that you would not like to have as neighbors? Mention with (✓)

Type of people	N	Level of tolerance			
		No problem		Do not like	
		Count	Row %	Count	Row %
People of other religion	383	255	66.6	128	33.4
Political leaders	383	193	50.4	190	49.6
People who have AIDS	382	87	22.7	295	77.0
People who are not religious	383	86	22.5	297	77.5
People who keep the environment dirty	383	40	10.4	343	89.6
Men who beat their wife	383	2	.5	381	99.5
Thieves	383	0	.0	383	100.0

13. Fatalism

Table 43
Fate is pre-determined versus Individual shaping her destiny

(108). Some people believe that individuals can decide their own destiny, while others think that it is impossible to escape on which 1 means “everything in life is determined by fate” and 10 means that “people shape their fate themselves”

“Everything in life is determined by fate”, or “People shape their fate themselves”					
Fate is predetermined		People shape their fate themselves		Total	
Count	Row %	Count	Row %	Count	Row %
163	42.6	220	57.4	383	100.0

Table 44
Fate is pre-determined versus Individual shaping her destiny by microcredit exposure

Type of Respondent	N	“Everything in life is determined by fate”, or “People shape their fate themselves”			
		Fate is predetermined		People shape their own fate	
		Count	Row %	Count	Row %
Micro credit borrower	349	150	43.0	199	57.0
Micro credit non borrower	34	13	38.2	21	61.8
Total	383	163	42.6	220	57.4

14. Secular values

A number of questions were asked about religious positions of the respondents. Although secularism is a huge topic some indicators of secularist tendencies may be captured in the following tables.

Table 45
Religiosity of the political or community leaders

Question: 126. Those who do not believe in Allah, are not eligible for Leadership position in society

Degree of agreement	Micro credit borrower		Non borrower	
	Count	%	Count	%
Strongly agree	42	12.0	2	5.9
Agree	236	67.6	24	70.6
Neither agree nor disagree	10	2.9	1	2.9
Disagree	61	17.5	7	20.6
Strongly disagree	0	.0	0	.0

Table 46
Political role of the religious leaders (Ulemas, Moulavis, etc.)

Religious Leaders should not influence voters during the time of elections. The specific question (no.127) was “Religious Leaders should not influence the people while votes are being taken.”

Degree of agreement	Micro credit borrower		Non borrower	
	Count	%	Count	%
Strongly agree	30	8.6	2	5.9
Agree	216	61.9	21	61.8
Neither agree nor disagree	83	23.8	8	23.5
Disagree	19	5.4	3	8.8
Strongly disagree	0	.0	0	.0
Don't understand	1	.3	0	.0

Table 47
Religious Extremism and Politics

Question: 128. It will be harmful for society if the leaders are zealots (religious extremists)

Degree of agreement	Micro credit borrower		Non borrower	
	Count	%	Count	%
Strongly agree	69	19.8	4	11.8
Agree	186	53.3	24	70.6
Neither agree nor disagree	79	22.6	5	14.7
Disagree	15	4.3	1	2.9
Strongly disagree	0	.0	0	.0

Table 48
Women and Public Piety

Question: 165. Do you agree that women should be allowed to offer their prayers in the mosque?

Level of opinion	Micro credit borrower		Non borrower		Total	
	Count	%	Count	%	Count	%
Yes	162	46.4	20	58.8	182	47.5
No	180	51.6	13	38.2	193	50.4
Don't Know	7	2.0	1	2.9	8	2.1

Table 49
Women in Religious Leadership position

Question: 166. Do you agree that women can lead the prayers (to be the Imam of the mosque)?

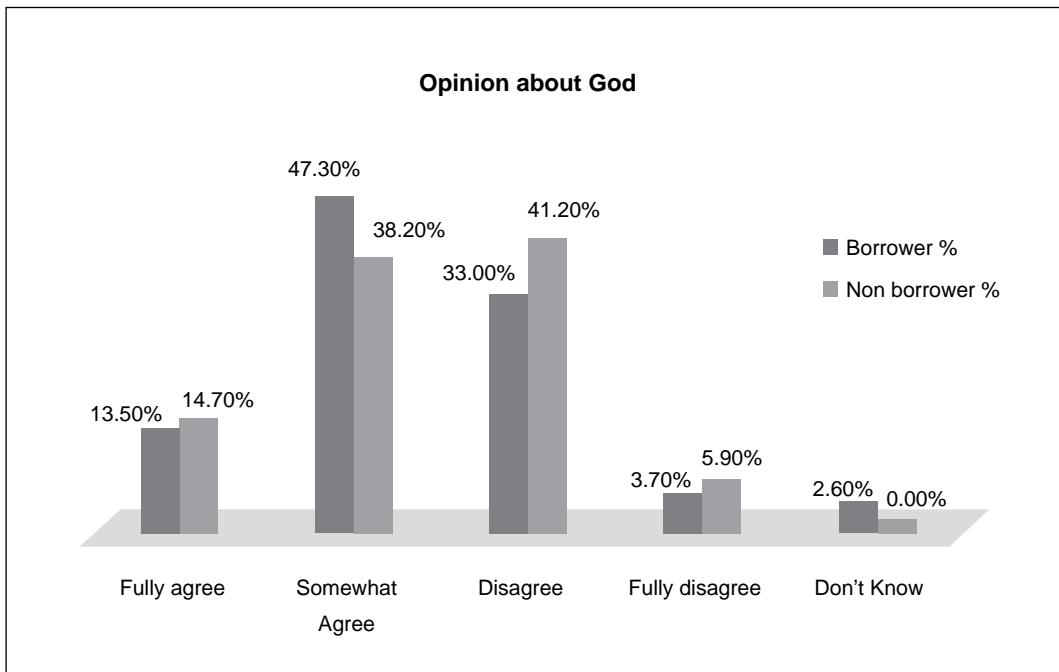
Level of opinion	Micro credit borrower		Non borrower		Total	
	Count	%	Count	%	Count	%
Yes	122	35.0	11	32.4	133	34.7
No	220	63.0	22	64.7	242	63.2
Don't Know	7	2.0	1	2.9	8	2.1

It appears although our respondents do not want to see mingling of politics with religion and show some secularist tendencies, when it comes to public piety they adhere to traditional gender roles. They want women to pray in the confines of domestic sphere as they also shun away from leading prayers, another instance of public piety. They want the public role of religion to their men folks.

Question no 163 was: "Since God has given us the stomach, He would also fill it Himself." Respondents were given choices ranging from full agreement to complete disagreement.

Table 50
Divine Intervention versus self-help

Level of opinion	Micro credit borrower		Non borrower		Total	
	Count	%	Count	%	Count	%
Fully agree	47	13.5	5	14.7	52	13.6
Somewhat agree	165	47.3	13	38.2	178	46.5
Disagree	115	33.0	14	41.2	129	33.7
Fully disagree	13	3.7	2	5.9	15	3.9
Don't Know	9	2.6	0	.0	9	2.3



This is interesting because at a fundamental level, the respondents are expressing some doubt about the power of the almighty God. Nearly 40% of the respondents have doubts about God's ability to satisfy our needs and by implication suggesting that one should take responsibility for one's own desire, and conduct and not expect a divine intervention.

15. Knowledge and Awareness

In an open-ended question, (question no. 176) we asked the respondents what should the government do to solve their problems (presumably to improve their quality of life).

The answers ranged from to decrease the price of commodities 53.2%, to create jobs for the unemployed 39.6%. Of them 10.3% of the respondents wanted the government to establish factory of whom 6.1% specifically wanted factories built in the village. 4.2% respondents wanted creation of jobs specifically for women. 22.8% wanted government to control violence. 11.7% of our respondents wanted the government to ensure improved road communication. 10.9% respondents wanted government to control corruption. It was interesting to note that the demands of the women respondents (most of the rural) were not much different from the demands made by urban elite. In order of problems they identified: prices of commodities, creation of employment and violence as their priorities. The respondents other than the major problems identified specific issues such as equal wage for women, stopping dowry, to creation of an Islamic nation. Each of these was recommended by 1 respondent. This question was asked to understand the awareness of the problems confronting the society as well as how efficaciously they can articulate these problems. Both awareness and efficacy of articulation are

indicators of individual modernity. It is quite clear that the respondents were fully aware of the problems and even thought of their solutions. The problems they identified were the problems of basic nature, income, employment and violence. However, the range of issues that came up in their answers covered a gamut of issues from infrastructure building (bridge) to reining in bogus travel agencies. On the issue of violence some respondents even identified political violence as a problem.

While nearly 4% (3.9%) wanted government to provide interest free loans and 4.2% wanted the government to improve electricity. Of the total respondents only about 10% (9.8%) asked direct aid (food, financial assistance, housing and livestock combined). 9.8% is also the percentage of the respondents who wanted improved education from stipend for the needy, establishment of schools all the way to establishment of universities.

It is clear from the answers of our respondents, that the vast majority of them identified issues which are of general – rather than private or individual concerns.

In view of the framework and dimensions of individual modernity provided, it is quite clear that most respondents were undergoing individual modernity.

Table 51
Assessment of the Rural Women

Question: 121. Most of the villagers are poor and needy

Level of opinion	Micro credit borrower		Non borrower	
	Count	%	Count	%
Strongly agree	133	38.1	8	23.5
Agree	192	55.0	25	73.5
Neither agree nor disagree	4	1.1	1	2.9
Disagree	15	4.3	0	.0
Strongly disagree	5	1.4	0	.0

Table 52
Opinion on Literacy

Question: 124 was an agreement question. Respondents were asked to indicate their degrees of agreement or disagreement on the statement if they agree that “lack of literacy and bad education” is a problem.

Level of opinion	Micro credit borrower		Non borrower	
	Count	%	Count	%
Strongly agree	50	14.3	3	8.8
Agree	255	73.1	26	76.5
Neither agree nor disagree	33	9.5	3	8.8
Disagree	10	2.9	2	5.9
Strongly disagree	1	.3	0	.0

Table 53
Opinion on Environment

Question: 125. Environment pollution is a big problem

Level of opinion	Micro credit borrower		Non borrower	
	Count	%	Count	%
Strongly agree	59	16.9	6	17.6
Agree	252	72.2	25	73.5
Neither agree nor disagree	30	8.6	3	8.8
Disagree	7	2.0	0	.0
Strongly disagree	0	.0	0	.0
Don't understand	1	.3	0	.0

16. Some of the major Findings

The main findings of this study are that women in rural Bangladesh are undergoing dramatic changes. They have achieved a great deal of individual modernity. Rural women are conscious of their overall circumstances, with views and opinions about the problems that impede social and economic changes of their communities and what is to be done. The problems they identify are similar to the problems that public intellectuals and researchers point out. They remain strong in their religious beliefs, yet they do not approve of religious interference in politics. The vast majority of them do not approve of *Shariah* compliant laws affecting their lives. They are in favor of women gaining more opportunities and power in public life.

It would be difficult to attribute all these positive changes to the micro-lending of microfinance institutions alone. Yet, it would be fair to say, that microcredits among other interventions of the government and NGOs have played a transformative role in the values and attitudes of rural women. They have become more confident and articulate. Their perceptions and attitudes in many respects are comparable to those in other Southeast Asian countries. In the Western development experience, changes in values and attitudes often emerged due to educational revolutions. Therefore, sociologists often identified education as the single most important factor in ushering in modernity. In the experience of the People's Republic of China, social mobilization under the leadership of the Communist Party played the role. In Bangladesh, NGOs (MFIs included) seem to have played the role. In every focus groups discussion, the participants mentioned BRAC and Grameen Bank at the same breath alongside government as they discussed changes in their communities due to interventions of NGOs and government.

One of the findings of the study is that the respondents were very aware of the problems affected their everyday life and they were emphatic about the lack of proper governance, red tape in the bureaucracy and dishonesty of the government officials. There was very low level of trust between the citizens and the government. They did not see the public officials as benefactors

of society. Their suspicion has firm basis in reality. In FGDs they repeatedly pointed out that the doctors at the rural clinics and hospitals were often absent or would come and go without providing services. They would demand fees although these were supposedly free clinics.

Some respondents highlighted the importance of establishing local industries for creation of employment for village women. It was striking to see that they were more concerned about their employment and income and not necessarily dependent on either the income of their men folks or government subsidy. The focus on self-reliance was clearly evident.

17. Policy Implications

When the study was set out, it was meant to be an exploratory study in attempting to understand the impact of micro-credit on the behavior and actions of the recipients of micro-credits. No specific policy implications were considered. We added questions such as what would be the thoughts of the respondents insofar as development of their own villages were concerned as well as the overall development of the nation. We also asked them what their advices for the government of Bangladesh were. The intention of these questions was to assess the level of their awareness of the local and national issues affecting their lives as well as their level of consciousness. Awareness of the national and global issues often viewed as an indicator of modernity. Modern men and women are likely to be more aware of their larger social, economic and political environments. In our focus group discussions, the discussion of what are the key problems affecting their community and the nation and what is to be done often came up. The participants were never of short of ideas or never shied away from giving their considered opinions and suggestions for the government. As such, as the study came to a conclusion several policy issues came to surface. It became evident that many of the issues debated and discussed widely by the political parties, intelligentsia on the media and other public forums are voiced by the respondents. The nationalization of the public debates is one of the signs of spread of mass media coverage and growing awareness of the people – men and women – in both remote villages as in peri-urban areas. Some common themes emerged in both in the answers to the specific questions in the questionnaire on their perceptions of the problems and proposed solutions but also in the focused group discussions. The issues were: prices of commodities, law and order, the menace of drugs, the possible impact of mobile phones on their community, especially affecting the relationships of young men and women. They also showed some concern on the impact of satellite television on village culture.

The suggestions they have for the government as drawn from the interviews are not different from what the experts point out. They want strict adherence to the principle of the rule of law. They want the government to play a neutral role and not to be biased in favor of one party or the other depending on which political party is in power.

Venturing into policy domain, my suggestion for the policy makers, especially for the government officials is that they should have focus group discussion with cross-section of rural women before drawing up national development plans. Periodically, public officials should conduct face-to-face

meetings with the local community leaders and village elders to get a fuller understanding of the realities on the ground.

In order to consolidate the gains of economic prosperity at the household level often as consequences of their exposure to microfinance, it is important to understand whether individual modernity (changes in values, ideas, etc.) is taking place or not. If cultural and social values fail to change economic gains will not be sustainable.

Comparative studies of economic development and its interaction with social or cultural values will show us the importance of social values both as a predictor as well as a concomitant of economic growth. The other factors associated with change in values are spread of literacy and education, exposure to media, especially new media (internet), television, etc.

Role of government in mobilizing people for change is inadequate. It is because of this inadequacy, NGOs (and MFIs) remain key actors of social change in the rural society.

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Statistical Annexes

Table A.1
Importance of Family: A Comparison of World Values Survey Findings, 2005 – 2007
(Percentage)

	Very Important	Rather Important	Not very important	Not at all important
Australia	94.2	4.7	1.0	0.1
Brazil	86.4	13.1	0.2	0.3
Canada	92.8	6.7	0.5	0.1
China	78.5	19.6	1.8	0.1
India	90.6	8.5	0.8	0.1
Indonesia	98.1	1.8	0.1	-
Japan	92.7	6.3	-	-
Netherlands	81.0	14.1	1.7	0.1
Thailand	86.2	13.1	0.6	0.1
USA	94.6	5.0	0.5	-
Bangladesh	95.3	4.7	-	-

Table A.2
Importance of Work: A Comparison of World Values Survey Findings, 2005 – 2007
(Percentage)

	Very Important	Rather Important	Not very important	Not at all important
Australia	36.3	47.8	8.9	7.1
Brazil	65.4	33.4	0.9	0.4
Canada	48.6	37.8	9.0	4.7
China	45.5	42.8	9.9	1.9
India	69.0	25.4	4.0	1.5
Indonesia	86.4	10.9	2.5	0.3
Japan	49.2	39.0	10.3	1.5
Netherlands	32.7	48.4	11.6	7.3
Thailand	57.5	34.6	7.0	0.9
USA	32.6	47.5	13.1	6.9
Bangladesh	82.2	17.8	-	-

Table A.3
Importance of Politics: A Comparison of World Values Survey Findings, 2005 – 2007
(Percentage)

	Very Important	Rather Important	Not very important	Not at all important
Australia	9.8	39.0	41.5	9.8
Brazil	14.7	40.4	26.3	18.7
Canada	11.7	37.4	36.4	21.1
China	15.1	40.5	36.4	8.1
India	15.4	24.3	33.3	26.9
Indonesia	11.0	29.5	42.3	17.3
Japan	21.3	45.0	29.9	3.8
Netherlands	7.1	39.0	36.9	1.7
Thailand	31.1	42.6	21.9	4.4
USA	11.0	40.3	40.1	8.6
Bangladesh	1.8	12.8	21.7	63.7

Table A.4
Importance of Religion: A Comparison of World Values Survey Findings, 2005 – 2007
(Percentage)

	Very Important	Rather Important	Not very important	Not at all important
Australia	19.5	19.7	31.4	29.3
Brazil	50.6	40.4	6.2	2.7
Canada	32.0	27.1	25.3	15.6
China	6.7	15.2	31.0	47.1
India	51.4	29.3	13.9	5.5
Indonesia	94.7	4.1	0.9	0.3
Japan	6.5	13.1	35.7	44.8
Netherlands	12.5	19.0	28.4	40.2
Thailand	56.3	37.9	5.4	0.4
USA	47.4	24.1	19.7	8.7
Bangladesh	96.6	3.4	-	-

Table A.5
Importance of Leisure: A Comparison of World Values Survey Findings, 2005 – 2007
 (percentage)

	Very Important	Rather Important	Not very important	Not at all important
Australia	45.8	46.7	7.1	0.3
Brazil	27.2	57.5	12.9	2.5
Canada	40.8	47.9	10.2	1.0
China	11.7	40.7	42.7	4.9
India	24.4	37.4	25.1	13.1
Indonesia	23.0	40.3	33.7	3.1
Japan	41.5	51.2	6.8	0.6
Netherlands	55.7	40.0	4.0	0.3
Thailand	26.1	46.8	24.7	2.5
USA	37.7	51.5	10.0	0.8
Bangladesh	15.7	57.7	17.5	9.1

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