

## Feature Articles

# The Politics of Self-Help: Women Owner-Builders of Grameen Houses in Rural Bangladesh

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In the mid-1980s, Grameen Bank, Bangladesh's well-known micro-credit institution, developed a subsidiary housing loan program that targeted poor but enterprising rural women who were willing to replace or upgrade their dilapidated huts. The loan program was driven by two interrelated ideological goals. First, the bank advanced the concept of owning a dwelling not only as a basic human right but also as an empowering tool for impoverished rural women. Second, it promoted the idea of self-help as freedom — an individual's freedom from poverty, social marginalization, bureaucratic top-down models of development; ultimately, his or her freedom to choose. In its focus on rural homes and their owner-builders, the bank subscribed to a neoliberal attitude toward development based on micro-credit as an instrument of self-help. Yet it also criticized neoliberalism's market-oriented, materialist foundation by invoking an idealist argument concerning human capital development, bridging production of domestic space and social empowerment. Building on the British architect John F.C. Turner's philosophy of self-help housing as "freedom" and the 1998 Nobel Laureate Amartya Sen's insight that ethically driven social programs empower women most effectively, this article examines how a micro-lending organization's complex attitude toward housing complicates the discourse of "traditional" dwellings in the context of rural Bangladesh.

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*The certified professional makes a fool of himself, and often does a great deal of harm to other people, by assuming that he knows more than the “uneducated” by virtue of his schooling. All that second- and third-hand information and intellectual exercising does for him, however, is to reduce his ability to listen and learn about situations significantly different from his own social and economic experience — with consequences which can be tragic when he has the power to impose his solutions on those who are not strong enough to resist.*

— John F.C. Turner

*Freedoms are not only the primary ends of development, they are also among its principal means.*

— Amartya Sen

Following its establishment as a formal source for micro-credit in 1983, Grameen Bank, Bangladesh’s well-known anti-poverty institution, developed a subsidiary housing-loan program. This meager home-loan effort targeted poor but enterprising rural women willing to become owner-builders of durable shelters to replace their ramshackle huts. The program was driven by two interrelated ideological goals. On the one hand, Grameen Bank sought to propagate the concept of owning a dwelling not only as a basic human right, but also as an empowering tool for impoverished rural women. The women’s “archetypal” Bengal huts, typically built with perishable materials, often faced climatic and environmental challenges in Bangladesh’s flood-prone deltaic terrain (FIG. 1). On the other, the bank wished to promote the idea of *self-help* as freedom: an individual’s freedom from poverty, social marginalization, and top-down bureaucratic models of development — but ultimately also an individual’s freedom to choose.

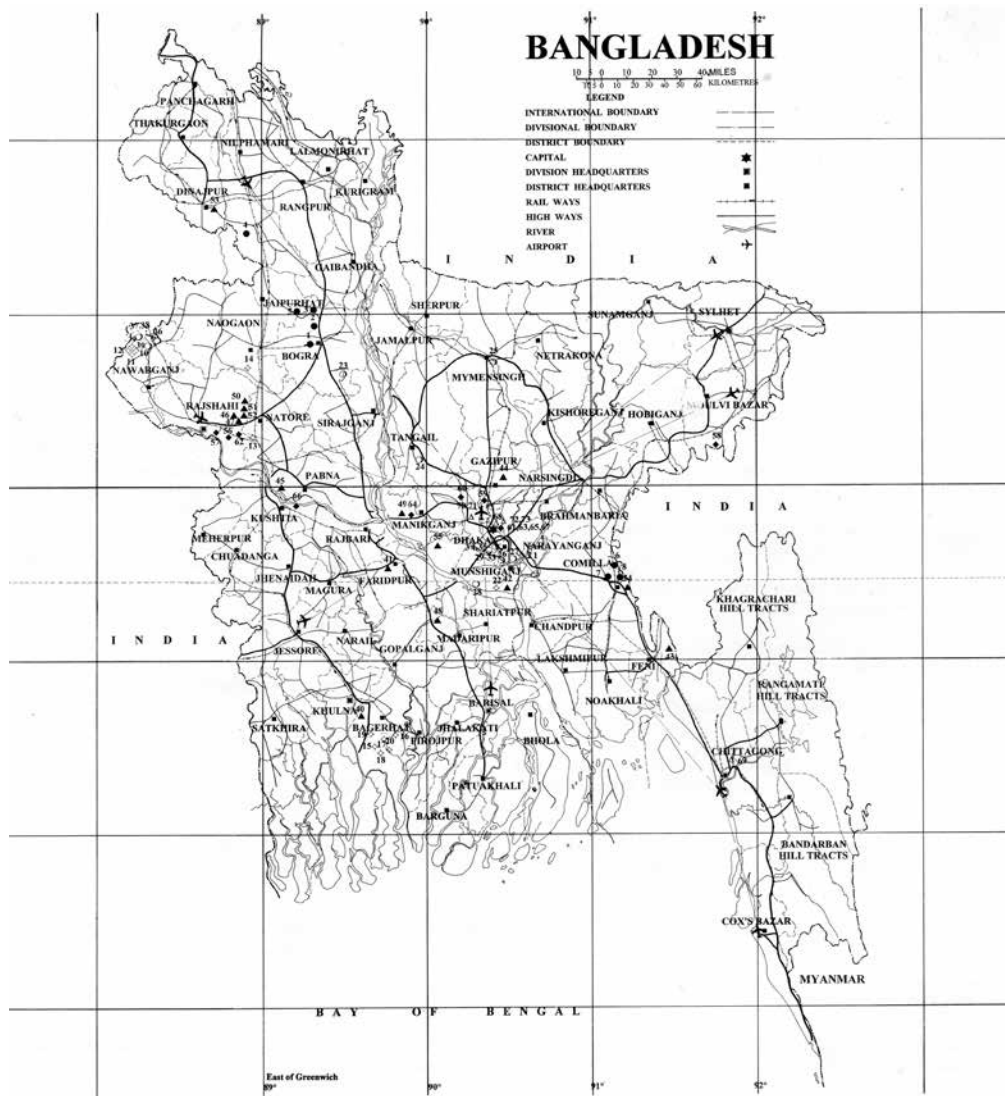


FIGURE 1. Bangladesh, a deltaic country in South Asia.

The phrase “self-help” is so commonplace today that it is hard to unpack the varied ideological underpinnings it has acquired since the mid-nineteenth century. The expression was introduced in a book of the same name published in 1859 by the Scottish author and government reformer Samuel Smiles.<sup>1</sup> Unlike his contemporary, Charles Dickens, Smiles was hardly appalled by the social deterioration of Victorian cities, and believed that individuals were capable of transcending their sorry conditions by developing responsible mental habits and self-discipline. Self-help, he argued, could be more effective than the strictest laws or the widest social safety net.

A hundred years or so after Smiles introduced this idea, “self-help” returned as a key growth mantra to be applied within the housing sector of developing countries — particularly as a bottom-up alternative to government-initiated urban-slum improvement strategies.<sup>2</sup> However, critiques subsequently also arose targeting the concept as an idealized capitalist device principally useful to cheapen human labor and rotate the wheels of commerce.

Considering these divergent views, Grameen Bank’s promotion of the approach in rural housing has not been without contradictions. In its focus on rural homes and their owner-builders, the bank has subscribed to a neoliberal view of economic development that emphasizes micro-credit as an instrument of self-help.<sup>3</sup> Yet the bank has also criticized neoliberalism’s market-oriented, materialist foundations by invoking an idealist argument concerning human capital development — one that links the production of domestic space to social empowerment.

This article thus examines how a micro-lending organization’s complex attitude toward rural housing complicates the discourse of “traditional” dwellings in the context of rural Bangladesh.

#### SELF-HELP “TRADITION”

Recent scholarship has demonstrated how the labels “traditional,” “vernacular,” and “indigenous” have become increasingly inadequate to describe the various dynamic processes, social interactions, and market forces that undergird the vast sector of the built environment typically left out of formal architectural discourse as a result of its alleged lack of historical evolution. However, it is not that “traditional dwellings and settlements” have now disappeared. Rather, the methodological frameworks with which certain dwellings and settlements have conventionally been viewed as traditional are now increasingly flexible and cross-disciplinary. In epistemological terms, this is providing fresh insight into how the broad categorization of certain buildings as “timeless” or “primitive” may construe a false simplification. What Bernard Rudofsky, in the 1960s, called “architecture without architects” or “nonpedigreed architecture” may have been built without the services of professional architects.<sup>4</sup> But such architec-

ture, as scholars like Nezar AlSayyad have argued, certainly embodied the footprints of various historical forces, economic conditions, local myths, and “inventions,” offering provocative evidence of the built environment as a process, rather than an end in itself.<sup>5</sup>

One consequence of this shift is that the trite debate over whether “tradition” and “modernity” are binary constructs, or whether “tradition” is dissipating in the face of inexorable modernization, is less stimulating than an exploration of how the notion of tradition may be refuted, rearranged or invoked in specific socioeconomic contexts. If globalization has raised the specter of the “end of tradition” through cultural homogenization (propelled by what Thomas Friedman has called the “flat world”), it ironically has also provoked newer curiosities about the built environment produced by everyday building practices.<sup>6</sup> From this viewpoint, the Grameen house offers a charged lens through which to deliberate how traditional space-making may collide with market forces, gender politics, and self-help philosophies.

In Bangladesh, the decades of the 1980s and 1990s were a time marked by various poverty alleviation agendas. Among other initiatives, micro-credit enabled poor women in rural areas to construct durable shelters, replacing their crumbling village huts, long viewed in literature, painting, songs and film as a timeless symbol of agrarian Bengal rising humbly from green paddy fields (FIG. 2). However, the micro-credit-based rural cottage, or Grameen house, has not implied a radical morphological departure from time-tested models, but rather an attitudinal adjustment in the economy and efficiency of construction, as well as in notions of durability (via prefabricated reinforced columns); spatial arrangement (in terms of living areas and working areas); and, most importantly, as a reflection of female participation in the production of space (FIG. 3).



FIGURE 2. A typical hut in rural Bengal. © Photographer Anwar Hossain, ARPS, in *A Journey Through Bangladesh*.



FIGURE 3. (A AND B). Typical houses built with a Grameen Bank housing loan.

The rudimentary form of a Grameen house thus draws on the spatial knowledge of what has been called the rural vernacular, yet it is mass-produced through the technical efficiency and regularity of a conveyor belt. This model is quite distinct from what the historian Eric Hobsbawm called “invented tradition.” Hobsbawm was referring to a set of practices that masquerades as an authentic legacy, sustained over a long period of time, so as to make its continuity look normative, even though its genealogy is often elusive.<sup>7</sup> If the socio-aesthetic parameters of a Grameen house suggest a “normative” condition, the house at the same time nullifies the very premise of such a condition through the mechanism of its production — which is characterized by an ultra-expedited, super-sanitized, and feminized extension of the existing model of a dwelling, all propelled by new practices of financial management.

Because more than 96 percent of the recipients of Grameen Bank’s micro-credit are women who play crucial decision-making roles in making their homes, the Grameen housing program sheds new light on how rural architecture, self-help development models, and gender justice intersect. The case thus has broad theoretical consequences for architectural debates.<sup>8</sup>

In taking up this topic, this article builds on two key observations. First are the views of the British architect John F.C. Turner, who championed self-help housing as “freedom.”<sup>9</sup> The “dweller control of the housing process,” Turner argued, offers a bottom-up approach to building human capital. Turner and Fichter’s edited volume *Freedom to Build*, published in 1972, was one of the first books to criticize the state-driven, top-down approaches to housing improvement that had been in practice since the end of World War II.

Second are the insights of the 1998 Nobel Laureate Amartya Sen that ethically driven social strategies — rather than those instituted through legislative measures — work most effectively to empower women.<sup>10</sup> He has argued that one’s ability to choose a way to self-improve economically and socially should be the fundamental basis of modern freedom.

Sen’s work provides a useful theoretical platform from which to examine whether there could be a mutually inclusive relationship between a poor female entrepreneur’s freedom to use micro-credit to build a durable house and her social empowerment.

Both Turner and Sen value self-help as a key driver of freedom, which, they argue in their disparate ways, leads to the individual’s social mobility. This article probes the nature of the “tradition” of dwellings in rural Bangladesh from the vantage point of these assertions.

### THREE WOMEN, ONE GOAL<sup>11</sup>

Dula Barua is a poor woman in her mid-fifties. She used to live in a decrepit hut, composed of mud walls and a thatched roof, in a small village in Boalkhali, a rural outpost of Bangladesh’s premier port city of Chittagong. When her daily-laborer husband passed away in the mid-1980s, she faced the grim reality of having to provide food for herself and her two young boys. Illiterate and with no marketable skills, she was virtually unemployable in a wage-based economy or in a labor-intensive and seasonal agrarian market.

Hoping to generate income on her own by borrowing a small amount of money, Barua reached out to Grameen Bank. Upon receiving a Grameen loan in the approximate amount of US\$35, she invested the small sum in weaving, making *pati* (floor mats), and stitching fabric decorations. Barua then sold her products in the nearby village market, earning meager profits. Within a few years, she began to save some money, and reinvested it to enlarge her modest cottage industry of home goods. Although she still struggled to make ends meet, Barua was no longer destitute. Slowly but steadily, she emerged from the impoverishment that characterizes many remote rural regions in Bangladesh.

In another village in Boalkhali, Roma Das, approximately 48 years of age, had a similar story to tell about her micro-

credit-based entrepreneurship. With a small Grameen loan, she first bought a dairy cow and started a small family business of selling cow's milk in the nearby bazaar. After a while, Das and her husband reinvested their savings in a laundry business, targeting the middle-class clientele of her village. Sharing the dream of a better future with her husband, Das aspired to middle-class life herself.

About 180 miles away, in Bhaluka, a village on the outskirts of Dhaka, Bangladesh's capital city, lived Sharifa. An erstwhile landless woman, and now a Grameen borrower, Sharifa bought two cows and started a home-based dairy business. With the help of her two teenage daughters, she milked the cows. Sharifa employed her husband — a failed lumber trader — to carry and sell the dairy product in the mostly male-dominated local village market. Married at a young age, Sharifa was scarcely educated, but her entrepreneurial drive and disciplined business management produced significant results. Financial reprieve seems to have transformed her view of life from one of despair to one of hope. This has brought a new sense of self-worth that changed her body language — a clear departure from the demure representations of women in pastoral Bengal (FIG. 4).



FIGURE 4. Tinkonya-2 (1983), Quamrul Hasan, oil. Reprinted in Art and Artist, Feb. 12, 2006.

Not all stories of micro-borrowing are as rosy as the above. There have also been failed small businesses and, according to some researchers, increased marginalization because of debt crises and gender prejudices that restrict women's access to this finance market.<sup>12</sup> But if the success narratives of Dula Barua, Roma Das, and Sharifa represent a broader pattern of economic improvement — and, more generally, a developing-economy version of the clichéd rags-to-riches story — one noticeable change in the outlook of these three micro-borrowers merits critical inquiry: a new awareness of their house as a vital link between physical space and social health.

In the subsistence, agrarian economy of rural Bangladesh, investment in shelters for the poor is often viewed as unproductive; and, hence, conventional banks eschew housing loans to the rural poor. None of the three women discussed above received such a loan from Grameen Bank at first. However, as their case histories demonstrate, the improvement in income-generating capacity not only boosted their self-esteem, but also spawned a new perception of the home as a fundamental requirement for economic and social growth. Thanks to a Grameen Bank housing loan, once they had established their creditworthiness, each of these three women embarked upon a journey from a bamboo and thatched-roofed hut to a well-organized house built on a brick foundation, buttressed by prefabricated reinforced concrete pillars, and capped by corrugated tin sheets.

#### GRAMEEN BANK AND SELF-HELP HOUSING

Grameen Bank grew out of a self-help pilot project to improve the economic lot of the rural poor initiated by the American-trained Bangladeshi economist Muhammad Yunus in 1976.<sup>13</sup> The prevailing social conditions in Bangladesh offered a propitious moment for micro-credit. Emerging as an independent nation in 1971, after a liberation war marked by a brutal genocidal campaign unleashed on East Pakistan by the West Pakistan military, Bangladesh was still mired in political instability and poverty. In this context, micro-credit promised to be an effective economic antidote to entrenched rural poverty, as well as a boon for the project of nation-building. Three decades later, in 2006, Grameen Bank won the Nobel Peace Prize for its humanitarian contribution to alleviating poverty, energizing development communities around the globe.<sup>14</sup>

Grameen Bank provides collateral-free micro-loans to poor residents in rural communities to develop small businesses. After realizing that conventional banks would not reach out to the poor because they typically had no collateral with which to secure a loan, Yunus came up with the idea of Grameen Bank (*grameen* is a Bangla word meaning “rural”) that sought to bridge the gap between the poor and the credit market. Grameen Bank's operational strategy is simple: the

poor are given credit on the basis of a collective agreement with a village group of five members, to which an individual borrower belongs. Although borrowers don't have to sign any legal instruments, the group ensures that each member's fiscal behavior is responsible and accountable.

The bank gradually targeted women for small loans, because they were found to be doubly disadvantaged: their poverty-stricken life was exacerbated by social marginality on account of gender prejudices. The bank's premise was that if rural women gained access to credit, they could shape their own destiny and engage in home-based income-generating activities, thus transcending their traditionally accepted roles of cooking, raising children, and performing domestic chores. It imagined there would be far-reaching effects: these women would become financially independent, self-respecting mothers who would not only rear healthy, educated children with a better prospect for the future, but their income-generating efforts would also enlarge the scope of the national economy.

In recent times, however, the quasi-evangelical belief in micro-credit as a magic bullet for poverty alleviation has been subject to serious challenge.<sup>15</sup> And supporters and detractors have continued to argue over the role of Grameen Bank in micro-credit in development trajectories.<sup>16</sup> Supporters have noted the transformative impacts of the bank. They claim that the bank's bottom-up approach to poverty reduction enables the poor to access financial resources; that it tackles the marginalization of women by providing loans directly to them; and that it fosters a culture of self-help and inspires creative entrepreneurship. Bank critics, on the other hand, have presented counter arguments. They claim that micro-credit traps women into "the capitalist system through their continued involvement in petty bourgeois production"; that debts, with interest rates as high as 20 percent and repressive loan recovery policies, further accentuate the marginalization of women; that micro-credit-based self-employment creates the false impression that the government is no longer required to provide the basic necessities to the poor; and that the bank does not adequately challenge society's patriarchal decision-making models.

Despite the many challenges Grameen Bank has faced in its day-to-day operations, its Housing Loan Program has, however, popularized a new insight into rural life in Bangladesh — i.e., that there is a mutually beneficial relationship between domestic space and the spirit of entrepreneurship.<sup>17</sup> Among the bank's sixteen-point manifesto (a set of goals or "promises" that have been integral to the Grameen mission since 1984) housing was number three: "We shall not live in dilapidated houses. We shall repair our houses and work towards constructing new houses as soon as possible" (FIG. 5).<sup>18</sup> The program has thus long emphasized that a durable house may reduce recurring expenditures related to its repair. In a riverine, tropical country like Bangladesh — which occupies the world's largest deltaic plain

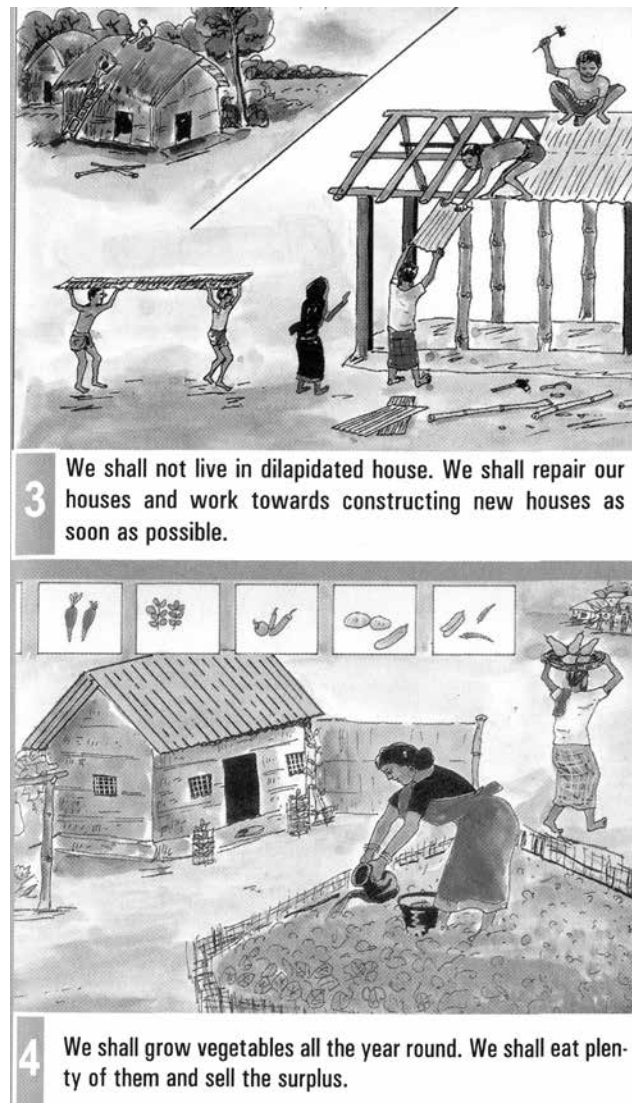


FIGURE 5. *Decision-3, Grameen Bank at a Glance*, © Grameen Bank.

at the estuary of several powerful river systems originating in the Himalayan plateau — the rural poor's greatest housing concern is water. The swelling of the rivers during the monsoon months floods a significant portion of the country, and the rural population suffers because they generally live in lightweight structures with a bamboo frame and a thatched roof made of grass, bamboo and jute. Such organic building materials can withstand neither floodwaters nor seasonal hurricanes. If submerged, the side walls — made of bamboo matting or jute sticks, sometimes plastered with mud — tend to collapse easily or become unusable when the water level subsides. The rural poor typically spend a significant portion of their earnings on home repairs after these floods, and the annual repair bill places a heavy burden on them. Thus, the susceptibility of rural huts and their occupants to annual flooding and the elements has defined the vulnerability of life in rural Bangladesh.

Because Grameen Bank was already concerned with the social and economic welfare of the rural population, it was not surprising that it would also embrace the affiliated task of achieving healthy and durable shelter. Better housing, Yunus argued, would contribute to rural mental health, which, in turn, would enhance productivity and creativity. For the poor, a house is not just a place to sleep; it is also a factory, especially for women who frequently operate cottage industries. Therefore, contrary to prevailing banking wisdom, investment in housing for the poor, as Grameen proposed, would be productive and prudent, generating the prerequisite social capital for a sustainable future. For its contribution to rural housing, the Grameen Bank Housing Loan Program received the prestigious Aga Khan Award for Architecture, in 1989.

One of the preconditions to be eligible for a housing loan is that the recipient be a general micro-credit borrower of the Grameen Bank for entrepreneurial purposes, essentially making rural businesswomen the exclusive target group. By virtue of this clause, however, the ownership of the house would also come to rest with the female head of the household.<sup>19</sup> On the one hand, the deed of proprietorship would provide the matriarch with considerable social leverage — principally, she would no longer have to endure her husband's capricious threat of *talaq* (divorce). On the other, it would bestow crucial decision-making power on her with regard to planning the new house. The Grameen house, built with a micro-loan, has thus essentially become a visual narrative of a poor rural woman's pursuit of self-reliance and social visibility.

## BUILDING DURABILITY

Bangladesh experienced devastating floods in 1987. Given the extent of damage to rural homesteads, the nongovernmental-organization (NGO) sector urgently felt the need to invest in rural housing. Streamlining the typical bureaucracy affiliated with loan disbursement, Grameen Bank introduced a new standardized housing loan, quickly accessible to those who had suffered flood damage the most. A two-tier system allowed the loan recipient to choose between a “standard housing loan” (tk. 18,000) and a “basic housing loan” (tk. 10,000). The interest rate was 5 percent, significantly lower than the 16 percent charged for regular micro-credit. The housing loan was intended to cover the cost of a basic house module, fabricated with sturdy building materials and designed with a sanitary latrine. Not only would the house be able to resist the damage that flooding and termites typically cause, but it would also function as living-cum-work quarters.

Although it followed the standard morphology of a rural house, with a simple rectangular plan, pitched roof, and gable ends, the Grameen housing unit substituted four prefabricated reinforced concrete (RCC) columns, each 3.35 meters long and 13.3 x 13.3 centimeters in cross section, for the older corner wooden or bamboo posts (FIG. 6).<sup>20</sup> Built on a brick foundation, further heightened by a mud or cemented plinth, the unified structural system covered a floor area of at least 20 square meters. Four corner columns and intermediary bamboo or concrete posts were connected by bamboo tie beams or wooden rafters and purlins, which were then sur-



FIGURE 6. Prefabricated RCC columns are sold in the local market.

mounted by corrugated tin sheets. Side walls were made of woven bamboo mats, coated with liquid bitumen or tin. The longer facade was generally fronted by a shaded verandah and provided the main access to the house.

Grameen Bank initially mass-produced the reinforced columns, which borrowers could buy at a discounted price. However, when a sizeable rural market for prefab pillars gradually developed, many village-based industries with the technical know-how emerged and met the market demand swiftly and efficiently (FIG. 7). With lightweight molds for the mass-production of reinforced columns, these local industries have devised a highly mobile delivery system. Because Grameen borrowers were able to dismantle (during floods) and rebuild their houses on safer ground relatively quickly and easily, they gained the psychological comfort that transportability and affordability engendered.<sup>21</sup>

Dula Barua, Roma Das, and Sharifa each assumed a leadership role in the construction of their new houses. Employing local masons and construction crews, as well as investing their own household labor, they built the skeleton of the house on a protective plinth within days. It is important to note that their previous house did not include a toilet or bathroom as an adjoining structure. In the new construction, a sanitary latrine — consisting of a modular prefab RCC



FIGURE 7. Mold used in the making of prefabricated columns.



FIGURE 8. Prefabricated RCC toilet pans.

toilet pan with a water seal, all enclosed in a tin shed — was placed next to the house (FIG. 8). The new toilet structure now ensures the privacy of family members.

A new, streamlined construction process significantly altered the ways in which these women understood the concept of a shelter and, ultimately, its purposes and potentials. In addition, a new awareness of durability underpinned the construction of each woman's house.<sup>22</sup> John Norton, the author of the 1989 Aga Khan Award report on Grameen Housing, captured this sentiment: the new house revealed “not only improvement in status, health, and security, but a deep sense of pride on the part of the loanees in owning a much improved house and generating the income to enable them to continue to improve and embellish it.”<sup>23</sup>

If the rectangular skeletal form of the house embodied the prevailing values of space-making, then it also opened up a range of possibilities for Barua, Das, and Sharifa. For them, the skeletal house form offered a tabula rasa for all kinds of social projections, imaginations and interventions, collectively negotiating the idea that spatial organization could also be a potent tool for social mobility. The authority to execute the overall design of the house rested with them, and there was considerable scope for choice — in materials, facade composition (including the number of doors and windows), planar organization, plinth height, and number of floors. The notion of durability, then, no longer just comprised the physical and protective features of the enclosure; rather, durability took on a broadened cultural definition, one that articulated these Grameen borrowers' desire for social stability and dignity.<sup>24</sup>

#### THE MATRIARCH AND THE GRAMEEN HOUSE

During my field research, when I asked Dula Barua to show me the deed to her house, she took particular pride in this document. It represented the foundation of her reinvigorated life (FIG. 9). Her ownership of the house realigned the fami-



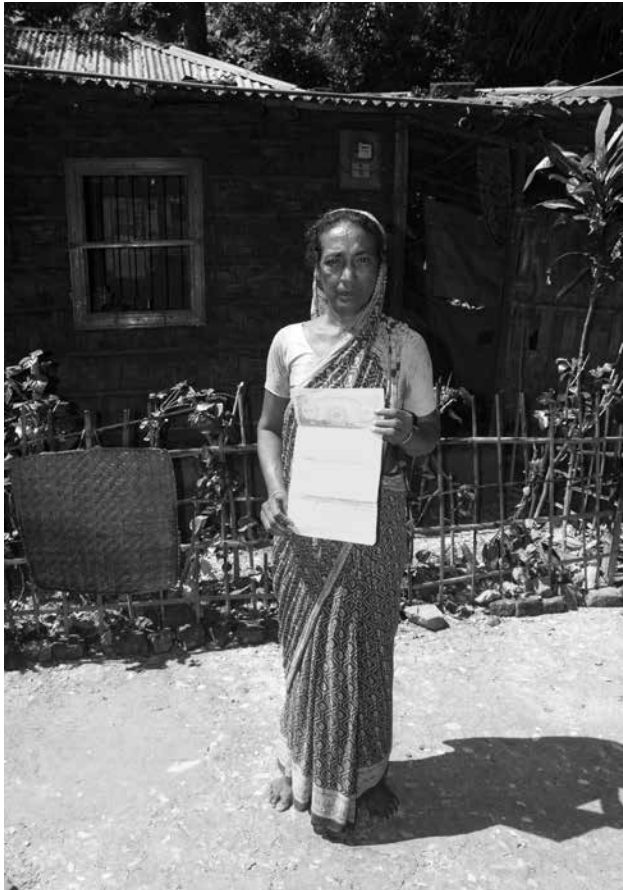


FIGURE 9. *Dula Barua standing in front of her house with her deed.*

ly dynamics considerably in her favor. Typically, in rural Bangladesh, as the mother reaches her senior years, she becomes dependent on her sons. Sometimes, the tension between the mother-in-law and daughters-in-law alienates the sons from their mother. Lack of property ownership and claims to decision-making roles perpetuate the aging mother's increasing marginalization within the family.

Why this was not the case with Dula Barua cannot be attributed to a single factor. However, the effect of the matriarch's active participation in building a house on the family calculus should not be underestimated. Back in the early 1970s, Turner explained the self-help factor in housing: "[T]he ideal we should strive for is a model which conceives housing as an activity in which the users — as a matter of economic, social, and psychological common sense — are the principal actors."<sup>25</sup> For Turner, self-help was essentially a discourse of "positive" freedom to do, or participate in, something, as opposed to "negative" freedom from adverse conditions. The key point of contention here is an individual's ability to make decisions on her own that serve her interests (although sometimes at the peril of the greater good). In her home, Barua had a double advantage. First, she coordinated

the construction of the house that she eventually owned, as per the Grameen loan agreement. Second, she was the principal actor in her own narrative. Her two sons — one of whom is married and has a child — treat her with respect. They maintain a healthy family cohesion because they understand the practical value and social prestige of a durable shelter. Barua's married son and his wife both work in a ready-made garment factory on the outskirts of Chittagong. Not only do they get to stay in their mother's house rent-free, but they can also leave their infant son with their mother when they go to work in the wee hours. The other son works on a nearby farm. With their individual sources of income, there seemed to be a shared sense of responsibility toward the family. The new house, built with sturdier materials and fronted with a small vegetable garden, contributed to maintaining familial balance, while augmenting its occupants' self-esteem.

A careful examination of Barua's old house and the contiguous new house reveals a quiet paradigm shift (FIG. 10). The crumbling old house, which is now used for cooking, dining and storage, is roofed with thatch, branches of coconut tree, and polyethylene (for waterproofing). The bamboo buttressing of the side walls, however, illustrates the fragility of its physical fabric and the prior economic conditions of its inhabitants. The new house, in contrast, paints a salient picture of modest economic growth: the corrugated tin roof provides strong resistance against torrential rain, typical of the tropical monsoon climate; the colorful rim of the door and window suggest the self-confidence of a postsubsistence economy; and the modest fenced garden in the front is no less than a totem of the family's desire for self-reliance. A switchboard on the upper right side of the front facade illustrates how electrification changed the conventional division of day and night in rural Bangladesh. Although electrification was by no means limited to micro-financed houses, the electric light bulbs in Barua's house suggest a change in space-time perception. Artificial light lengthens the daytime; in the process, it both extends the working hours inside the house and,



FIGURE 10. *A modest journey: Dula Barua's old and new house.*

**FIGURE 11.** Sharifa's new house, built adjacent to the old house made with mud and bamboo.



more symbolically, brightens the possibilities of attaining a better life. The bathroom, connected to the new house by a covered passageway and fitted with a deep tube well, demonstrates a growing awareness of privacy in spatial organization, which previously would have been considered a luxury in rural homestead planning.

The Grameen house of Roma Das, not far from Dula Barua's, reveals somewhat similar concerns with structural durability, privacy, and organization of space, based on the needs of family members. The interiors of both houses are richly, if sometimes ostentatiously, decorated with wall hangings, family portraits, calendars, exotic showpieces, popular film posters, pottery, and modest furniture painted with bright colors. Consumer items, such as a pedestal fan, television, and table light, reflect an intended path toward a middle-class lifestyle. At first sight, the interior of Roma Das's house seems to portray a "pursuit of happiness." Yet it also raises difficult questions about the blurred boundaries between economic prosperity and consumerism, between well-being and a "must-have" culture.

The modifications, improvements and additions to the Grameen house should by no means suggest that there is a linear cause-and-effect relationship between micro-credit and home improvement. With their wage-based employment and monthly salaries, Dula Barua's sons and daughter-in-law also contribute to the incremental improvement of the house, depending on their increasingly sophisticated spatial needs, such as a separate dining area next to the kitchen and an attached bathroom, plus sanitary toilet with running water. Even though it would be difficult to pinpoint the nature of the economic equation in the development of the new house, researchers have shown that the female borrower's home-based

entrepreneurship, savings, and subsequent proprietorship of the house lend support to the concept of social empowerment.<sup>26</sup> Furthermore, the structural durability of the Grameen house seems to promise a new kind of matriarchal value system that emerges from a rural woman's attempt to break out of minimal existence and social anonymity.

Sharifa's new house in Bhaluka near Dhaka, the capital city, presents a curious case of the intersection between spatial organization and social aspirations (FIG. 11). Whether the fulfillment of certain social aspirations by creating a planned house — that ostentatiously exhibits new "wealth" — leads to empowerment or, ironically, increased social hierarchy is an open question. The spatial arrangement of Sharifa's house, based on the basic module, transcends mere utilitarian needs and bears the imprints of Sharifa's new self-conscious persona. Formerly considered a luxury, if it was available at all, privacy is now ensured. The house features two bedrooms — one for her and her husband and the other for the daughters — in addition to an attached bathroom. Unlike the conventional single-room multipurpose house, Sharifa's dwelling proposes a new calibration of spatial layout that accommodates the diverse needs of family members.

Although a single-level house would have sufficed for her family, Sharifa's two-story bungalow suggests a kind of "social towering" in the blighted landscape of poverty. Her *noblesse oblige* — woven together by the bright colors of the walls, the protective grille, and the decorative pediment adorning the roofline — buttresses a longing for social prestige that curiously taps into the problematic history of rural *zamindari*, or feudal, rule.<sup>27</sup> The loggia on the second level seems to represent the metaphoric incorporation of the feudal lord's gaze from the *piano nobile* of an opulent mansion,



FIGURE 12. *The new middle-class? Sharifa's bedroom.*

which granted him a synoptic view of his property and his subjects. With startling sophistication, Sharifa crafted an architectural language that reflects her intended transition to middle-class prosperity, even though this upward social mobility is entangled with the legacy of *zamindari* or the materialistic excesses of a consumerist society.

The interior of Sharifa's house is telling. The decorative pieces, the display case, and the wall hangings that adorn her bedroom are social indices of the family's economic evolution, as well as of the feminization of the basic house module (FIG. 12). The television primarily serves entertainment purposes, yet it allegorizes the family's desire to supersede the constraining boundaries of minimal existence.<sup>28</sup> In many ways, it condenses multifaceted narratives of globalization into a talking box, an electronic window through which this rural family gazes at the world's happenings in real time. The robust anthropological implications of the contrast between the simplicity of a quiet agrarian life and the technology of modern consumerist society are too broad to be explored in this article.

The most intriguing piece among the assortment of objects in Sharifa's bedroom is the wall clock, a common sight in the upwardly mobile rural households I surveyed. Within subsistence agrarian economies, a preindustrial notion of temporality has generally been shaped by both the relative position of the sun along the diurnal path, the "sundial," and the natural rotation of seasons. The repetitive basis of agricultural activities, including sowing the seedlings and harvesting the crops, follow Mother Nature's cycles. In this form of time comprehension, as Pierre Bourdieu's study of Algerian peasants suggested, nature's rhythm not only defines daily and seasonal work, but also shapes the peas-

ant's attitude toward time, "an attitude of submission and of nonchalant indifference to the passage of time, which no one dreams of mastering, using up, or saving."<sup>29</sup>

It would be difficult to argue that there was an unambiguous passage from the preindustrial notion of time to that of the industrial era. However, in the wake of the Industrial Revolution, mechanical timepieces proliferated as a convenient commodity, and subservience to nature's time appeared to be incompatible with the rigorous demands of labor efficiency in industrial capitalism. E.P. Thompson's seminal claim that modern capitalism abstracts social life within a system organized around the clock and calendar is particularly instructive here.<sup>30</sup> In modern factories, such iconic proponents of industrial efficiency as Frederick Winslow Taylor and Henry Ford promoted timed labor, on the one hand, as a prerequisite for the desired level of industrial productivity (or, time as money) and, on the other, as a virtuous path to a good life of solvency and happiness.

It was no surprise that capitalist mantras regarding the efficient husbandry of time would also trickle down to rural developing economies that have embraced the ethos of a free-market economy and the time-as-money management style that it requires. It is understood that the success of self-employment and capitalistic entrepreneurship depend on a rigorous adherence to standardized time that is impervious to natural sequence, a causal relationship that Grameen Bank's sixteen-point manifesto presented euphemistically in its maiden "decision": "We shall follow and advance in all walks of our lives — discipline, unity, courage, and hard work."<sup>31</sup>

The new reliance on clock time in rural Bangladeshi households is, thus, a crucial reflection of the nature of social changes that have been transpiring in emerging economies.



FIGURE 13. *Dreaming the dream? Wall decorations in the daughters' bedroom.*

Implicated in the modern semantics of time, Sharifa's clock is more than just a timepiece. It also signifies her attempt to restructure her life around "standard time," rather than a personal schedule. Such a temporal readjustment is vital for the efficient management of her small business.

If Sharifa's wall clock is a symbol of a rising rural class and its neo-bourgeois exactitude, then the interior of this micro-borrower's Grameen house offers new insights into the mindset of her children. The bedroom of Sharifa's daughters is a telling example of this phenomenon. The corrugated tin walls boast badminton rackets, a calendar, and a poster of Aishwarya Rai, a popular Indian film actress and former Miss World (1994). Taken together, they cast long shadows of middle-class aspirations (FIG. 13). These new attitudes are further reinforced by a separate dining area, carved out of the basic rectangular plan, and by an adjacent bathroom, shielded from public view. In the past, such simple privileges would have been considered extravagant.

Grameen houses do not suggest the dissolution of traditional place-making; rather, they reflect how the norms of efficiency, regularity, and economic management meet the ethos of self-help, offering a useful epistemic vantage from which to challenge building *categories* as closed systems, as if they can't provoke new intellectual curiosities. Even if they seem unassuming, compared with their urban counterparts, Grameen houses illustrate that time-tested construction methods can be improved, expedited, and technologically enhanced by means of durable and standardized building components, as well as new models of economic enterprise.

Yet all of these observations are hardly as unproblematic as they sound. Crucial questions still remain. Do spatial indices of economic growth — as illustrated in the houses of Dula Barua, Roma Das, and Sharifa — suggest the social em-

powerment of a marginal community, or rather its co-option within the market grid of capitalism? Does the upward mobility in rural Bangladesh create only an illusion of women's empowerment, perpetuating the same bourgeois excesses and conformism that typically define the urban middle class? Do the physical spaces of relative affluence mean anything beyond materialism, consumerism and exhibitionism? The suggestion that a poor rural woman could be the (informal) architect of her own house and, ultimately, her own destiny is both iconoclastic and ironic, because the notion of the architect is entrenched in a long patriarchal pedigree. Furthermore, this iconoclasm could very well be a prop for what one author has called "a dangerous liaison" between poor women's pursuit of social empowerment and corporate globalization.<sup>32</sup>

The effects of micro-credit on rural women in Bangladesh are hardly linear and without friction. Sometimes, they have led to tension and sporadic domestic violence because of the shift in the power hierarchy within the family caused by the wife receiving a loan and engaging in income-generating activities. Yet a newfound financial security also demonstrates the potential for paving the way for new types of bonding between the borrower and her husband, based on a shared dream of a better future.<sup>33</sup> The partnership is not always what *The New Yorker* termed a "mom-without-pop" store.<sup>34</sup> One report found that in 19 of 40 Grameen households studied, the wife and husband consulted each other regarding the wife's home-based business and made decisions in partnership.<sup>35</sup> New financial opportunities warranted and inspired new models of strategic planning, based on family consensus. From children's issues, to major purchases, to the construction of the house, there appeared to be an increasing interest in settling things together. "[W]omen took care to preserve the appearance of family harmony," observed one researcher. "In a society where men had so much socially sanctioned authority over women, even dominant women took care to observe the norms of 'womanly' behavior. In this way, a woman protected what was a most vital resource — her good relationship with her husband."<sup>36</sup> Empowerment, therefore, did not necessarily imply replacing one authority with another. What we face are emerging, but not yet adequately researched, ideas of empowerment through what could be called a process of active participation and balanced partnership.

#### "TRADITION" MEETS EMPOWERMENT

The relationship between traditional space-making and social empowerment is nebulous because what empowerment is and how best it can be measured remain elusive questions.<sup>37</sup> Both Turner and Sen proposed a dynamic correlation between freedom and empowerment. For Turner, the creed of self-help challenged the dogma that poverty is an intrinsic "fault" of the poor. It promoted instead the idea that, given minimally sympathetic conditions, the individual

can transform his or her destiny without having to conform to predetermined policies implemented through the state's supra-interventions. "Pride in achievement, the sense of competence and satisfaction stemming from direct personal action," Turner and his colleagues wrote, could liberate both the owner-builder and the house from a static, economically deterministic relationship.<sup>38</sup>

There could not be a more appropriate and contentious site than the house, the first footprint of people in society, to internalize the ethos of self-help. Influenced by the biologist and town planner Patrick Geddes and his ecological views of various organisms' function in urban evolution, Turner argued that the freedom to actively participate in the building of one's own shelter, and to be seen in this process, is to transcend the physicality of being merely sheltered and tap into the transformative energies that can define the individual. The house has the potential to be a "verb," rather than a "noun," when it becomes a mutually inclusive narrative of a process (building a house) and the producer (owner-builder).<sup>39</sup>

Taking a cue from Turner, urban sociologist Janet Abu-Lughod in turn imagined "traditioning" (active verb), rather than "tradition" (passive noun), to rethink traditional space-making as a participatory enterprise, or perhaps a contentious site of multilateral deliberations. For her, *traditioning* promises to free traditional dwellings from the burden of merely being a category or end product, while creating opportunities for cross-pollination between spatial formation and social empowerment.<sup>40</sup>

An understanding of Dula Barua, Roma Das, and Sharifa's new personalities, their transformed body language, and newfound confidence in shaping both their social and physical space, indeed, requires a probing look into the very concept of empowerment and its relationship to gender justice. To illuminate the idea of empowerment, I will end by invoking Amartya Sen's ideas of women's agency. This is a condition of active, dialogical engagement with women's issues that he cogently articulated, based on his study of Mary Wollstonecraft's views on the moral nature of human rights, especially the useful distinction that she makes between leg- islated rights and ethically justified rights.<sup>41</sup>

In the wake of the American Declaration of Independence and French Revolution, the extraordinary pronouncements concerning the inalienable "rights of man" provoked intense ideological debates in the late eighteenth century. Wollstonecraft dismissed Jeremy Bentham's (and Edmund Burke's) insistence that natural rights do not have any real value unless they are ratified through legislative apparatuses. Instead, she advocated "an ethics that makes room for the significance of human rights, linked with the basic importance of human freedoms," and that took "human rights well beyond the limits of legal action and [invoked] political and moral engagement."<sup>42</sup> In developing his positions, Sen sided with Wollstonecraft's views on human rights and their continued relevance for the contemporary problems of women's

marginalization. He argued that real societal progress is made when women's empowerment takes a strong hold on the public's ethical imagination, rather than on the bureaucracy of legal systems.

Sen further suggested that a morally driven concept of rights promises sustainable human agency, one in which a woman is active because she can speak for herself and has the ability to shape her own destiny, rather than being the passive recipient of a social program that has already determined what is best or most suitable for her. This new, or perhaps desired, social condition charts "a change from the initial concentration of women's movements exclusively on women's well-being to a newer and more activist focus on women's agency in the broadest sense."<sup>43</sup> The social agenda for women's meaningful participation in affairs that concern them, as well as humanity in general, includes much more than a concerted focus on the welfare of women. It also seeks to expose and rectify the very normative conditions of social injustice and exclusion that women face.

Sen's argument might not provide a neat theoretical template to assess whether the active role that Dula Barua, Roma Das, and Sharifa played in the production of their domestic space points to their empowerment. However, his argument is useful in the sense that these women's ability to produce their own space broadens the scope of an ethically inspired activist program for women's education, employment, and entrepreneurship and the social capital that such a program could potentially generate. For instance, education — among other variables — could be a vital tool in mobilizing women toward self-help and decision-making power. Sen observed "how the relative respect and regard for women's well-being is strongly influenced by such variables as women's ability to earn an independent income, to find employment outside the home, to have ownership rights, and to have literacy and be educated participants in decisions within and outside the family."<sup>44</sup> The crucial question, then, is whether the ability to create their own space would qualify as a social driver that brings about sustainable social change for marginalized women.

The stories of Barua, Das and Sharifa reveal that women's emancipation from poverty and social exclusion could not be realistically and sustainably achieved by top-down, coercive legal regulations alone. Rather, a paradigm shift in their exclusionary conditions would have to come from their ability to exercise their rights to education, entrepreneurship, and, as I argue, housing.<sup>45</sup> What Sen suggested is that the battle for women's entitlement has to be fought not simply on the legislative front, but also on a multilateral social front that includes moral rights and ethics as ways for behavioral modification, as well as in terms of broad public engagement with the issues of inequality and injustice.

Economists, social scientists, and NGOs invested in eradicating poverty and advancing women's rights have emphasized the role of nonlegislative social campaigns in fighting the root causes of women's exclusion from the discourses

of power. But what they have typically missed pointing out is the myriad ways in which the production of domestic space might have broad ramifications for women's freedom and empowerment. As Grameen houses show, space-making could become a crucial addition to the list of social and economic variables that enhance both women's welfare and their ability to envision better lives for themselves. If one considers the pursuit of women's agency a protracted social battle, then that battle could well be fought — as Dula Barua, Roma Das, and Sharifa did — by imagining the house as an extension of the empowered female self. In this sense, the Grameen house helps dispel the double myth that traditional space-making is both value-free and the binary opposite of modernity.

## POSTSCRIPT

The literature of empowerment assessment has ignored the broad social ramifications of a female Grameen borrower's ability to "design" her house and own it. Turner, Sen and Yunus, in their disparate ways, have championed the ethos of self-help as a way to humanize the market, as well as to reclaim the agency of the individual. The building of Grameen houses can be best explained against these aspirations that permeate traditional space-making in rural Bangladesh. The debate of whether the ennobling mission behind Grameen houses is a genuine mobilizer of the rural disenfranchised or simply an idealist expression of neoliberal shibboleths should not blur our view of the possibility of a dynamic relationship between everyday spatial practices and social empowerment.

## REFERENCE NOTES

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