

Comment on Presentation on Bangladeshi Women and Microfinance

Misa AOKI

Nara Women's University

Introduction

In session1, two presentations on history of Bangladeshi women and on microfinance program held in Bangladesh were provided in order to share one of the gender issues and activities in Asia. They gave opportunities to consider similarities and differences of women's situation and challenges within and between each country. Before making comments on both presentation, general socio-economical information on poverty and inequality is provided in this paper for the purpose of sharing basic knowledge and having deepened discussion. In addition, examples from Japan will be taken into consideration for comparing situations in other Asian nations since it also has the same or more serious issues related to gender.

Factors of poverty and inequality

There seems to be many and various factors causing poverty and inequality all over the world. In general, the factors are divided into two main categories; "regional and cultural factors" and "economic factors".

The former includes geographical factors, religious norms, traditions and/or customs and institutional factors. As for geographical factors, people living in remote area such as in mountainous regions or islands, are difficult to access necessities. Muslim women have to wear hijab when they go around outside, some religion do not allow women to show their skin to other people. There thought to be many traditions or customs which causes inequality and poverty. In Japan, women usually cannot get high status jobs due to marriage or raising children. In Hinduism nations, dowry system which is similar to Yuino in Japan has been taken as a matter of course in marriage. Though some countries have established law for equal opportunities between men and women, many Asian nations have not yet or made work well.

In terms of economic factors, globalization or privatization have enlarged gap of the rich and the poor, leading serious poverty within and between the countries. Globalization is defined an inevitable phenomenon in human history that's been bringing the world closer through the exchange of goods and products, information, knowledge and culture (World Bank, 2010). It is possible to enhance the society if exchange of goods information, knowledge or culture is utilized with consideration of future society. From economic perspectives, it is believed that poverty will be mitigated by GDP growth through international specialization which is able to decrease cost and price of any goods.

However, actually, poverty and economic inequality has been more serious under profit-oriented globalization. In other words, the rich become richer, the poor become poorer. In particular, vulnerable people having regional and cultural disadvantages have been more severely affected. The mechanism is that increase demand for cheaper goods decreases household income of local people, making them unable to further investment or productivities in the community, in spite that the local has ample resources. This kind of vicious circle of poverty have appeared in many Asian countries.

Comparison women's social status between Bangladesh and Japan

Though Japan is considered as a developed country in terms of national economy, inequality in gender is still seen and poverty of women is getting remarkable. As Bangladesh has inequality of women and men due to regional and cultural reasons, Japan also have some problems. For example, it is taken as common sense that men work outside and women engage themselves in housekeeping and raising kids for a long time. Even though "Act on Securing, Etc. of Equal Opportunity and Treatment between Men and Women in Employment" was established in 1972, many women quit their jobs in getting married and look for another new job after their children grow up. This tendency can be seen only in Japan comparing with other OECD countries. Not only job opportunities but also promotion opportunity is still different between women and men within the company. Usually, majority of women work in the general-duties grade which is easy to quit and less evaluated for salary, while most men can get promotion in the executive-track grade.

What should be paid attention to is women's participation in the Diet/parliament. Table1 shows the number of total members and female members and proportion of female to the total number in the parliament of Bangladesh and in the Die of Japan. Comparing with both countries, the proportion has been higher in Bangladesh than that in Japan all the time. On this point, Japan cannot be a progressed country and is facing gender issues in various aspects.

Table1 Women's participation in the national assembly

	Bangladesh			Japan		
	total	female	proportion	total	female	proportion
1991	330	42	12.7	763	45	5.9
1996	330	43	13.0	746	48	6.4
2001	330	41	12.4	727	73	10.0
2008	345	64	18.6	722	89	12.3
2012	350	70	20.0	721	95	13.2

Source: Data from Fig.2 of Dr. Aditi's paper and Ministry of Internal Affairs and Communications.

Microfinance as one of solutions

For reducing poverty or inequality, various activities have been carried out by international, national, local government or by NGOs for local communities. Microfinance is one of the activities as fair trade is. It is the system in which the poor can borrow small amount of money through financial services called microfinance institutions (MFIs) for entrepreneurs and small businesses and bring sustainable life in the future. This system has potential to give chances for the poor who cannot borrow money at banks to start small business in local community and bring income generation. Usually, many MFIs target women because they tend to have better repayment record than men (Khandker, 2005), to give stronger impacts on households with meeting social goals and share information with husband ((Pronyk, et al.

2007).

According to the paper Dr. Nasir has presented, the effects of microfinance held by his organization are that it brought about household's economic stability and send children to school, gain and expand asset (land, house, etc), improvement of knowledge by training of microfinances, better understanding of husband on his wife and small business. The advantage of this program is that women can earn money with raising their children and participating community while they have difficulty in dealing with both in working outside. Other previous studies on microfinance pointed out that it can reduce violence against women (Hashemi et al, 1996: Kabeer,2001), make women make decision of the number of children by asking a partner contraceptives (Schuler, 1997), while violence in the household had increased by starting microfinance (Rahman,1999). Overall, how to design the scheme of microfinance is crucial for success of reducing poverty and inequality.

Community based activities in Japan

Although microfinance has not been taken into action, other activities which aims to reduce poverty in rural areas and empower women for community development have conducted in Japan as well. For example, women group in mountainous area began business by growing agricultural crops and selling their processed food and/or serving them in their own restaurants using their crops by establishing small enterprises or cooperatives. The food is usually produced and processed in healthy and environmentally friendly ways. These women's activities have expanded in many regions in Japan recently.

Summary and questions

This paper provided general socio-economical information on poverty and inequality, comparison of women's situations between Bangladesh and Japan and information the latest activities held by women in Japan. In sum, it is shown that regional, cultural and economic factors are considerable for poverty and inequality in both developing and developed countries, women's participation in politics or outside work is still limited, women's role for household and community is very crucial for base of the society and microfinance is one of

solutions for reducing poverty and mitigating inequality.

Based on these information, this paper gives two presenters following questions. To Dr. Aditi, first, do women in Bangladesh hope to work outside and be politicians or work in small businesses? If women do not hope to work outside, small business held by microfinance is thought to be effective. Second, what do men usually do in Bangladesh? This is because both women's and men's situation should be taken into consideration when discussing gender issues. Finally, various activities can be seen in many countries, so is there any good practice for the poor or women in Bangladesh besides microfinance?

The followings are for Dr. Nasir. First, dose GUP have special characteristics comparing with other MFIs such as Grameen Bank? Second, if there are unsuccessful stories of microfinance in GUP practice, what are possible factors for success? In many cases, government support microfinance activities, so what kind of support do the national and local government serve to MFIs and clients in GUP's case? As some practical example showed access to microfinance is not equal to all women in the community, can all women access to start microfinance equally in GUP's case? Finally, as commercialization or industrialization of microfinance has been criticized because it is likely not to meet fundamental goal of microfinance, do MFIs tend to or hope to get larger by commercializing?

Though there must be more questions, discussion and sharing experiences will provide further development of status of women and local communities in Asia.

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