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Bangladesh, Factor 15: Human Rights

Bangladesh: Women Taking Charge of the Family Helps Improve Farming

Bangladesh is located in between India and the Bay of Bengal. It has a population of 160 million (Trading Economics). Sixty-four percent of the population lives in rural towns and villages (Bangladesh- Rural Population). Because of this, many people cannot access healthcare, government or big cities to obtain the help they need. There are approximately three physicians per 10,000 people. Those who do have health care, are the wealthiest in the country. These select few have coverage with a private company. However, those people still have a 63.3% out-of-pocket payment for their health care. The majority of the population cannot afford care, therefore, do not go to the doctor. This results in high infection and disease outbreaks. Another big problem is the newborn death rate and high maternal death rates. The government of Bangladesh does not find it necessary to change these healthcare standards (WHO|Bangladesh). The government of Bangladesh is a Parliamentary Democracy which means that there is a Chief Minister in office, who is currently, Sheikh Hasina. She has been in office for ten years, the longest anyone has served. The recent election, however, has brought a lot of violence to the country; citizens of Bangladesh are accusing Hasina's party of rigging the election. The military was sent out and killed nearly 20 ordinary citizens, a devastating blow to any family.

The average family in Bangladesh consists of two parents with two to three kids. The families typically live in small villages or towns. Most houses are made out of brick or mud with a bare inside. Most meals consist of meat with rice or bread. Typically the meat is fish or poultry. Clay ovens or basic chimney stoves are used to prepare food. Families in Bangladesh typically live on two or less American dollars a day. Typical occupations of the Bangladeshi people are blacksmiths, weavers, farmers, and sellers at markets in big cities such as Dhaka. Most of their jobs include selling homemade products at big markets. Many of the streets in the big cities are crowded with people selling their products for profit. The major exports include clothing, fish and leather. Bangladesh is the second-largest producer of clothing and textiles in the world due to Hasina's work (Bangladesh PM Wins 3rd Term).

The farms of Bangladesh are around 0.32 hectares or 32 acres. 70.63% of the land is cultivated predominantly of rice and wheat. In Bangladesh, they experience heavy rains and monsoons June through October. October through March is cool and dry, but March through June is hot and humid. With the sea-levels rising they are experiencing mass floodings. This causes crops to be flooded, no income for farmers, and no exports. Another issue they face as a result of flooding is getting the children to school.

In Bangladesh, the children attend eight years of primary school and then six years of high school education. Although 97.9% of children are attending primary school, the level of

education is very low; children are not acquiring basic literacy skills. Forty-four percent of students still cannot read after first grade (USAID-Education). Most children walk to school and the average walk is two kilometers and it takes twenty-eight minutes (Traffic in Dhaka, Bangladesh). In addition to travel time, the children often are assigned chores they have to complete before and after school ultimately taking away from studying.

Many families in Bangladesh live in small villages. Most don't have access to safe drinking water or proper sanitation. Out of the 160 million people in Bangladesh, four million don't have safe drinking water and eighty-five million lack proper sanitation (Bangladesh Water and Sanitation Crisis). A service called Watercredit has recently been launched by Water.org. It is much like microcredit to work to eliminate the lack of water and sanitation. They have joined with sponsors such as Target and The Ikea Foundation to distribute clean water. They have already helped 896,000 people just in Bangladesh.

The majority of the Bangladesh population is Islamic. Eighty-three percent of the entire population practices Islamic culture. Within the Islamic community, males are the dominant gender. Men are the ones that typically work more and provide for their family. Women are obedient to their husbands, the men should beat the women. It even says in the Koran, that a man has the right to beat a woman. It also goes on to say that God made males dominant over females. Wahiba Wahba was interviewed and she has personal experience with these struggles. She has been hit, burned, had her hair ripped out and had her head slammed into the ground. The interview does not specifically say if she had disobeyed her husband. In addition to beatings, women are subjected to rape and then charged with adultery. In the rare occasion that the man is charged, it is often labeled as a property crime (To Muslim Women, Male Dominance Holy). In 2018, there were 637 reported rapes (Rape: January 2001 - December 2018). Rape often goes unreported because women fear being judged and humiliated, or simply getting charged as a victim of a horrible act.

Bangladesh is not as modern as North America. Bangladesh does not have the technology we have, nor the political and social advances. Women stay at home doing housework and men have jobs and support the family. However, studies show that women have taken better care of the family than men. They use the money for nourishing food and the children's education and future (Grameen Bank and Microfinance). In Bangladesh, a project that has been started and is boosting the community is Microcredit lending by Grameen Bank. The bank works specifically with women of the house. Microcredit is a loan system that allows people who are in extreme poverty to get on their feet and help their family prosper. This organization has helped millions of families from countries in Bangladesh to Latin America. The people that have benefitted the most from this service are owners of small farms in small villages. Over two billion individuals rely on small farms (Grameen Foundation). If we were to lose these small farms, we would see the decline of not only Bangladesh's economy, but the whole world would have to adjust. The people in extreme poverty do not need large amounts of money to help them. Most families live on two dollars or less a day (Microcredit was a hugely hyped solution to global poverty. What happened?).

The results of the Grameen Bank are amazing, but, there are still problems. Not everyone in the country has access to this service, and are not taught about financial responsibility or how to use the money where

it will help them the most. If the families were taught how to handle money, this solution to food insecurity would be very successful. The Grameen bank has promising success with lending the money to the women of the household. If we were to teach women about financial issues and how to handle economic situations, success would improve immensely. In addition to lessons on proper finance, the professionals will make a payback plan and an outline for what they will buy. This will help women be less stressed and have more faith in their decisions. If large countries, such as The United States, would ally with the Grameen Bank to teach the Bangladeshi families, along with other struggling countries, about finance and how to prepare for hard financial situations, the families would benefit tremendously. Not only will the families benefit, but the small farms that they tend to will benefit, therefore creating more food, clothes, and jobs for others.

There are still many problems with microcredit. The Grameen bank lends in groups of around 40 members. If one person in the group does not pay the loan back, the whole group loses privileges (Grameen Bank and Microfinance). Some women have been so stressed about repaying they have driven themselves to suicide. There are 51 reported suicides related to the payment to the bank (Grameen Bank and Microfinance). The lenders don't help to aid the stress either. They are creating more stress and putting the families in more debt from forcing them to pay back. It would be more beneficial to the families if the bank lent in families instead of groups. There would be less stress and they would be able to repay when they feel comfortable living without that amount of money.

Another major problem with the Grameen Bank and microcredit is that they do not aid the disabled. The Grameen Bank has denied its services from the disabled (Financial Inclusion of Disabled People in Bangladesh: The Broken Promises of MFIs). The culture is not very accepting and aware of the disabled. In Bangladesh, people with disabilities have very low paying jobs if they have jobs at all. They are often denied house leasing and seen as burdens to the family. Extremely poor disabled people in Bangladesh have no resources to help them. If they were allowed access to microcredit they could have better lives and be more motivated and confident to get better jobs. Another issue with microcredit is the families not spending it wisely. If in addition to the microcredit loaning, the Grameen Bank could bring in professionals to the lending meetings, the families could be taught how to use the money. They could learn whether objects or products will increase their income or success in farming. This could also release the stress of paying back loans. It would teach them how to keep on their feet and get the most out of their work and money. They could also give suggestions on how to get more for their crops and products. Such as where to sell, how to market and how to cut out extra expenses.

While building this solution around women, it would be essential that it still agrees with the Islamic culture. The culture is based around males being in charge of the family and being more dominant than the females. It would need to still involve the husband's consent and encouragement. Since the women do believe that they are the more submissive sex, they will need to be in total agreement with their husbands on the loan amount, payback plan and how

they will spend that money. If the wives make a plan away from their husbands with professionals on the subjects, they would feel confident to tell their husbands. In addition to the consent of the husband for the wife to participate, he would have the right to object to any of the plans he is not comfortable with. It will take some getting used to for both genders but with the help of outside parties, both will have confidence and excitement to grow their trade, farm, or business.

Making the Grameen Bank bigger will require bigger finances. One in four people of Bangladesh live in poverty (Bangladesh Continues to Reduce Poverty But at Slower Pace). The bank will not have funds =to help everyone with the money they currently have to loan. If multiple countries were to buy into the Grameen Bank then there would be more money for everyone. Every country that wanted the service for its people could pay a fee dependent on how many need the loans, the bank would have more money and more countries would be able to use the bank. If the bank still is running out of money, other organizations could join with the Grameen Bank to provide finances and other services for the poor. For this project to be stable, it will need to have many organizations in support of the problem, cause and solution.

Within the Bank, there will need to be policies that the users will need to follow. They will need to confirm their payback plan and intent for loan with the representative with the bank before given any money. The loan size will also be determined at the same time, along with when the money is due. Both the husband and wife will need to agree on the plan. Communication will be key between the lenders and the loaner. If the lenders are struggling with executing the plan, they need to be upfront with their representative so the problem can be dealt with quickly and easily. The loaner will also need to be understanding that unexpected situations happen and it is okay to help them out. Adding stress to the lives of the lenders should not be tolerated.

If women are allowed to be more involved in the financing, farming and are equally involved in the family decisions, it will make a huge difference. It will allow farms to prosper, children to grow up in a better community and women will be more confident in standing up for themselves. When given money, women spend it more wisely than men. Men spend it on habits such as gambling, drinking, and smoking. On the other hand, the women spent it on food, their children, and objects that will create more income (Grameen Bank and Microfinance). The farms in Bangladesh grow rice and wheat that is exported all over the world. If the small farms improve and grow better quality and quantity of crops the world, along with Bangladesh, will have more food to feed more people that are in need. Allowing women to be equally involved and accepted in the culture of their country will have large impacts on how money is spent and how the children of the future will grow.

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