

**WOMEN IN NGOS:
OPPORTUNITIES AND CHALLENGES**

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Declaration

I hereby declare that the dissertation entitled *Women in NGOs: Opportunities and Challenges* submitted for the PhD degree is entirely my original work and all used ideas and references in this dissertation have been duly acknowledged. No part of this dissertation has been submitted earlier for the award of any other degree or diploma.

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Selima Akhter

Certificate

This is to certify that Selima Akhter has completed the PhD Dissertation titled *Women in NGOs: Opportunities and Challenges* under my guidance and supervision for the award of Doctor of Philosophy degree from the Institute of Social Welfare and Research, University of Dhaka. To the best of my knowledge, the present work of her is an original investigation and study. No part of the dissertation has ever been submitted for any other degree or diploma. The dissertation is fit for the submission for the partial fulfillment of the conditions for the award of Doctor of Philosophy.

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Abstract

After fifty years of independence, and in the changing economic sphere of Bangladesh, women play a critically significant role in the development of the country nonetheless as a consequence of dereliction within the household and discrimination in the workplace, women still belong to the lowest rung of disempowered group in comparison with the status of any other marginalized community in Bangladesh. Many if not all development partners agree that in the last two decades, Bangladesh has not only achieved enviable economic success but also have upgraded the status and quality of life in rural areas especially for women. In this connection, initiatives taken by Non-governmental Organizations (NGOs) as strategic partners of government in empowering women is well recognized and appreciated but not all efforts are duly noted. Existing literature is inconclusive in dictating the contribution of NGOs in changing the socio-economic status of women in the northern region of Bangladesh. In this context, a comparative study between women (not involved with and involved with NGOs) would provide a complete picture of the contribution of NGOs in developing the social and economic status of women. Considering the maintained objective, this study had collected data on socio-economic condition of women who were involved with NGOs and who were never get connected with NGOs in the northern region of Bangladesh. The study was carried out in ten unions of Thakurgaon district by employing mixed method approach with questionnaire survey on 386 women, 20 KIIs, 20 case studies and 4 FGDs. The findings, in summary, suggest that women who were actively involved with NGOs had performed well in all development parameters such as health, income, savings, participation in politics, decision making, and disaster management in comparison with the women who were not involved in NGOs or NGO related development programs. For a holistic development of the whole community, large scale intervention of NGOs is required and it is vital that more and more women are connecting, and sharing cross-cultural and cross generational dialogues via the help of NGOs' training program.

Keywords: NGOs, Women, Women Empowerment

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List of Abbreviation

ACD	: Association for Community Development
ADB	: Asian Development Bank
ASA	: Association for Social Advancement
BBS	: Bangladesh Bureau of Statistics
BRDB	: Bangladesh Rural Development Board
CBOs	: Community-Based Organizations
CDF	: Credit and Development Forum
CEDAW	: Convention on the Elimination of All Forms of Discrimination Against Women
DHS	: Demographic and Health Surveys
DWA	: Department of Women Affairs
ENRICH	Enhancing Resources and Increasing Capacities of the Poor Households Towards Elimination of their Poverty
ESDO	: Eco-Social Development Organization
FGD	: Focus Group Discussion
GAD	: Gender and Development
GBV	: Gender-based violence
GED	: General Economics Division
GGIR	: Gender Gap Index Report
GoB	: Government of Bangladesh
HIES	: Household Income and Expenditure Survey
IGA	: Income Generating Activities
ILO	: International Labour Organization
INGOs	: International Non-Governmental Organization
MDGs	: Millennium Development Goals
MFI	: Micro-Finance Institutions
MoWCA	: Ministry of Women and Children Affairs
MPs	: Member of Parliaments
NCWCD	: National Council for Women and Child Development
NGOs	: Non-governmental Organizations
NIPORT	: National Institute of Population Research and Training
NPOs	: Non-profit Organizations
NSSS	: National Social Security Strategy
NWDP	: National Women Development Policy
PGNS	: Practical Gender Needs
PKSF	: Palli Karma Sahayak Foundation
PPEPP	Pathways to Prosperity for Extremely Poor People
PREMDIP	Promotion of Rights of Ethnic Minority and DALITS for Improvement Programme
PVDOs	: Private Voluntary Development Organizations
PWD	: Public Works Department
SDF	: Social Development Framework
SDGs	: Sustainable Development Goals
SFYP	: Seventh Five-Year Plan
SHGs	: Self-Help Groups
SMC	: School Management Committee
SOP	: Standardized Operational Procedure

TMSS	:	Thengamara Mohila Sabuj Sangha
UN	:	United Nations
UNDP	:	United Nations Development Programme
UNFPA	:	United Nations Population Fund
UNICEF	:	United Nations International Children's Emergency Fund
UP	:	Union Parishad
VAW	:	Violence against women
VC	:	Village Court
VDC	:	Village Development Committee
VDOs	:	Voluntary Development Organizations
VWB	:	Vulnerable Women's Benefit
WAD	:	Woman and Development
WATSAN	:	Water and Sanitation
WB	:	The World Bank
WEF	:	World Economic Forum
WHO	:	World Health Organization
WID	:	Women in Development

Chapter One: Introduction

1.1 Background

Bangladesh has achieved great strides in a number of fields that includes but not limited to gender equality and economic growth. In the past 20 years, it has achieved tremendous progress in improving the lives of women and children (Haque, 2022). In addition, in the last several decades, a steady rise in the status of women's social and political empowerment in Bangladesh can also be noted. In this connection, the maternal mortality in Bangladesh has fallen by 40% in the last nine years and in 2017 the maternal mortality rate has decreased to 173.0 deaths per 1,00,000 births comparing to the previous years (World Health Organization, 2020). In 2021 Bangladesh ranked 65th position among 165 countries in the global gender gap index and scored 0.719 (World Economic Forum, 2021). Women's engagement in politics has also risen in Bangladesh and women members currently make up 20% of the National Parliament. The present Parliament has 20 female MPs elected directly whereas seventy-one female MPs are now serving in national parliaments (Inter-Parliamentary Union (IPU), 2020). In the context of female participation globally, only in the past fifty years, have there been more female heads of the state than their counterparts (World Economic Forum, 2021).

Despite multiple remarkable achievements in human development, Bangladesh continues to confront various obstacles in ensuring the long-term socioeconomic development of its huge population. Women are mostly exposed to this vulnerable condition due to child marriage, abandonment, dowry, and occurrences of structured gender-based violence in Bangladesh and also as a consequence of their traditional gender role that favors man over women. Incidents of violence can be visible in the

family, workplace, and in public space. According to a 2015 national survey by the Bangladesh Bureau of Statistics (BBS), up to 70% of married women have suffered physical and psychological assault (Bangladesh Bureau of Statistics, 2015). Women who seek job in a foreign country or wish to move as labor to a foreign country are often the worst victim and target of trafficking. New kinds of VAW (Violence Against Women) are developing, such as cyber-harassment, violence against elderly women, and so on. However, the lack of effective enforcement of regulations permit these infractions to continue (Akter, 2018). During the Covid-19 epidemic, panicky calls to NGO hotlines appear to have increased. For example, between March and April of 2020, BRAC's human rights and legal services program reported a roughly 70% increase in reported incidences of violence against women and girls (Human Rights Watch, 2020).

While women play a crucial role in the family and society, they are typically at a disadvantage position in all critical sectors of life compared to their male counterparts. Education, wealth distribution, spouse choice, inheritance laws, and property rights are only some of the ways where differences are clearly visible. Despite the progress that women have achieved in recent years, there are still certain areas of discrimination (Tola, 2019). In addition, Bangladesh is also a victim of global warming and pollution and women are more vulnerable to climate change than males because they have less access to and influence over resources and decision-making. Women, who make up the bulk of the poor, are harmed by catastrophes and have extra responsibilities for livelihood and human development (UN Women Watch, 2009).

Numerous disadvantaged and marginalized groups, including women, children, ethnic minorities, persons with disabilities (PWD), landless and impoverished individuals, need continual aid to overcome poverty (Ahmad, 2001). In this regard,

women's empowerment has long been recognized as a critical factor in generating sustainable solutions for impoverished areas. By integrating NGOs' programs on maternal and child health, nutrition, sanitation, homestead food production, income generation, village savings and loan groups, institutional capacity building, climate change adaptation as well as human rights promotion and violence prevention initiatives, empowerment of women is possible. However, availability of data and existing literature on the extent to which women have been empowered by NGOs is quite limited (CARE Bangladesh, 2012).

In underdeveloped countries, NGOs often offer important services that would otherwise be provided by governments. An inadequate legislative framework or lack of government ability has given Bangladeshi NGOs a significant role in tackling legal and political challenges, such as developing economic and social programs. NGOs also provide services in conformity with government policy and contribute to economic growth, in fulfilling basic necessities, creating jobs, and in maintaining government finances (Roy, 2017). In this connection, Bangladesh is home to one of the highest concentrations of NGOs and Community-Based Organizations (CBOs) in the world (Ahmad, 2001).

As of February 2022, Bangladesh NGO Affairs Bureau enlisted 2516 active NGOs in Bangladesh (NGO Affairs Bureau, 2022). In northern Bangladesh ESDO is the largest NGO that works in facilitating financial support, food support, raising awareness, providing hygiene materials, disseminating information and other voluntary services and currently it is operating in 49 districts of Bangladesh (Eco-Social Development Organization, 2022). Besides this, national level organizations like BRAC, Grameen Bank, ASA, TMSS and others are working side by side. Most if not all of their services primarily include women and their empowerment.

1.2 Objectives of the Study

The general objective of the study is to examine the overall situation of women and empowerment of women through the intervention of NGOs.

The specific objectives of the study are as follows:

1. To know the present situation of women and how NGOs' intervention impact the life and livelihoods of women.
2. To assess the changes in women's social status and empowerment of women through NGOs interventions.
3. To identify the limitations of interventions of NGOs and recommendation to overcome such constraints.

1.3 Assumptions of the Study

Certain assumptions have been made in the light of the above-mentioned research objectives in order to conduct a critical analysis of data and in order to validate and explain the difficulties of the study. The following are the assumptions of this study:

- i) Women in Bangladesh have a much lower status than males and endure discrimination and violence at the family and community level.
- ii) As a result of poverty and weak social network, women are constantly viewed as ignored citizens throughout their life, and they are unable to assert their rights and entitlements, also they are perpetually caught in a limbo circle of poverty. In addition, social stigma, cultural standards, and belief system contribute in creating prejudice against women.
- iii) Circumstances of living has dramatically improved as a consequence of initiatives taken by several NGOs that includes providing access to housing,

sanitary facilities, health services, education and nutritious food, and enhanced family decision-making processes.

- iv) Women's engagement in NGO initiatives has resulted in not just financial empowerment, but also in the establishment of a ladder for socioeconomic empowerment (Majoor & Manders, 2009).

1.4 Relevance of the Study

Bangladesh has been progressing well towards achieving the SDG targets, yet the existence of high social inequality with income among gender is putting a challenge as democratic institutions are not correctly responding to the needs of the marginalized community especially women. Inequality and social exclusion limits the poor women from accessing services, employment, and control over assets (General Economics Division, 2020). In this connection, women find them in an extremely disadvantageous position while advancing for opportunities created by various stakeholders (Gallup Organization & International Labour Organization, 2017). Against these backdrops, institutional development at local level is a prerequisite together with proper planning and implementation of pro-women development practices and execution of law and policy.

Despite equal constitutional rights, legal provisions, and entitlements, women continue to suffer a high degree of social subjugation along with a much lower status than men and faces discrimination and violence at household and community level in Bangladesh. Violence against women includes but not limited to physical, psychological, and social violence and to be more specific, the category of violence encompasses domestic violence, harassment and rape, assault for dowry, physical assault and battering, child marriage, divorce without due process, lack of legal or police protection, and trafficking of women and girls (Shakti, 2017).

Recognizing the weak implementation of current laws to protect women against violence, the Government has set up committees at Union Parishad (local government) and Upazila (sub-district) levels for prevention of VAW but most of these committees are yet to be activated. Interaction among different groups i.e., GoB officials, NGOs, civil society representatives, business and private firms, local government representatives, and CBOs remain disconnected but raising awareness among these divergent groups to realize their roles and responsibilities would help pave the way for enforcement of laws as well as improving the services from relevant agencies.

Women and poverty has a unique correlation in Bangladesh as the society is more inclined towards patriarchal social order and the social frame work is designed to impose dominance over women at every sector of women's life in Bangladesh. Thus the social structure maintains a tight division of work that not only restricts women's movement, roles, and sexuality but also creates economic deprivation among women. In Bangladesh, a woman's position and standing is determined mostly by the male member of the family for example, the father, the husband, the brothers or in some cases by the sons and her primary role and responsibility in the family is to maintain the social and economic order of the family (Sultana et al., 2007). In addition, she secures future generations' existence by having children. However, prolonged poverty and the steady decline of family support are affecting women's roles, responsibilities, and mobility. Women seldom participate in decision-making and an absence of engagement of women and the local community in planning and implementation depicts that these concerns important yet not recognized properly (Khondker, 1996).

In Bangladesh, on average, 52% of women marry before reaching the age of 18 (note that the legal age for marriage in Bangladesh is 18 for girls and 21 for boys) (Zahangir & Nahar, 2021). Marriage transfers the bride's guardianship from her father

to the her husband and authorization for further schooling, work, medical assistance, or any other use of time outside her marital house must be obtained from her husband or in-laws (Tina, 2009). Woman in Bangladesh has an average of two pregnancies throughout her lifetime (United Nations, 2019b), and giving birth to a male child, demonstrates and in some cases up-grade her position in the new family. In general, the husband makes the crucial choices as the leader of the family and women only act on her behalf but by the time a woman reaches to the age of 50, one in every four women have either be divorced or widowed and role of the guardianship is transferred to other male members of the family for example, brothers or the sons. In this regard, even a primary reading of history reflects that socio-cultural conventions have always prohibited divorced and widowed women from remarrying (Akhtar, 2001). Abandoned women are another critical group within the society who enters in the job market as head of their family only in order to survive. However, women's access to and involvement in both personal and public space has increased gradually in the last couple of decades. Women are now more involved and visible in labor force and as aforementioned, NGO-led public awareness campaigns have played a critical role in fostering women's proactive engagement. Women face more barriers to access health care services and nutrition compared to males in this connection, women in the rest of the world have a higher life expectancy than women in Bangladesh. Female family members are less likely to obtain medical treatment and in the rural areas they mostly depend and receive conventional and affordable ways of health care (Hossen et al., 2015). In addition, girls' nutritional condition is much lower than boys (United Nations Population Fund (UNFPA), 2021).

In recent years, empowerment of women is an explicitly expressed objective of development which has also grown in popularity, especially in world's poorer countries.

Since the notion of empowerment gained prominence in the mid-1980s, there has been a constant stream of literature on the subject. Women's empowerment and advocacy have risen to prominence as development studies have shifted toward a more holistically gendered perspective. Numerous development organizations have recognized that the key to long-term poverty reduction in developing countries is empowerment, defined broadly as strengthening poor people's self-reliance, particularly of poor women. In Bangladesh, the most ingrained types of inequality are based on caste and gender (Santhi et al., 2013). Numerous studies have revealed that in most aspects female is the ultimate vulnerable segment of the society but according to the Constitution of Bangladesh, "*The State shall not discriminate against any citizen on grounds only of religion, race, caste, sex, or place of birth*" (Article 28(1) (Government of the People's Republic of Bangladesh, 2019). Clearly a gap in paper and in reality is visible in almost every aspect of life.

The role of NGOs can be noted since the colonial era but the category and dynamic of their work and functionality have tremendously changed over the years. During the colonial era, NGOs functioned fundamentally as religious trust-based schools, hospitals, and orphanages but after independence in 1971, NGOs experienced a major transformation and began to play a more active role in the country's overall development. NGOs played a key role in building the country from scratches and since 1970s, NGOs became an integral part of poverty-reduction framework. It is important to note that non-profit industry and non-profit organization are an integral part of the country's culture and economy and a major stakeholder in empowering human resource. NGO activities have expanded to group formation, credit, WATSAN (water and sanitation solutions), primary health care, women development, agricultural sanitation, environmental preservation, and many more areas. To solve the problem of

unemployment, poverty, social injustice, environmental degradation, and areas which governments have failed to address, NGOs have developed successful models to help the most marginalized and disadvantaged group. The changing global environment acknowledges the relevance of NGOs in the process of promoting development. Although small, self-sufficient local development activities were a hallmark of the second generation of strategies in the late 1970s as they shifted from the first generation of strategies, such as relief and welfare services, to the second generation, in Bangladesh, non-governmental organizations are now in their third stage of growth. Since the early 1990s, there has been a growing trend toward third-generation strategies that focus on policy reforms at all levels (Haider, 2011). The following table illustrates the continuity of NGOs' priority areas in Bangladesh.

Table 1.1
NGOs' Programming in Bangladesh

Phase	Program Focus	Main Activities	Participants
Before liberation	Religious, Refugee and Emergency Response	Health, food aid and humanitarian initiative	Vulnerable communities
1971-80	Food Aid, Shelter, community development, basic services	Food and Cash Transfer Material Transfer Infrastructure Forestation Health Services	Vulnerable communities
1980-90	Non-Formal Education Primary Health Care Women Development	Non Formal Primary & Adult Education Skill Training Human Development Preventive Health Care	Vulnerable communities
1990-2000	Micro Credit Agriculture Development Capacity Building	Micro credit Agriculture Social and Skill Training	Vulnerable communities
2000-2010	Food & Nutrition Security	Food Ration Nutrition awareness and Aid Early Recovery	Vulnerable communities including most affected women,

Table 1.1
NGOs' Programming in Bangladesh

Phase	Program Focus	Main Activities	Participants
2010-till now	Climate Change Adaptation & Disaster Management Human Rights Promotion Water and Sanitation	Asset Transfer Human Rights Water and Sanitation	children, and ethnic communities. Slum dwellers
	Policy Advocacy Governance	Strengthening Nutrition Interventions, Legal Aid, Slum Improvements. local government	Policy Makers, Civil Society, Duty Bearers, Service Providers

Source : Zaman, 2012.

According to the NGO Affairs Bureau, A total of 2,530 foreign NGOs are operating in the country with registration from the bureau as of May 2021 (*NGO Affairs Bureau*, 2018). NGOs are the largest stakeholder and development partner among all other development groups working in the country and various social and economic services are provided by NGOs to help women overcome their limitations for instance including them in microfinance, disseminating and transforming mass awareness among women, creating awareness among women regarding their right and legal position, assist them in household decision making, and dealing with productive resource and last but not the least NGOs help women by helping them in creating their own identity that helps them in raising voice to bargain for fair wages and access to various social services, such as health care. NGOs in Bangladesh play many important roles in the country's development sector. A large number of studies have previously been conducted on the influence of NGOs on poverty reduction, women's empowerment, and microcredit (Roy, 2017). However, there is little evidence to support their claims on the effectiveness of NGOs in empowering women. The role and contribution of NGOs is not without debate and discourse with multifold proposition

and perspective, but the progress of the country itself is a strong indication that both government and non-government organization have played their parts in shifting the economy and sustainability of life to this level.

As a consequence of these efforts, the proportion of extreme poverty has effectively decreased in the previous decades (United Nations Children's Fund (UNICEF), 2020). The issue of "Women in NGOs: Opportunities and Challenges" is contemporary, relevant, and significant for future course of action. However, existing literature is inconclusive in terms of categorizing the effectiveness of NGOs in the development and welfare of women and to get a comprehensive understanding this research will investigate on how different strategies of NGOs contribute differently to empower women in this country especially in the northern part of Bangladesh. The conclusive findings of the study will be helpful for policy makers, planners, as well as for donors in formulating and implementing policies, plans, and programs for grassroots women of Bangladesh. Different studies have shown that at present women in Bangladesh are lagged behind in all major aspect (see Jahan, and Mahmud, 2002; Khandker, Khan and Khalily, 1995; Loro, 2013; Peter and Mia, 2006; Pillai, 1995; Pitt, Shahidur and Jennifer 2006) as a result, a study of this nature is not only helpful for academic studies but also carries implicational value for development workers and policy makers.

1.5 Organization of the Thesis

This thesis is organized into nine chapters. The details of the organization of the thesis are as follows:

Chapter One deals with the introduction that contains introductory discussion, relevance, and objectives of the study.

Chapter Two attempts to formulate a tentative conceptual framework for the study. A detailed analysis of some crucial and relevant concepts like NGOs, empowerment and women empowerment have been conducted in this chapter. The profile of an NGO in northern Bangladesh called ESDO (Eco-Social Development Organization) has also been shared with necessary and required examples. The salient features of Women Empowerment Framework of ESDO i.e., ESDO's Trajectory of Women Empowerment and the Women Empowerment Cycle of ESDO are critically relevant for the advancement of this current study.

Chapter Three includes and discusses all available literature on women in development sector and NGO in addition, selected literature reviews on women issues in Bangladesh, ratification of conventions by Bangladesh's Government and relevant plans, policies, and laws of the Government of Bangladesh are projected.

Chapter Four has delineated the theoretical background of the study which includes but not limited to gender planning, gender planning framework, and proposed framework of Caroline Moser.

Chapter Five has dealt with the methodology and methods of the study. This chapter also contains the details of sampling, characteristics of the population, and all other details regarding the process of the research.

Chapter Six has dealt with the findings on the socio-demographic profile of the respondents of the study. It contains socio-demographic profile, educational status, profession, religion, family structure, savings, ability of spending, ability of taking a loan using it in the most proper direction, and the social involvement of the respondents.

Chapter Seven has dealt with the findings: NGO's activities and opportunities created by NGOs for women. This chapter contains various NGOs programs for women, knowledge about ongoing programs of NGOs, knowledge about NGO's

developmental activities, skill development training programs, changes in condition and social status through training programs, awareness building training, changes by awareness building training, knowledge about NGO's ongoing education programs, NGO's role in economic empowerment of women, economic activities, and participation and decision-making ability of the respondents. Additionally, this chapter includes NGO's roles in political empowerment of women, political engagement and family support; participation and voting for a preferred nominee; competitive elections and their reason; NGO's role in social empowerment of women; knowledge of Village Court (VC) and participation in VC; participation in solving cases of Village Court; giving opinions, and reasons of inability; membership in School Management Committee (SMC).

Chapter Eight has projected the opportunities and challenges that NGOs have brought for women by elucidating summary of the FGDs, KIIs, and Case studies. This chapter also contains NGOs and their activities, training programs, economic development objective and goals, social development, political development, awareness building, key expectations of the respondents on the basis of the findings of the FGDs. This chapter also contains twelve case studies from both groups who are associated with NGOs and who not associated with NGOs.

Chapter Nine illustrate the summary of the findings of the study. It contains the summary of the findings of demographic and socio-economic profile, summary of NGOs' activities, summary of economic role, political development, social development, FGD's findings, and findings of the KII's.

Chapter Ten has dealt with the recommendations and conclusion of the research. This chapter also contains recommendations drawn from the study that would be played a vital role in improving the conditions of women.

Chapter Two: Conceptual Framework of the Study

The attempt of this chapter is to formulate a conceptual framework for the study. In this study, the existing situation (the socio-economic status) of grassroots' women who are engaged with NGOs and women who are not engaged with NGOs and their problems, opportunities and prospects would be analyzed. Accordingly, three major concepts i.e. NGO, empowerment, and women empowerment have been analyzed critically in the following sections.

2.1 Non-Governmental Organizations (NGOs)

Article 71 of the newly drafted United Nations Charter first included non-governmental organizations (NGOs) in 1945. Non-governmental organizations (NGOs) have no official definition however they are often referred as non-profit organizations that are not directly controlled by the government (although they may receive government funding). The distinction between nonprofit organizations (NPOs) and non-governmental organizations (NGOs) can be described from the maintained definition. Nonprofit organizations established in the United States are not often referred to as "NGO" but in general the title NGO is reserved for international organizations; however, some countries categorize their own civil society organizations as NGOs. Environmental, social, advocacy, and human rights groups to be named but a few examples of the work done by non-profit organizations and they operate both locally and globally to bring out the required social or political change in the respective country. Non-governmental organizations (NGOs) play a key role in advancing society, enhancing communities, and fostering citizen involvement (Candid Learning, 2020).

According to the Encyclopedia Britannica, non-governmental organizations (NGOs) are groups of people or organizations that are not linked with any government

or government agency but are created for the sole purpose of providing services and advocating public policy and public interest. Despite the fact that some non-governmental organizations are for-profit, a majority of them function in the dynamic of non-profit. Some non-governmental organizations (NGOs), especially those headquartered in authoritarian countries, are controlled, formed, and function upon the command of the government. Most if not all definitions of NGOs have concentrated on that fact that political parties and illegal or violent guerrilla groups are not non-governmental organizations (NGOs) in contrast organizations that work collaboratively, and both nationally and internationally on a wide range of social issues that affect the lives and livelihood of common people (such as human rights, environmental preservation, disaster relief, and development aid) are NGOs. For ethnic communities that does not belong to any country or have no state or land of their own are assisted by NGOs which perform the quasi-governmental tasks. Funding in these NGOs are gathered from international donor groups, governments, or from a combination of these organizations (Karns, 2020). According to the World Bank, non-governmental organizations (NGOs) are non-profit organizations that work to alleviate poverty and human suffering by providing social services, environmental protection, and disaster relief (Operations Evaluation Department, 2002).

Some development organizations choose to register themselves for legal reasons, even though they are not required to do so by law. Non-governmental organizations (NGOs) in Bangladesh are governed by two legal frameworks: laws for incorporation, which are acts under which NGOs may be founded and granted legal status, and laws and ordinances that control their interactions with the government. Group one includes the Societies Registration Act 1861, the Trust Act 1882, the Cooperative Societies Act 1925, and the Companies Act of 1913, which govern the

establishment, management of structure, and obligations and liabilities of NGOs (amended in 1994). The Voluntary Social Welfare Agencies (Regulation and Control) Ordinance of 1961, the Foreign Donations (Voluntary Activities) Regulation Ordinance of 1978 (amended in 1982), and the Foreign Contributions (Regulation) Ordinance of 1982 comprise the second set of legislation in this category for NGOs (Ahmed, 2003).

2.2 Empowerment

Existing discourse regarding empowerment have concentrated on the idea of power and investigating its sources other than power since 1960s. The notion of empowerment, a belief that certain individuals have the capacity to act, was introduced in connection to participation (Nelson & Wright, 1995). In the context of hierarchical power relations, Chambers (1995) argues that the idea of north and south is useful because in many vertical connections, people are labeled as 'uppers' or 'lowers.' People standing at the top of their status in one situation might belong to a complete counter opposite status in another dynamic and all these depends on context (Chambers as cited in Nelson and Wright, 1995). While the lower class is considered 'powerless', at situations, the 'powerful' is considered as the upper class. People in positions of influence might accomplish a great deal of work just by their virtue of social status and position (Barnes, 1988). In this connection, empowerment is the process of becoming stronger and more confident, especially in controlling one's life and claiming one's rights (Winchester, 1992).

2.3 Women Empowerment

Women empowerment can be defined as the process of enhancing women's self-esteem, decision-making autonomy, and the ability to participate and impact the social

and economic changes, both for their own benefit and for the advancement of others. As a basic human right and as a means to a more peaceful, prosperous society, women's empowerment is strongly encouraged.

2.3.1 The Principles of Women's Empowerment. The United Nations developed certain principles regarding women empowerment, which can be used as a guideline to empower women within their sphere. The seven principles are:

- Gender equality in the workplace must be promoted at the highest levels of business leadership.
- Treat everyone equally at work, while recognizing and upholding human rights and the prohibition of discrimination.
- Without consideration of gender, it is essential that all employees have access to a safe and healthy work environment.
- Encourage women to pursue higher education and other forms of professional growth.
- Empower women in supply chains, marketing, and business growth.
- Advocate for equality in the community and in the political arena.
- Track and report on progress toward achieving gender parity publicly (World Vision Australia, 2019).

The process of empowerment necessitates the change of subordinate institutions, the management of material and intellectual resources, the ability to make choices, the exercise of authority, and the decrease of gender disparity. This requires women's recognition based on their strategic requirements, social position, and the extent to which it is coercive. Women's strategic demands are needed to be strengthened while negotiating with power, eliminating violence against women, and acquiring greater control over decision-making by women.

2.4 The Present Scenario of Rural Grassroots Women in Bangladesh

Women play a contributing and significant role in Bangladesh's agricultural and rural economy. Women's responsibilities vary significantly among sectors and are fast evolving in response to concurrent situations, in which economic and social factors are redefining the informal sector, including agriculture. Women's activities include agricultural crop production, livestock farming, food processing, and preparation, daily wage labor in farming or in business, fuel, wood and drinking water collection, commerce and marketing, taking care of family members and households. Although most of these activities are not considered as economic activities, they are significant for the welfare of the family. Women are often heavily involved in feeding and gathering grass and fodder for domestic animals, providing and removing shelter from animals, cleaning sheds, providing water to animals, and selling eggs and milk to local market. These activities play a great role both economically and physiologically towards the family, but even after their contribution, women are considered as a secondary player within the household because in selling and marketing of goods in the local market, male members of the family takes the larger share of income. In a patriarchal society, influence is measured in terms monetary contribution in the family.

Although Bangladesh's constitution calls for the abolition of all forms of discrimination on the basis of gender, women's situation in Bangladesh remain far from fair and equal. The Centre for Policy Dialogue reports that women spend an average of 16 hours a day on household activities including contribution in the informal agricultural sector. Additionally, Bangladesh's 2011 National Women Development Policy called for appropriately acknowledging women's contributions to social and

economic development, yet female rural labors remain out of a legal status and identity in Bangladesh (Khatun et al., 2015).

In Bangladesh, women's labor force involvement has been expanding at a faster rate compared to men. In 2010, the female labor force participation rate was 36%, about 4.5 times that of 1983-84. In 1974, women aged ten years and older had a labor force participation rate of just 4%. Men's involvement rates remained stable throughout these years, at 80.4% in 1974 and 82.5% in 2010. Except for a few years in the 1980s, the male labor force participation rate fluctuated between 80% and 90% over the post-independence era, while the female labor force participation rate grew year after year (Khatun et al., 2015). Figure 2.1 depicts labor force participation rates since 1980s. These statistics illustrate women's greater engagement in traditional economic tasks, as well as in 'unrecognized' home chores.

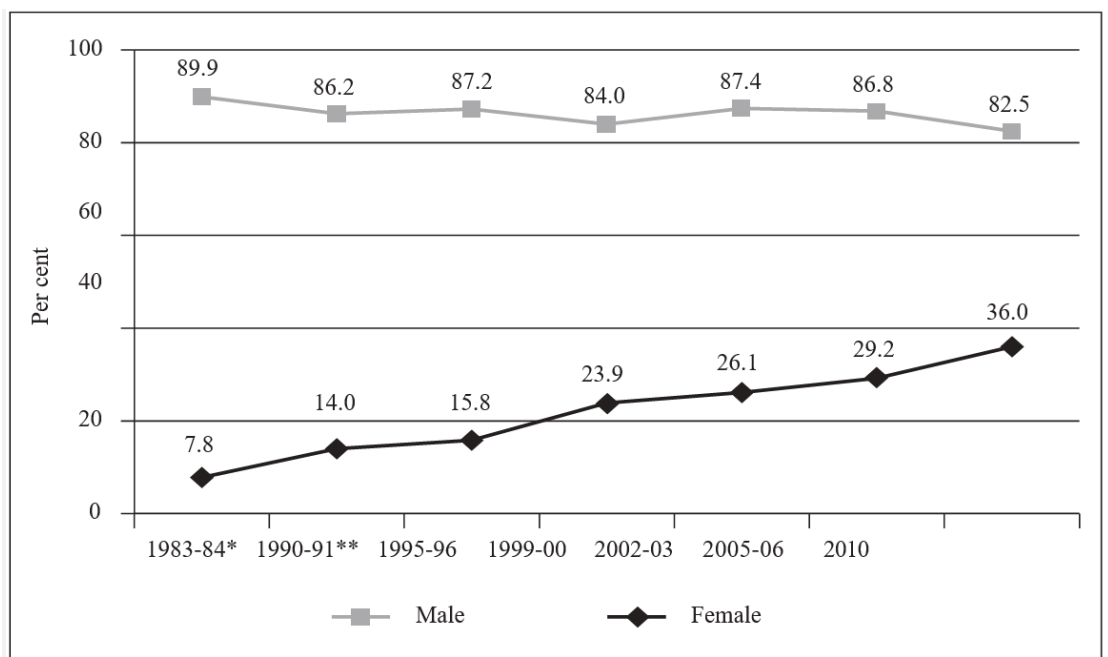


Figure 2.1: Labour force participation rates
 **Adopted from Khatun et al., 2015.

Rural women's labor force participation rate has increased faster than urban women. Rural women's rate was 36.4% in the year 2010 compared to 7.4% in 1983-84; while urban women's rate was 34.5% compared to 11.1% during the same time (Figure

2.1). Rural women's rate was 36.4% in 2010 compared to 7.4% in 1983-84; while urban women's rate was 34.5% compared to 11.1% during the same time (Figure 2.1). In 2005-06, rural women's rate exceeded that of urban women. During this time period, there were no notable changes in male labor force participation. Men's involvement rates have always been greater in rural areas than in metropolitan areas. In 2010, the female labor force grew at an annual compound average rate of 8.7% in rural regions and 8.5% in urban areas, up from 6.6% and 2.1%, respectively, in 2005 (Bureau of Labor Statistics, 2016). Between 1996 and 2010, rural women increased their labor force participation by 3.5 times, whereas urban women climbed by 2.5 times. Despite these gains, women still lag behind their male counterparts in terms of labor force participation. While the participation gap is closing, education continues to have a significant influence in determining labor force participation rates.

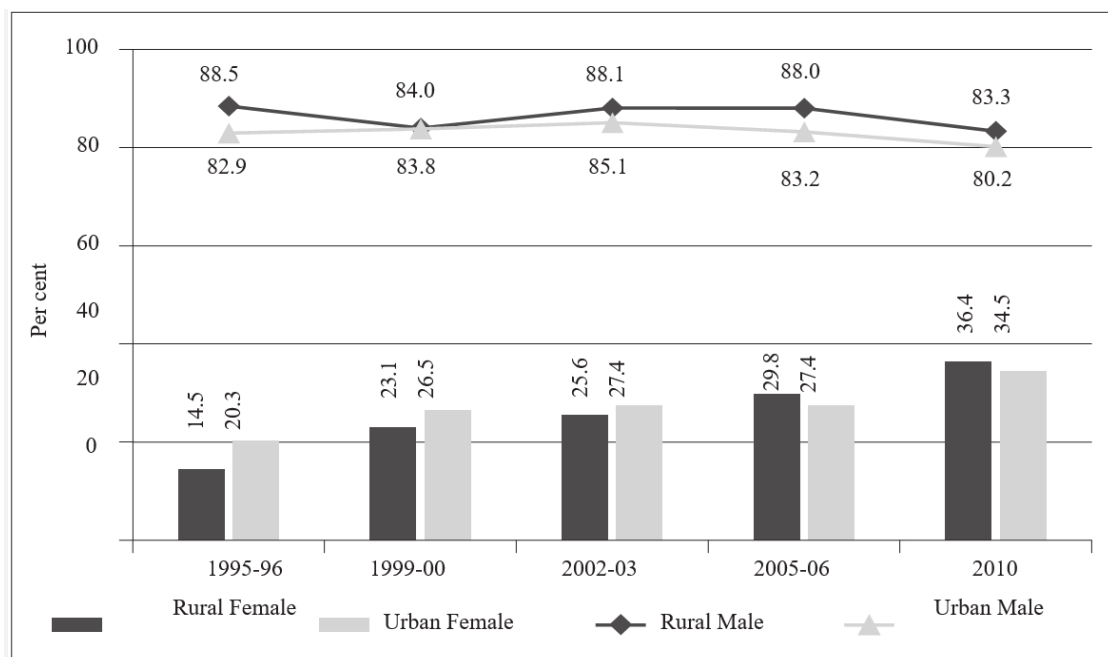


Figure 2.2: Rate of population aged 15 and over who participate in the labor force by region
Adopted from Khatun et al., 2015.

According to the findings (Manusher Jonno Foundation, 2020), male workers get an average of Tk. 285 (per day), while female workers earn an average of Tk. 182,

depending on the kind of work involved. This clearly shows the kind of gender bias exists in society. Female agricultural workers are paid less than their male counterparts, and the salary disparity is much worse in urban areas. Data indicates that women ability to negotiate is quite limited in Bangladesh's agriculture sector (Manusher Jonno Foundation, 2020).

2.4.1 The policy, plan, and initiatives of the government of Bangladesh on women development. Policy, plan, and efforts for women's development are outlined in Bangladesh's Ministry of Women and Children Affairs (MWCA). In today's globalized world, it is essential to ensure that women's rights, empowerment, and a work-friendly environment are safeguarded so that they can include themselves in the mainstreaming production process of the state and society. Through the establishment of women and children's rights and empowerment of women, the Ministry of Women and Children Affairs seeks to integrate women into overall development. A lot of attention has been allotted to women and children by the present government in order to implement 'Vision 2021'. As promised by the government, the Ministry of Women and Children has undertaken a wide range of programs targeted at reducing the hardships faced by women. For the sake of women's capacity development by 2021, the Ministry of Women's Affairs is working tirelessly. In the previous decades, Bangladesh has achieved greater progress in the development of women, notably in the areas of education and political participation but for the last two years, Bangladesh is holding the top position among countries of South Asia, according to the World Economic Forum's "Gender Gap Index Report" (World Economic Forum, 2021).

According to the constitution of Bangladesh, the country is dedicated to the overall development of women and the promise is enshrined in the constitution in

articles 27, 28, 29, and 65(3). Article 28(4) of the constitution, in particular, allows for the enactment of special legislation relating to women's liberation. Apart from that, Bangladesh has ratified almost all international agreements and covenants on women's development. It is worthwhile to note the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW).

In accordance with its constitutional commitments and adherence to international legal frameworks, the Government has placed a particular focus on women's development initiatives in the 7th Five-Year Plan, Sustainable Development Goals, and National Women' Policy, 2011. Twenty two goals have been established as a part of the National Women's Policy in addition the Ministry of Women and Children's Affairs' (MoWCA) total operations are inextricably linked to the achievement of those aims.

The MoWCA works tirelessly for women's overall development via the creation and implementation of policies pertaining to women and children, women empowerment, preventing women's oppression, providing employment security, and assuring women's entire socioeconomic development. The MoWCA is responsible for coordinating and monitoring development efforts affecting 78 women and children via several Ministries' Women in Development focal areas. The MoWCA is dedicated to the general welfare of women and children, as well as the creation and protection of women and children's legal and social rights (Ministry of Women and Children Affairs, 2011).

2.4.2 Women's organizational and institutional change. In Bangladesh the Directorate of Women Affairs was formed in 1984 and became the Department of Women's Affairs in 1990. Women's Affairs was renamed as the "Ministry of Women and Children's Affairs" in 1994, to include children. The Department of Women Affairs

(DWA) is responsible for the establishment of the National Women Training and Development Academy, Women's Hostel, Children's Daycare Center, Women's Farming Training Center, and Begum Rokeya Training Center. Non-formal education, vocational training, and general awareness-raising have been implemented in all districts and upazilas via this organization. The Women Development Program is being implemented in 64 districts and 50 upazilas by the National Women Organization. To help students grow in both body and mind, Bangladesh Shishu Academy was created in 1976. Forty four focus points have been set up to coordinate the efforts of several ministries and organizations devoted to the advancement of women. It has also been decided to construct a 50-member National Council for Women and Child Development (NCWCD) under the leadership of the Prime Minister in order to examine and implement policies for the socioeconomic development of women and children at the national level. A cross-ministerial group on women's and child abuse prevention has been established to promote women's rights and combat gender-based violence. As a result, the Ministry of Women and Children Affairs has established Women and Child Abuse Prevention Cells and Committees, as well as a Department for Women Affairs (DWA) and a National Women Organization at district and upazila levels. Public and private sectors have formed a joint effort to promote women's advancement and the government is actively working with women focused NGOs for the betterment of the condition of women (Ministry of Women and Children Affairs, 2011).

Prior experience shows that social security programs reduces poverty and the vulnerability of citizens while tackling imbalances between men and women. In this connection, the government is working to empower women and trying to meet the requirement of an upper-middle income country. The government's primary development objectives and efforts have been consistent with the promises made. With

its 'Vision 2021' and Perspective Plan (2021-2041), the Government of Bangladesh is aiming at creating a society free of poverty, while also providing access to quality health care and education, as well as preparing the country to face climate change. The National Social Security Strategy (NSSS), the 2011 National Women's Development Policy (NWDP), and the 2016-2020 7th Five-Year Plan (SFYP) feature social development, social security, and gender equality policies and programs (The World Bank, 2018).

According to the NSSS, providing an inclusive social security system for all eligible Bangladeshis requires the elimination of poverty, and inequality and promotion of wider human development, employment, and economic prosperity. Through better management of resource, stronger delivery systems, and progress toward a more inclusive form of long-term social security that prioritizes the most vulnerable members of society, NSSS aims at completely restructuring the nation's social security system. One of the key components of the NSSS is the Social Development Framework (SDF) which provides an overview of the government's efforts to alleviate poverty by addressing issues such as economic opportunity for the poor, the empowerment of women, the prevention of environmental degradation due to climate change, disaster response, and infrastructure development for those with special needs, as well as widows and the elderly. National Social Security System (NSSS) intends to implement a lifecycle-based social security system, a program that can help disadvantaged working-age mothers and their children while especially targeting children eligible for child assistance. Priority is given to initiatives directly that benefit the elderly, the uninsured, people with disabilities, and other marginalized populations. In order to satisfy the stake of a middle-income economy, the NSSS expands the notion of a safety net to include employment policy, social insurance, and other human development

initiatives. In this regard, economic inequities would deteriorate by fostering human development. It is proposed that a single Vulnerable Women's Benefit (VWB) program should be established as the policy's foundation (General Economics Division, 2015). It is a complete framework for the development of Bangladeshi women. Certain goals of the policy include ensuring equal rights for men and women, ensuring women's socioeconomic and political empowerment, empowering women as educated and skilled human resources to elevate women from poverty, ensuring women's health and nutrition, prioritizing women in the provision of adequate shelter and housing, and rehabilitating women affected by natural calamities. As part of the policy, the most vulnerable women will be included in social safety net transfer programs for women who are widowed, aged, pregnant or in distress, as well as those with disabilities. Improving the skills of low-income women, giving them the possibility of productive work and extension in services, ensuring access to child care, health care, and leisure while also preparing for climate change and catastrophes, and finally, ensuring readiness for all of the above are among the objectives of the program. Ensuring women's nutrition and health, as well as the obstacles they face in the urban space and workplace, are among the goals of this program. As a result, this policy encourages planners and practitioners to concentrate on the obstacles that women and girls face during their development and tries to promote gender equality via social security programs (Ministry of Women and Children Affairs, 2011).

The National Development Framework's Seventh Five-Year Plan (SFYP).

Bangladesh government is now implementing the Seventh Five-Year Plan, which aims for a fair and sustainable development as well as individual empowerment. In this connection, the SFYP strives to broaden the scope and efficacy of social security to combat poverty and inequality while promoting human development, employment, and

growth as well. Children, the working-age population, the elderly and vulnerable groups, including women, have all been included in social security initiatives. It also includes aid for poverty reduction, greater food security, job creation, and human resource development, as well as social inclusion of women and disadvantaged persons from various socio-economic and ethnic groups. The SFYP works to promote and preserve children's rights, regardless of their gender or financial condition. A gender focused approach to sectoral and social security initiatives is required to empower and safeguard children via access to education, food and nutrition, birth registration, and protection from abuse, child marriage, child labor and child tracking. Communities of ethnic minority have specific vulnerabilities and risks nonetheless social security systems are being upgraded for them as well (General Economics Division (GED), 2015). Seventh Five-Year Plan's *Gender Strategy* aims at empowering women by enhancing their human and labor skills, extending economic advantages, boosting women's voice and agency, and by enabling suitable environment. Expanding access to and control over productive resources, enhancing protection and resilience to shocks, and modifying discriminatory cultural norms are among the top areas of action. All of these issues are of importance, including violence against women, decent employment, financial inclusion, social security that addresses gender inequality, and the impact of poverty and shocks on women. The SFYP and, by extension, the SDG targets could be achieved more easily if these challenges are taken into account and consideration during the development phase and and execution of social security programs (General Economics Division (GED), 2015).

2.4.3 The legal protection laws of women in Bangladesh. Bangladesh's constitution stipulates that all citizens be treated equally. According to Article 28 of the

Constitution of Bangladesh, all citizens shall be treated equally regardless of their gender, ethnicity, color, or other factors. Article 19(3) emphasizes on gender equality while stating, "The State should seek to achieve equality of opportunity and involvement of women in all aspects of national life." In this respect, Article 28(2) of the Constitution states that in all state and public sectors, women must have equal rights to men (Government of the People's Republic of Bangladesh, 2019).

2.5 Short Introduction to ESDO

An introduction to ESDO, Northern Bangladesh's largest NGO, is required in this context as ESDO is currently working in uplifting the condition of women in Bangladesh. In reference to that most if not all key respondents for this study are directly or indirectly involved with this NGO or are beneficiaries of their projects and initiatives. ESDO (Eco-Social Development Organization) helped the researcher in ensuring necessary permission from the respondents while maintaining ethical guideline and encouraged respondents to be fair while providing information regarding their socio-economic condition. This introduction will also give a snapshot of how an NGO promote women empowerment and social advancement both by their strategic plans and implementation modules.

2.5.1 Foundational background. Since its foundation in 1988, the Eco-Social Development Organization (ESDO) has worked in improving the lives of the underprivileged and the marginalized. As their mission, ESDO maintain to create a society free from all forms of discrimination. In consequence, this organization has taken a need-driven approach and ensured access to services such as education, health care, water and sanitization, food security, agricultural production, TVT, transfer of

technology, microfinance, livelihood improvement, disaster response and climate change adaptation, good governance, empowerment of women, protection of children, ethnic minorities' rights and obligations, and strengthening of the local governments. With regard to that ESDO has also adopted a community-driven, people-centered approach, guided by the national policy and the Sustainable Development Goals (SDG). Up to present, ESDO has implemented 112 projects in 283 upazilas in 49 districts affecting an estimated 7.10 million poor and vulnerable population (Eco-Social Development Organization, 2022).



Figure 2.3: Eco-Social Development Organization.
Source: Eco-Social Development Organization, (2022).

ESDO follows the Sustainable Development Goals (SDGs), and handles each SDG objective at the local level via different programs. One of the most important events that contributes to women's socio-economic empowerment and improves their livelihood, according to ESDO, is effective collaboration and networking with the government, local governments, development partners, and like-minded stakeholders, particularly in poor, marginalized, and grassroots communities. To do this, ESDO not only collaborating and networking with the government but also with national and international development partners, all of whom are making significant contribution in eliminating poverty and achieving the SDGs. Through effective engagement, exchange

learning, capacity building, accurate documentation, and community-based monitoring and feedback systems, ESDO has achieved significant milestones in the last three decades and considerably aided in the reduction of economic and human poverty within its working region (Eco-Social Development Organization, 2022).

ESDO will have its 35rd anniversary in 2023 and still maintaining the same mission of changing social and economic situations of people living in periphery of poverty and in doing so, it has established and modified need-based development initiatives throughout time. Millions of poor and vulnerable people, notably women and children, have benefited from this organization, have improved their quality of life in food security, social standing, and resilience (Eco-Social Development Organization, 2022).

2.5.2 Women's empowerment in the context of ESDO's understanding.

Empowerment of women is divided into three categories: familial empowerment, economic empowerment, and political empowerment. As mentioned before, empowerment can be characterized as a multi-dimensional social process that assists women in gaining control over their own lives and livelihood, however, their involvement in decision-making is still restricted. Women do not have complete control over their own earnings due to patriarchal norms and or male supremacy. Women are denied, discriminated and victimized in the family at the first place in addition the society also imposes rules and regulation that strict their freedom of expression and speech. As a result, in order to foster women's empowerment, the family, including male members, must play a key role in upholding women's status within the family and the society. In this connection, property rights must be established, standard family code

must be adopted, and gender sensitivity must be promoted at all stages of women life (Eco-Social Development Organization, 2022).

2.5.3 The ESDO approach to women empowerment. ESDO aims to empower local people, especially the poor, women and vulnerable groups, to seek remedies for injustice and settle their disputes, as well as to provide timely, transparent, and inexpensive access to services at the local level. In this regard, ESDO has given special focus on the following points:

- Ensure that women are represented in every free moment.
- Provided a platform for women to speak out at various events.
- Organize women's groups to ensure a variety of talents and services.
- Encourage women to use village courts to seek justice.
- Encourage women to participate in various social activities and committees (like SMC, VDC, VC panel etc.) (Eco-Social Development Organization, 2022).

2.5.4 ESDO's initiative to close the gender gap. According to the World Economic Forum's Global Gender Gap Report, Bangladesh ranked 50th out of 144 countries in 2020, whereas India, Sri Lanka, Nepal, Bhutan, and Pakistan ranked 112, 102, 101, 131, and 151, respectively, in terms of women's empowerment in their country (Eco-Social Development Organization, 2022). Although Bangladesh has maintained remarkable achievements in many areas, such as lowering infant and child mortality rates, poverty alleviation, education and health of women, and women entrepreneurship, it still falls short in areas like gender-based violence, early marriage of girls, dowry during marriage, and wage discrimination between men and women. Occurrences of violence and long-standing prejudices have been addressed through a variety of project intervention tools, including spouse meetings, joint awareness

sessions on various issues such as early marriage, dowry, and GBV, youth group meetings, home visits, sensitization meetings, and neighbor meetings, as well as skill training and microcredit support. Furthermore, ESDO ensures that all project designs are gender-sensitive and attach women in key roles in the project.

Gender concerns have always been a focus area for ESDO in every sector and level, including the organization, project, and activity level. ESDO also has a gender cell that is directly administered by the director (administration), a gender policy to create competence, and dedicated personnel who is sensitized to gender and gender-based violence. Gender cell holds monthly meetings at the central level and quarterly meetings at the regional level to actively improve gender competence among employees and promote gender mainstreaming. ESDO employs a total of six thousand people, with the ratio of male and female is 50:50 (Eco-Social Development Organization, 2022).

2.5.5 ESDO's theory of change. Systems and long-term change can be achieved, according to ESDO, when communities will be allowed to choose their own development agendas, work together with governments and other stakeholders, and develop their own resources. According to ESDO, these are achievable goal with cumulative effort from all stakeholders. Therefore, ESDO invests in building community-led projects to establish a strong basis for long-term advancement, development and social fairness (Eco-Social Development Organization, 2022).

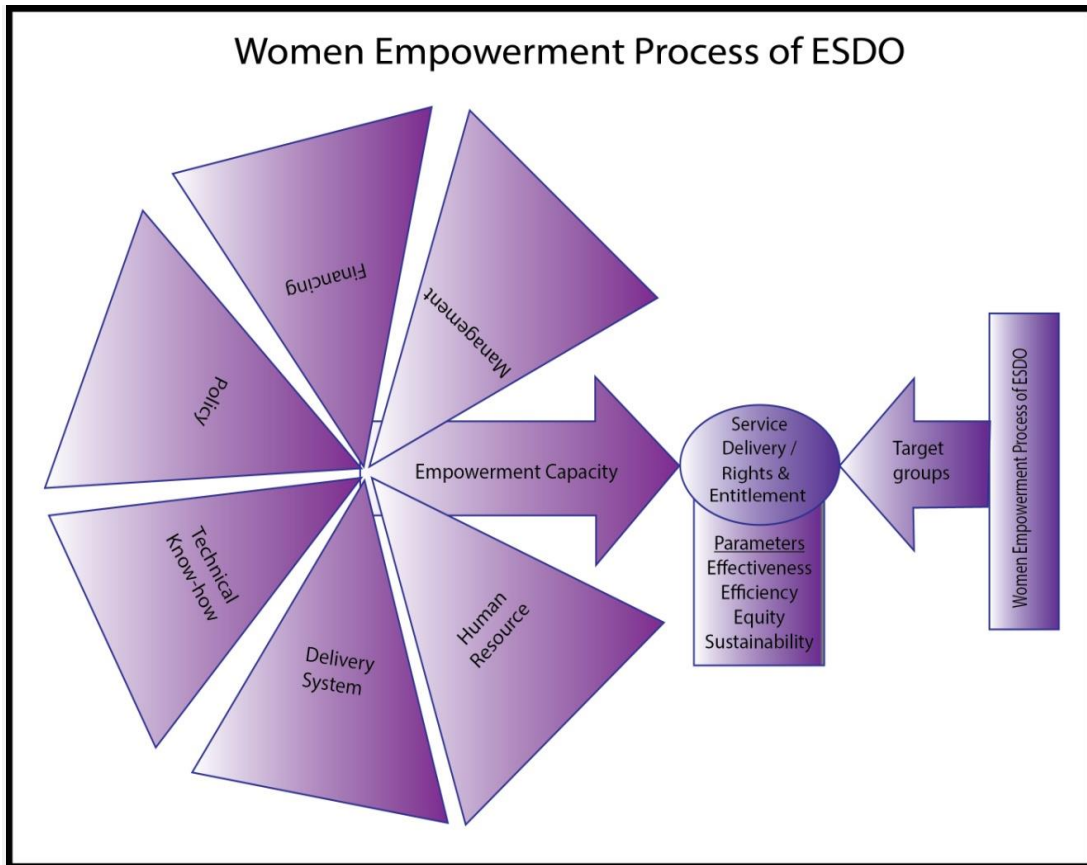


Figure 2.4: Women empowerment process of ESDO.
 Source: Eco-Social Development Organization, (2022).

Chapter Three: Review of the Literature

In this chapter, an effort has been made to highlight existing literature conducted mostly in the recent past. Most if not all of these researches focus on women's social and legal standing while studies are also conducted on women and gender issues and their empowerment.

Religion and social norms play a significant role in the lives of women in developing countries besides that country's cultural backdrop and practices impact social interactions, yet there are dimensions of social relations that transcend particular countries, cultures, or nations. Within the patriarchal framework, women's role has shifted throughout time, but women's subordination has remained steadfast. Subordination is ingrained in the psyches of women as a result of socialization (Antonucci et al., 2002; Ghorayshi & Belanger, 1996 as cited in Srivastava & Austin, 2012). Since the last three decades, NGOs are playing a greater role in improving the livelihood structure of the communities around the world (Rice and Ritchie, 1995). In this connection, Van der Heijden (1986) defines the effectiveness of NGOs in providing low-cost relief and development services to large numbers of individuals in difficult-to-reach places; their ability to respond quickly, creatively, and flexibly to grassroots financial and technical aid requirements; with whom they've worked for a long time on issues of social justice and poverty reduction small-scale initiatives as well as those requiring a high level of participation and knowledge with the target populations concerned (as cited in Riddell et al. 1995). The World Bank defines NGOs as "private organizations that pursue activities to relieve the suffering, promote the interests of the poor, protect the environment, provide basic social services, or undertake community development" (Malena, 1995). Non-governmental organizations (NGOs) have grown

in size, scope, and influence during the past two decades in Bangladesh and become increasingly important stakeholder in social, economic, and political contexts. A shift in responsibilities in the development of local and national communities is clearly visible in this context. Non-governmental organizations (NGOs), which were once on the fringe of the development community and often opposed to its core, are now at the heart of contemporary discourse and practice in the field of international development. They have also been hailed as the new agents capable and committed in filling the gaps left by the state and the market.

3.1 Women, NGOs and Economic Empowerment

The idea of economic empowerment refers to the ability of both men and women to take part in economic activities, contribute to the surrounding, and profit from them in ways that acknowledge their worth, respect their dignity, and allow for a more equitable sharing of the gains from economic progress (Eyben et al., 2008). Also it is defined as the improvement of access to resources and opportunities, such as employment, financial services, real estate, and other forms of productive wealth (DAC Network on Gender Equality) known as women's economic empowerment (GENDERNET, 2011). Increasing economic engagement and empowerment of women is essential in empowering women and allowing them to exert influence in society (Ministry for Foreign Affairs, Sweden, 2010).

Economic growth and women's empowerment are the subjects of a thorough investigation (Duflo, 2012). Several studies have been conducted to investigate women's empowerment in terms of both economic and personal aspects (Moyle et al., 2006) even though individual financial independency or strength is one definition of economic empowerment. However, personal empowerment is described as the ability

of women to enhance their self-sufficiency and inner strength and the right to make their own choices and take control of their lives (Moser, 1989). In the maturing ages of modern society, women empowerment within the sphere of economic growth or acquisition has improved and emerged. Nevertheless, when it comes to poverty data, the 2005 Household Income and Expenditure Survey (HIES), one of the most reliable sources of nationally representative poverty data of Bangladesh, found that women's wage employment rose significantly over the five years from 2000 to 2005, expanding at a rate of 4.3% per year (World Bank 2008). It is important to note that the cases of India, Nepal and Africa were counter opposite compared to Bangladesh. Even though the Indian Government has launched several projects aiming at empowering rural women economically and socially, little has been accomplished through these programs (Agarwal and Lenka, 2018; Balakrishnan, 2019). Due to the culture of sexism, women's ability to contribute in entrepreneurship have long been overlooked by society (Singh et al., 2013) although it is generally believed that women are more active and creative when they feel empowered and intrinsically motivated (Oldham and Cummings, 1996). In addition, several non-governmental organizations (NGOs) and self-help groups (SHGs) are entrusted with empowering women in rural India.

It is impossible to empower women while neglecting their rights and advantages. A similar scenario is evident in Nepal as well where women are still significantly subjected to a wide range of discrimination and marginalization in all spheres of life, including economic, political, and physical. For the case of African women, economic condition and empowerment is worse compared to women anywhere in the world. Male-dominated governments has worsened the condition for women in many African countries (Hyden, 2012).

A large-scale loan and skill development programs (RD-12) has targeted persons without assets in rural Bangladesh in this connection, microcredit is given to women by several NGOs to foster their empowerment (Niranter, 2007). Peter and Mia (2006) evaluated the economic and social impact of RD-12 on women in Bangladesh and found that women's economic and social standing and decision-making authority in rural regions of Jamalpur district had significantly boosted by these projects. Although most these project were successful, Peter and Mia (2006) advocated for the establishment of a specific institutional framework to guarantee the provision of credit with education and training for developing the possibility of job and producing income by the female members of the community. Survey conducted in 1998–99 by Pitt, Khandker, and Cartwright (2006) to know women's empowerment found that women's engagement in microcredit programs increase women's empowerment. Credit programs encourage women to play a more active role in the household, and more access to financial and economic resources expand their social networks, and help them in gaining greater ability to negotiate with their male counterpart.

When women contribute economically in home and community as independent player, greater empowerment is achieved in both spheres (Hashemi, 1996). In this context, the goal of NGOs' is to foster sustainable community development by engaging women in activities that cultivate self-sufficiency. NGOs, according to Lehtonen (2004) contribute to long-term development of women by strengthening their internal capacity in comparison Non-profit organizations (NPOs) are typically set up to help people develop their abilities up to a particular point of time (Korten, 1990). NGO efforts to promote community self-reliance and empowerment by supporting local groups and encourage participatory processes that are widely applauded by the community (Korten, 1990; Friedmann, 1992).

Researchers such as Rahman (2010) suggest that microfinance has emerged as a new paradigm through which NGOs have significantly expanded their operations to help impoverished women's empowerment via methods such as group building, loan distribution, savings, insurance, training, and advocacy. Nonetheless, researchers, scholars, and practitioners who hold view against microcredit indicate that microfinance has failed to empower women beneficiaries and has not resulted in long-lasting changes in their lives (Sobhan, 1997). More than 15,000 non-governmental organizations (NGOs) are registered in Bangladesh, most of which focus on microfinance (Abed, 2000 as cited in Nawaz, 2020). Bangladesh has long embraced microfinance as a means of integrating women into public life; nonetheless, 40 years after the induction of Grameen Bank and microfinance, women continue to hold inferior role in society (as cited in Nawaz, 2020). Certain national commercial banks, the PKSF, and BRDB are also the major stakeholder in Bangladesh's microfinance industry. Organizations like CDF maintain networks with NGOs, while others like PKSF act as distributors of money or give loans directly to borrowers (e.g. CDF). Members of the Credit and Development Forum (CDF) benefit from personalized service and *credit* depending on their organization's specific requirements (Nawaz, 2020).

A significant new trend has been observed behind the rapid rise in women's engagement in the workforce. Numerous innovative and entrepreneurial activities contribute to economic growth and empowerment of women as mentioned by Agarwal and Lenka (2015) that women's involvement in market business contributes to economic growth and wealth development. A significantly new trend of leaving nine to five corporate jobs in search of greater flexibility is also observable in urban women since the intervention of freelancing in job market. This new form of empowerment is

giving women the required time for both the family and work place while being independent in choosing the source of income.

3.2 NGOs, Women and Education

It is long believed that education is one of the best ways to empower people (Parpart, 2002). Studies have shown that educated women focus on family planning and attempt to keep the family small which provide greater attention to child's health and education, as well as it equips them to participate in socio-economic activities. Research has concluded that educated woman participate in family's decision-making process whether it is the number of children or buying land. The WID (Women in Development) approach challenges the conventional wisdom of educating girls while addressing the intersections of poverty, gender, and ethnicity. However, they propose more sophisticated policy approaches to holistically address parity and target underrepresented populations while drawing WID assumptions. International donor bodies like the World Bank uses the WID approach most frequently, but both its merit and demerits are noted in existing literature (Shekh, 2001). Ross et al. (2011) describes the Spring Bud scholarship, an international non-governmental organization (INGO) in partnership with US-based INGO and Shaanxi province, for girls as a good example of women empowerment which has a clear goal of increasing girls' education at all levels, from primary school to university. It is recommended that the success of this program should be measured in terms of the number of students attended college or university in a specific year. According to the study, students who participate in this program are empowered to make decisions about their future and get access to future employment prospects. They describe this as an interplay of intrinsic and instrumental empowerment (Ross et al., 2011, p. 36). Certainly, in this instance, a WID-designed program has been

found to impact the shifting authority and structure to empower women directly (Ross et al., 2011).

The Tanzanian government and non-governmental groups have been trying to expand educational opportunities for Maasai women and girls in accordance with the second and third Millennium Development Goals (Aderinoye, 2000). Scholarships have been created in Kenya for Maasai girls who otherwise would have failed to attend school (Maasai Girls Education Fund, 2007). Studies shows that education for women has a direct and unexpected impact on economic growth, decreasing growth rates and newborn mortality while increasing work support, all-out factor profitability, well-being, and life's circumstances (Barro, 2013).

Non-formal primary education was introduced in Bangladesh in the 1980s by non-governmental organizations (NGOs) because it was believed that basic education given by the government could not reach to the poorest children in rural places. In many ways, non-formal education differs from traditional schooling. For example, in a formal school, the instructor and parents work together to choose the best times for classes and vacations. A single classroom and a single educator are the general norm at most if not all schools. The fact that most teaching staffs are women is thought to be a factor in the higher enrollment of female students (Sukontamarn, 2005). Rural women's lives have been improved through educational and development programs operated by non-profit organizations. When women participate in these programs, they become more educated, more socially and politically conscious, and more capable of contributing to the home economy and make decisions together as a unit. Women are not mobilized and brought into non-traditional income producing activities which require their presence in the market place. In addition, due of the current social structure and cultural practices, these programs fails to alter the lives and realities of women. This means that the

advancement of women in a country like Bangladesh would be limited until structural and social concerns, such as men's attitudes toward women and gender issues, are addressed rather than education women as a sole stakeholder (Shekh, 2001).

Women make up a more significant percentage of the world's population than men. Klasen (2002) questions the necessity of the level of education in developing countries for women, if it is true that women's education could make a reasonable impact on economic growth as males. GAD (Gender and Development) views contemporary study on NGO education programs that examines the relationship between structures (economic, political, social, and educational) and agency (Maslak, 2008; Ross et al., 2011). As an example, Monkman et al. (2008) discuss how a non-profit women's literacy program generate individual and collective agency, which led to social and material change, such as creating latrines and removing the garbage. Stromquist and Fischman (2009) demonstrate how women gained and utilized economic (financial), and political, and cognitive kinds of empowerment. However, Monkman et al. (2008) argue that the link between economic and political empowerment is an intricate dance because financial resources required for additional political and social transformations, even though NGO project did not explicitly seek to address other transformations or avoid dependence on external funding through mechanisms like micro-lending.

3.3 Women, NGOs and Decision Making

The purpose of non-governmental organizations (NGOs) in supporting sustainable development is to balance the social, economic, and environmental factors. Decentralization of central government, which aids local communities in gaining more ability to make their own decisions, is also an essential role of NGOs (Hibbard and

Tang, 2004). There has been much discussion on the role of microcredit in empowering women, particularly regarding resource management and enhancing the ability to negotiating in home and outside (Kabeer, 1999). In 2006, the World Bank (2006) identified evidences that shows the involvement of women in microfinance programs and its correlation with the facilitation of discussion at family planning with spouses, an enlarged role in household decision-making, better access to financial, economic, and social resources, and greater mobility. In Bangladesh, there was an increase in women 'claiming joint decision-making' from 47% to 56% in the 2007 DHS, which examined intra-household relations and women's economic empowerment. At the same time, women reported that they making more decisions regarding the use of their income in 2007 than in 2004 (NIPORT, 2009).

It is widely accepted that political participation is a path to empowerment. Women's political empowerment is a significant factor in altering women's position and expanding their power over males. A state like Bangladesh which is found on the promise of provide equal rights for both men and women should provide equal or greater political power and representation in decision-making in parliament and in all social programs (Al-Samarrai, 2009).

Biswas and Kabir (2002) examine how women's empowerment influence the use of contraceptives by using a two-stage cluster sampling procedure and interviewed 840 eligible women from four villages in two socio-culturally and religiously distinct locales of Comilla and Sylhet Sadar Upazilas. An expert opinion survey was also performed to define the weights for empowerment indicators. The study found that women involved and associated with NGOs are more likely to utilize contraception now than any time else in the past. Reproductive rights, decision-making power, and comprehensive knowledge regarding medication have a more significant impact on the

use contraceptive use (Hossain, 2000). The findings were also reviewed in terms of women's educational opportunities. It has been found that rural Bangladeshi women who are part of one of these organizations (NGOs) are more likely to use contraceptives, and prefer smaller composition in family compared to women who are not part of the program or live outside of the NGOs' program areas (Amin et al., 1996).

3.4 Women, NGOs and Political Empowerment

For Datta and Kornberg (2002), empowerment is defined as the process through which women achieve greater control over their personal and professional life and their ability to address situations of gender inequity (Burn, 2005). The process by which individuals and groups gain 'power' can be defined as empowerment. When women are free of domination from family members especially from husbands, they feel more empowered. A non-zero-sum model is one way to gain power. According to this paradigm, when an individual gains power, it does not directly impact the power of another individual (Mosedale, 2003). Non-governmental organizations (NGOs) can have an impact on this power balance by assisting women both individually and collectively in developing their abilities, thereby empowering them. There are several ways that non-governmental organizations (NGOs) help those who are less powerful than others but by providing services and fostering the self-organization of the group, empowerment process continues (Baccaro, 2006).

According to Saradha (2001), more than half of the women are uncertain regarding the importance of rural women's involvement in the political process. In addition, 45.8% of women said that rural women did not have the same access to varied sources of information as males or along with men. Collective action is referred as 'power' that recognizes group's combined effort as more effective than the efforts of an

individual both politically and psychologically. Women's empowerment initiatives often emphasize the need to allow women to spend time with other women to discuss their circumstances, identify their strengths, and devise plans for positive change. For this "power" to work in a group of people must be brought together to work toward a common objective or purpose (Williams et al., 1994).

According to Desai (2005), other responsibilities of NGOs include but not limited to providing counseling and support services, raising awareness, and advocating on behalf of their cause. Many non-profit organizations offer a wide range of counseling and support services, including assistance with marriage and divorce, conflict management for young people, stress management, career counseling, and single-parent families. According to an NGO reports, funds are available for awareness-raising and information provision activities for poor people regarding equality, social justice, gender sensitivity, community harmony, and human rights (Desai, 2005). According to Haider and Aktar (1999), the primary goal of NGOs is to empower the powerless women to discover their hidden potentialities also known as the power of thought, the power of the word, and the power of organization so to support them in ensuring active participation for the betterment of their socio-economic and human development (Islam and Sultana, 2005).

Furthermore, Ramesh (1996) claims that non-governmental organizations (NGOs) enhance the empowerment of the disadvantaged, particularly the impoverished women, by boosting awareness and enhancing their capacity (Baccaro, 2006, Desai, 2005). For example, at the grassroots level, ACD (human rights NGOs in Bangladesh) has conducted a variety of programs and activities based on the lessons acquired from community engagement at the grassroots level, notably through experiences of success, obstacles and solutions to overcome such challenges. They have worked to preserve human rights and the political empowerment of women, as well as the process of

involving women in democratic processes and economic empowerment in the belief that it can alleviate poverty. ACD always aims to address the root causes of violence and injustice by implementing developmental measures at the doorstep of the most marginalized groups in society particularly women victims and for long-term success, they make the learning process accessible and interactive (Nawaz, 2020). Finally, such services offer participants a wide range of opportunities to obtain information, skills, and experience, which ultimately empowers them.

3.5 Study Gap and Scopes of this Study

In Bangladesh, women's rights and public involvement have improved dramatically in the last several decades. For example, the gender enrollment gap in elementary and secondary schools has significantly reduced, with girls now outnumbering boys. There are now more than 90% of the industry's workers in formal sector positions as a result of the industry's fast expansion. There are a variety of factors responsible for the shifts in norms, practices, and possibilities represented in these changes. These include government's policies, efforts of NGOs, and the creative efforts of ordinary citizens (Asian Development Bank, 2010). The role of NGOs towards women's outstanding performance cannot be avoided and require further investigation as certain stakeholders consider NGOs as an obstacle to development. This research has analyzed extensive literature where data regarding the role of NGOs on empowering women is available. The exiting gap in literature focuses on how the intervention of NGOs contributed to the overall development of the life and livelihood of women in Bangladesh especially in the northern region. This study is an attempt to find out how the attachment of women with NGOs in Bangladesh is changing their lives.

Chapter Four: Theoretical Background and the Study Framework

This chapter of this research has focused on the inclusion of women within the realm of empowering agents throughout times. Traditionally it is believed that economic development is trickle down through the performance of male breadwinner. In 1950, when foreign development projects were first launched, it is widely asserted that development should be gender-neutral. In this regard, women were notified as the passive beneficiaries (rather than participants), with child care as their primary economic responsibility. Pregnancy, child health, and nutrition issues were addressed in women-focused during those development programs. When basic human needs of people were being met, development policies and programs began to shift their perspective towards helping women for achieving economic independence through education, job training, and access to contraception and other family planning services in the 1960s and 1970s (Siwal, 2019).

The Women in Development (WID) ideology dates back to 1970s, and it advocates for the inclusion of women's problems in international development efforts (Marle, 2006). Women's position and participation in all areas of development must be improved in order to be more comprehensive in integrating in global economies. Increasing women's income and productivity, as well as enhancing women's capacity to care for their families, are all necessary steps in reducing the core causes of discrimination against women in their cultures (World Bank, 2011).

In the 1970s, the topic of women's participation in development processes became a major concern for both national and international organizations. Women's advocacy in the north has spread to the south, which has had a direct influence on development policies and procedures across the world. At an international summit held in Mexico City during International Women's Year in 1975, a plan of action to enhance

women's position was agreed upon. From 1975 through 1985, the UN designated a decade in honor of women, during that time it campaigned for gender parity and a shift in North-South relations. By the 1980s, numerous governments and organizations had established separate offices to handle WID-related tasks (Moser, 1993).

The woman and development (WAD) viewpoint developed in the late 1970s in response to WID's limitation. It is commendable that proponents of WAD acknowledge that women have previously been involved into development processes, but with United Nations' equal footing. Classes were more oppressive than gender hierarchies, thus WAD is a good thing as it helps in reducing the percentage of poverty, disadvantaged women were closer to their own kind than they were to other women (Sarker, 2006).

In the 1980s, the GAD movement came into formation. Most female-led businesses were following the WID paradigm, but a new paradigm was emerging. By lowering women's reproductive burden or boosting their productive efficiency, WID programs were supposed to be more efficient. Women were seen as a primary tool for achieving a development goal in this perspective. The emphasis of women's development programs has switched from efficiency to equality (Sarker, 2006).

Table 4.1

Key Features of Women in Development (WID) and Gender and Development (GAD) Approaches

Characteristic	WID	GAD
Focus	Women and their exclusion from development initiatives	The socially constructed relations between men and women, and the subordination of women
Perceived core problem	Women's exclusion	Unequal power relationships
Goal	Women's inclusion and more effective development	Equitable and sustainable development, appropriate participation and decision making
Solution	Full integration of women in development process	Empowerment and social change
Main strategies	Women's projects; increasing women's productivity and income; increasing women's ability to look after the household	Reconceptualizing the development process taking gender and other inequalities into account; identifying and addressing practical needs of women and men; addressing women's strategic interests; addressing strategic interests of the poor and marginalized

Source: Adapted from Connelly et al., (2000).

4.1 Gender Planning Framework

Gender planning is the process of planning and creating policies, programs, or initiatives from a gender viewpoint during the second stage of the policy cycle (Gender Mainstreaming, 2011). The failure of previous planning models and methods to address gender inequities led to the development of the approach and idea known as gender planning. International development models focusing primarily on maximizing economic growth and improving productivity and industrialization have their roots in transformational conceptions of social and human development. In addition, feminist criticisms highlighted that these models have adversely impacted women in unforeseen ways by disregarding the gender demands and gender relations (United Nations

Development Programme, 2001). Gender mainstreaming was acknowledged in 1995 at the Fourth World Conference on Women in Beijing as a way for incorporating a gender viewpoint into policy and institution. In order to eliminate, mitigate, or repair gender inequities, these strategies incorporate a gender viewpoint in all policies. Both techniques are necessary and cannot be substituted for one another.

4.1.1 Methods of Gender Planning Frameworks. A pioneering approach to gender planning, Caroline Moser's framework dates back to 1960s (Moser, 1993). Triple roles (reproductive, productive, and community management), practical and strategic gender requirements (Molyneux, 1985), and policy approaches to development (identified by how they fulfill women's gender needs) are three of the methodological instruments in this framework. Women's practical needs, such as access to healthcare, are addressed by specific inputs in gender planning, while strategic needs (or interests) arising from structural inequalities such as the gender division of labor, including issues such as legal rights, domestic violence, and women's control over their bodies are also given priority. Gender planning addresses both categories of women's needs. The primary purpose of Moser's gender planning framework is to liberate women from subordination in order to achieve gender equality and empowerment of women by satisfying women's practical and, more significantly, strategic requirements in the areas of women's equality and empowerment (Moser, 1993). Sara Hlupekile Longwe's Longwe women's empowerment model developed in the early 1990s intends to analyze how women's equality and empowerment are defined in reality and how a policy, program, or initiative preserves women's equality and empowerment (United Nations Development Programme, 2001). According to the Longwe framework there are five stages of analyzing women's equality and empowerment in social and economic development: i) women's level of welfare compared to men; (ii) equal opportunities and

access to production factors, public services, and outcomes; (iii) conscientization; (iv) women's and men's agreement on the fair division of labor and economic and political equalization between women and men; (v) women's and men's recognition in the cultural substrate as a first step for changing them; capacity and vulnerability planning attempts to keep humanitarian aid and disaster preparation measures. There are three key aspects that should be considered when creating a policy: physical/material capacity and vulnerability; social and organizational capacity; and motivational or attitudinal capacity/ vulnerability. By integrating women, the social relations method strives to alter the way policies are implemented. Gender planning and gender equality is thus a major consideration in the development of policies, programs, and initiatives, as well as during their implementation.

4.2 Caroline Moser's Framework

Caroline Moser's framework is among the most widely used framework. The Moser's framework contributes significantly for comprehending gender roles and needs and providing gender-based planning process (March et al., 1999).

4.2.1 Approaches to low-income policy. Women in the third world have evolved in the first decade of this century when changes in the macroeconomic development structure was also in process. Five distinct policy approaches can be found, each of which is classified according to the role of women and focuses on practical and strategic demands (Meenai, 2007). These methods are outlined below.

4.2.1.1 Welfare. Between 1950s and 1970s, the first attempt was made in this direction and purpose was to help women in becoming better mothers via the development of their own qualities. Women were seen mostly as the passive recipients of development projects in society. Welfare acknowledges the reproductive role of

women and aims at meeting the practical gender needs (PGNs) associated with the role via a variety of strategies, including top-down food aid, anti-malnutrition campaigns, and family planning services and many more but it hardly tax on the body so it has a widespread acceptance (Nyancham-Okemwa, 2000).

4.2.1.2 Equity. The original WID strategy, which was employed during the United Nations Women's decade from 1976 to 1985, aimed at achieving equality for women by promoting their perception for themselves as active partners in development. As a result, it acknowledges women's three-fold function (productive, reproductive, and community-based) and strives to address strategic gender needs (SGNs) by direct action, which provides political and economic autonomy while also eliminating gender disparity. Equity is seen as a danger by some and is unpopular among many governments and labeled as a western idea to liberate and open women which might appear as a threat to their own culture (UNDP, 2001).

4.2.1.3 Anti-poverty. Anti-Poverty is an idea particularly popular among non-governmental organizations (NGOs) (United Nations Development Programme, 2001). The second WID strategy, which was a toned-down form of equity, was used in the early year of 1970s. Its goal is to guarantee the raise of low-income women in the level of productiveness. Women's poverty is seen as an issue of underdevelopment rather than a consequence of their subordinate position. Anti-poverty acknowledges the contribution of women in economy and aims at helping them fulfill the PGN to generate an income (notably via small-scale income-generating ventures).

4.2.1.4 Efficiency. The third and most prevalent WID strategy was used, notably during the debt crisis of the 1980s. Its goal was to guarantee that development is more efficient and effective as a result of women's economic contribution, with participation frequently being associated with equity. Women's economic contribution

is typically equated with equity. As part of its quest for PGNs, it relies on all three roles, as well as on elastic conception of women's time. Women are seen in terms of their ability to compensate for providing social services by increasing the length of their working hour (Meenai, 2007).

4.2.1.5 Empowerment. The most current approach has been stated by women from developing countries. Its goal is to increase the self-reliance of women in order to empower them. The subordination of women by male patriarchy is one of the root causes of no empowerment in favor of women. It acknowledges the triple function and aspires to meet SGNs indirectly via the mobilization of PGNs from the bottom up.

Gender mainstreaming necessitates that both women's and men's need is considered at all stages of the policy cycle. In this direction, gender needs are classified into two categories: those that pertain to women's everyday life but do not alter current gender relations (practical needs) and those that have the ability to alter existing gender subordination (strategic needs) (Meenai, 2007). Considering the purpose of the present study, this research has followed the concept of gender planning, gender frameworks and different approaches like WID, GAD to emphasis on empowerment.

4.3 Structural Framework for the Study

The present study followed a structural framework of the study considering research objectives and theoretical base of the study.

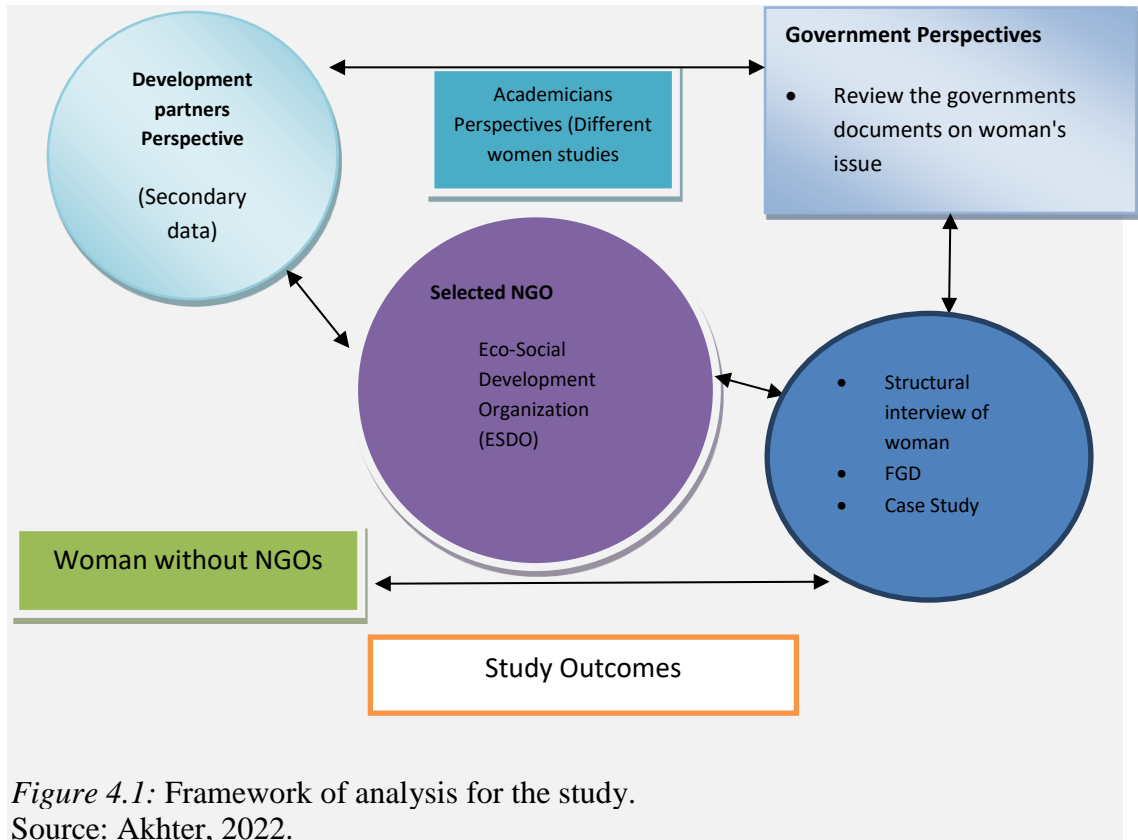


Figure 4.1: Framework of analysis for the study.
Source: Akhter, 2022.

From the beginning of the study, the researcher has considered the different secondary literature including government plans, strategies, and policies that includes but not limited to study the legislative framework and international charter to comprehend the issue of women and the initiatives of NGOs for women's development, and the real scenario of grassroots women. The success of the process is determined by interaction between the different stakeholders particularly direct respondents.

Chapter Five: Research Methodology and Methods

In order to understand women's situation, in the current study, the researcher has employed mixed methodology. For quantitative data, the researcher has used questionnaire survey and for qualitative data the researcher has used KIIs, case study and FGDs. 386 women respondents among whom 193 women are involved in NGOs and 193 are women who are not involved with NGOs have participated in this study. 193 women make up a group, in that case, two groups of women have been considered to comprehend the changes stem from their attachment with NGOs. To complement these survey data twenty KIIs, twenty case studies and four FGDs have also been conducted. As an ethical guideline, during the data collection phases, no respondents were harmed, manipulated or bribed to get the required and authentic information.

5.1 Research Approach

One of the three primary "research paradigms" (quantitative research, qualitative research, and mixed methods research) that is often used in social research is "mixed methods research." This is the most accepted method as it covers the categorization of both qualitative and quantitative research. More and more, qualitative and quantitative research is being regarded as the first two primary approaches, while mixed method research is becoming the third. A blend of qualitative and quantitative research methods is known as mixed research (Johnson et al., 2007). There are several reasons for using mixed research approach as it includes participant enrichment (e.g., combining quantitative and qualitative research to optimize the sample size through techniques such as recruiting participants, engaging in institutional review board debriefings, and ensuring that each selected participant is appropriate for inclusion),

instrument fidelity (evaluating the appropriateness and/or utility of existing instruments, developing a new instrument), and instrument validation (evaluating the appropriateness and/or utility of existing instruments, developing a new instrument) (Collins, Onwuegbuzie & Sutton, 2006). Qualitative research uses a variety of conceptual frameworks to understand human surroundings and their lived experiences in a comprehensive manner. Quantitative researches are interested in linking phenomena whereas qualitative researches are concerned with the social structures and individual experiences of participants during investigation (Winchester & Rofe, 2010).

5.1.1 Methods used in this Research

The following qualitative and quantitative methods have been used to complete the research tasks:

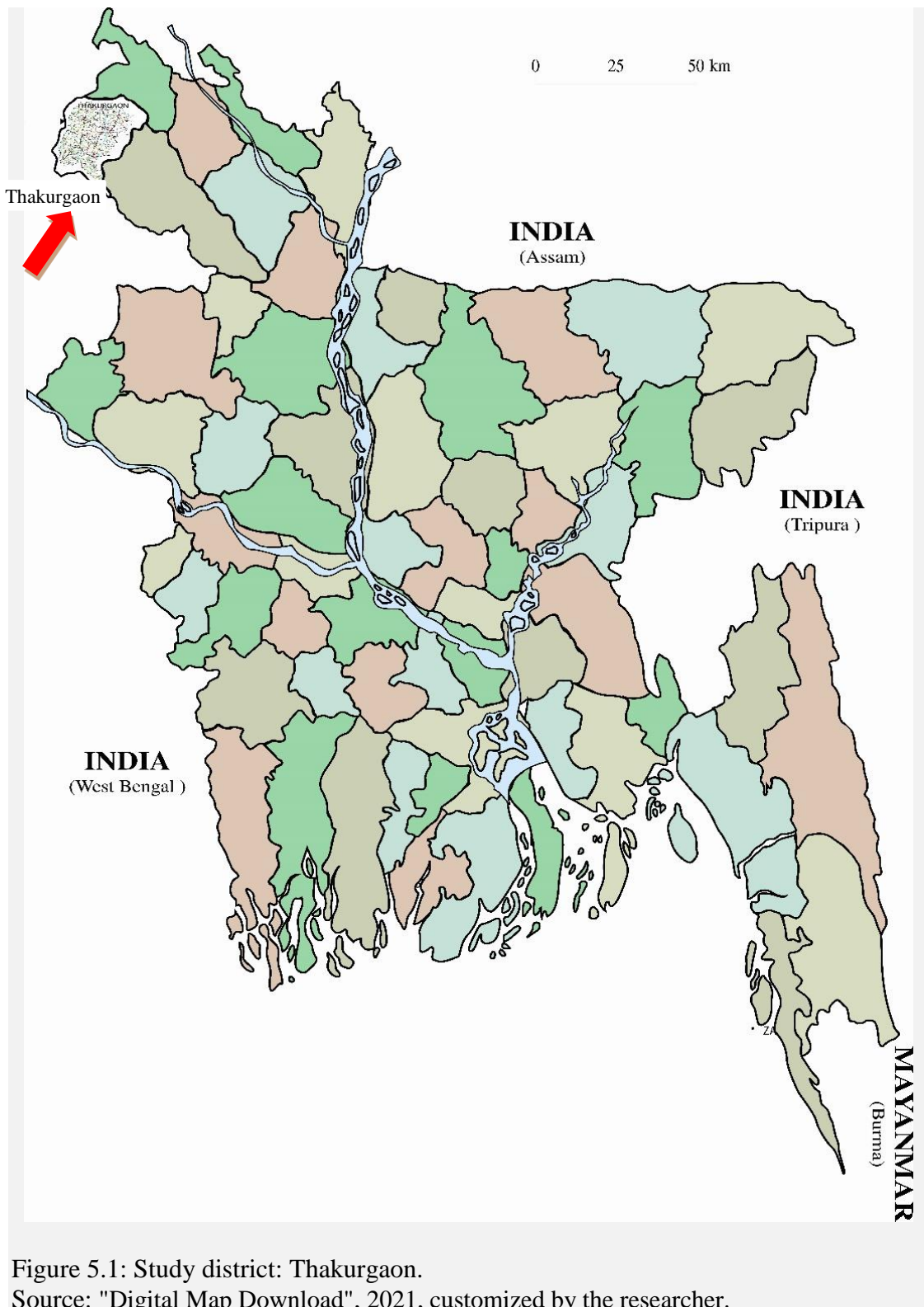
Methodologies	: Methods
Quantitative	: Social Survey
Qualitative	: KII, Case Study, FGD

The aforementioned methods were adopted owing to its suitability for the subject matter of the study. Additionally, quantitative data bolstered the qualitative findings, and enhance the significance and viability of the study. The purpose of using mixed methodology is *complementarily* where quantitative data will complement the findings of the qualitative data.

5. 2 Selection of the Study Area

Considering the presence of NGO interventions and keeping the objectives of the study in mind, 20 villages from Thakurgaon district has been selected. In this connection, it is important to note that, for a long time, the northern region of Bangladesh has performed less compared to other regions of the country but the intervention of NGOs had made the difference. After the intervention NGOs in the

northern region of Bangladesh, the rate of poverty has reduced and extreme poverty has come under control.



Understanding of the northern region of Bangladesh and the role of NGOs in uplifting the condition of people especially women in this region appears as a source to understand the overall growth of Bangladesh. In addition, the largest number of NGOs also work in the region. In that context, the categorization, condition, and characteristics of the selected villages for the purpose of this research are alike. Their socio-economic pattern, standard of living, number of children per household, and involvement with NGO programs are almost similar which is a basic requirement of this research. Major reasons for the selection of this study area are:

- i) Similar characteristics in terms of socio-economic condition and existence of NGOs.
- ii) Most of the unions are of same equal geographical and social characteristics.
- iii) The background, dimensions, and pattern of livelihood of women, as well as NGO activities follow a similarity in pattern. The suggested village sites have been chosen considering their large association with NGO interventions, while a major number of the villages have been chosen who has least intervention of NGOs.
- iv) An average per day, per month, and per year income and basic source of food and methods of cultivation are similar
- v) The basic ecology of the region and number of houses in a village are similar. However, in selecting the 20 villages, special emphasis was given on the following criteria:
 - a) Villages must have NGOs that are operating for *women development* programs for a time period of three years (at least).
 - b) Participants are female.

- c) The total number of households in the 10 villages will, in no way, be less than the average village size in Bangladesh.
- d) The socio-economic situation is almost similar in all villages.
- e) Regarding operational status, *Thakurgaon Sadar Upazila* is conducting and continuing several development programs for women.
- f) Researchers previous background of working with the women of the local community and her communicative competence in dealing with local issues and local villagers especially women.

For selecting study-villages, the researcher has consulted with KIs, shared dialogue and discussed the subject matter with the field level and managerial staffs of various NGOs and they offer their support in providing the names and relevant information of the women who live in the project villages. At places, purposive sampling is used to collect data from the respondents who have participated in this study. With the support of concerned NGO officials, the researcher has conducted three staff meeting for getting a clear picture and concept regarding the activities of the NGOs working in the research area. Accordingly, the researcher had visited all important villages, observed and discussed with VDC leaders, program participants, and finally selected 20 villages for the study.

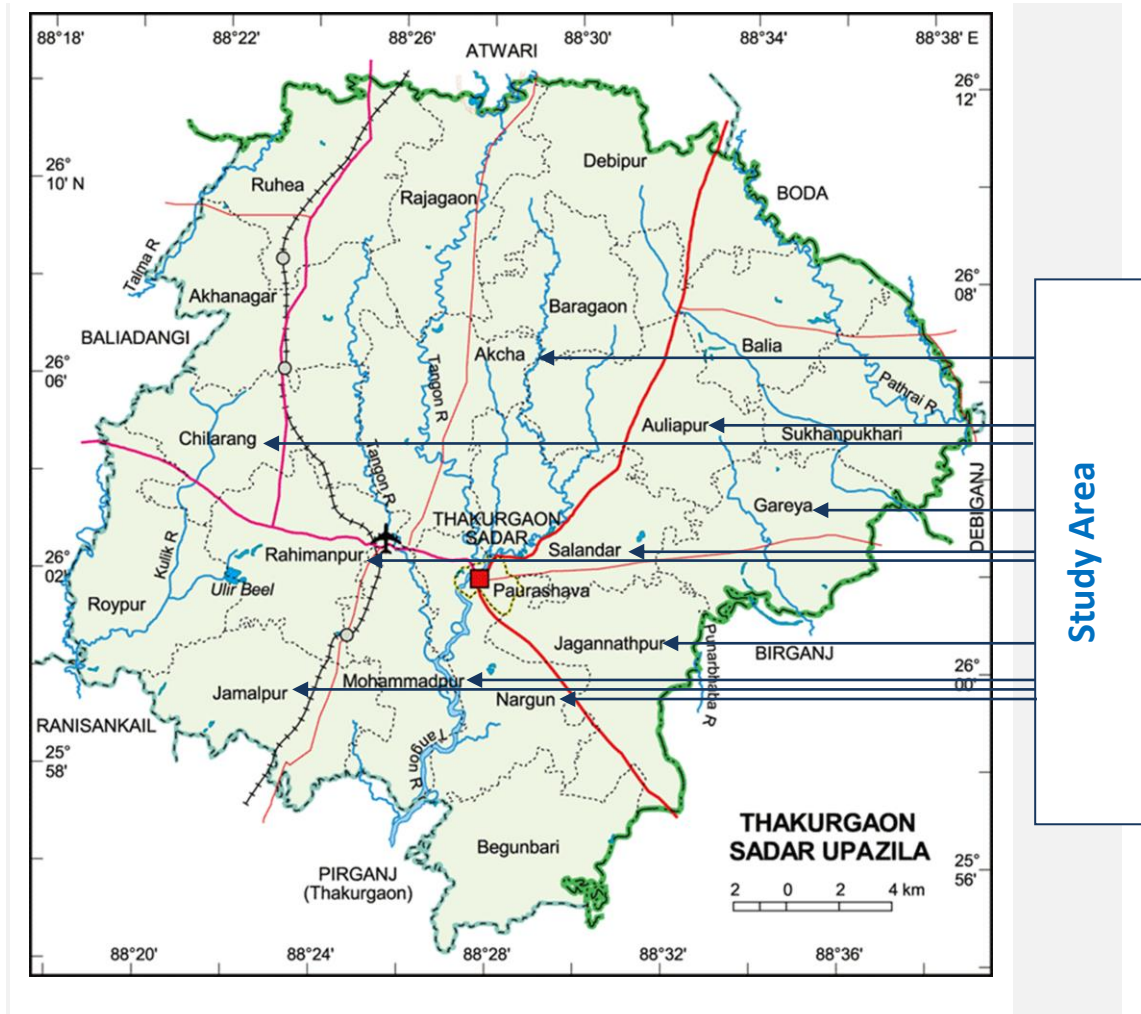


Figure 5.2: Study villages under Thakurgaon Sadar upazila
 Source: "Digital Map Download", 2021, customized by the researcher.

On the other hand, to select villages of less interventions of NGO's, the researcher has conducted meeting with Chairman's of local Union Parishad and NGO representatives, and discussed the purpose of the meetings. Finally, the researcher has extensively visited the proposed villages (20) and selected the villages for conducting this research.

5.3 Nature of the Population and Sampling Procedure

Researcher didn't get actual individual identity of all the women who are associated with NGOs although the total population could be projected following the

census report. The latest valid data is the census data of 2011 (BBS, 2015) which should not be used for determination of sample size as there occurred dramatic changes within this distribution. Besides it is not possible to connect with all the beneficiaries of NGOs in the research area so the question of taking consent from each villager is obsolete. In this context the most popular method for determining sample size of an unknown population is Cochran's sampling formula (Cochran, 1977). The formula is $n_0 = \frac{Z^2 pq}{e^2}$,

where:

n_0 = Sample size

Z^2 = Square of the critical value of the normal distribution

P = Estimated population proportion

q = 1-p

e = Margin of error

Researcher has consulted with key NGOs personnel prior to select the targeted villages for getting in touch with the potential respondents. Following the knowledge sharing session, researcher has selected 10 villages, which has gone through intense interventions of NGOs. Additional ten villages have been selected which experienced less intervention. However, there is no actual evidence regarding the number of women who are involved with NGOs or who are not involved with NGOs (i.e., proportion of women). Hence this study has taken most common population proportion for uncertain nature of population (p)=0.5 which facilitate maximum variability. Researcher has intended to get 95% confidence (i.e., at least $\pm 5\%$ precision). Following the Z table, 95% confidence level is indicated to Z values of 1.96 in the normal table while 5% margin of error has been considered. Based on these quotations, the sample size of this study has been calculated as,

$$\begin{aligned}
n_0 &= \frac{Z^2 pq}{e^2} \\
&= \frac{((1.96)^2 \times 5(.5))}{(.05)^2} \\
&= \frac{(3.8416 \times .25)}{.0025} \\
&= \frac{.9604}{.0025} \\
&= 384.16 + 1 \\
&= 385
\end{aligned}$$

Purposive sampling may enhance credibility even when a research uses a small sample size. Purposive sampling requires the application of human judgment to choose examples that contribute to the resolution of research problems or the achievement of the research goals. For the purpose of elucidating NGOs' impact, two groups have been taken (1. Beneficiaries of NGOs, and 2. Non-beneficiaries of NGOs). Women who are associated with NGOs are taken as treatment group and women of non-member group have been taken as control group. Finally, based on the indication of Cochran's formula, this study has taken the sample of 386 to carry out the study. Total number of samples is then divided with two ($386 \div 2 = 193$); 193 sample for the women associated with NGOs and 193 sample for the women not associated with NGOs. The impact or associated variables resulted from the association with NGOs could be deducted by putting two data sheets simultaneously.

Married women of above 18 years of age who are living with their husband were the categories to be a respondent for this study. Educational qualification, economic variances, religious status and no other criteria were considered for selecting the respondents. These criteria have been taken to elucidate women empowerment issues and other social condition within existing social structure. Based on the information, the researcher had received from NGOs officials, the researcher could trace the

addresses and the places of living of the beneficiaries of NGOs. The non-member women are ordinary women who are being selected based on the convenience of the researcher.

Table 5.1
Sample Taken from the Villages

Union	Village	Sample taken		Total
		Women associated with NGOs	Women not associated with NGOs	
Auliapur	Kachubari	11	10	21
	Matigara	10	10	20
Salandar	Singpara	8	8	16
	Uttar Araj			
Jagannathpur	Kistopur	5	6	11
	Singia	11	12	23
Akcha	Chandipur	8	8	16
	Akcha	12	12	24
Rahimanpur	Botina	12	12	24
	Fakdanpur	10	10	20
Mohammadpur	Hariharpur	8	8	16
	Tepriponj	9	10	19
Nargun	Sekhabadha	8	9	17
	Naladangi	8	7	15
Goreya	Kohorpara	13	12	25
	Chakholdi	11	10	21
Jamalpur	Majhgaon	8	8	16
	Jamalpur	13	12	25
Chilarang	Parpugi	8	7	15
	Molani	9	10	19
Total	Chilarang	11	12	23
	20	193	193	386

Source: Akhter, 2022

Respondents for case study and FGDs have been selected following the knowledge of the respondent's research background. Besides, the researcher has also been influenced by KIs who were assisting during the research and data collection phases of the research. Employed techniques has produced sufficient data to meet the objective of the research and conclude solid findings.

5.4 Techniques Used for Data Collection

The current study's data was collected with great attention and sincerity. For survey data, researcher has developed a structured questionnaire which had been drafted with the consultation of the supervisor, discussion with KIs and relevant NGO officials. Questionnaire has been finalized after pilot survey conducted intensively with potential respondents. All of the target data has been collected through interview schedule data collection techniques. In addition, data for qualitative analysis has been collected in post survey phase. Twenty case studies have been recorded where ten members were associated with NGOs and ten were not associated with NGOs. Prior to the case study, 20 KIIs have been conducted in selected study area. The respondents for KIIs were NGOs officials, government officials and expert members from civil society. They provide their experiences and observation regarding NGOs interventions within their localities. In addition to individual single case study and KIIs, researcher has also conducted four FGDs in selected study area. They have been used to generate questions and theories to be tested in surveys, to refine the design of survey questionnaires, and to follow up the interpretation of survey findings, particularly where there seem to be contradictory results. In facilitating a group setting, FGD is a strong method which could generate discursive ideas on critical and analytical ideas (Cameron, 2010, p. 156).

5.5 Field Work

Before going to the field, the researcher paid several visits to women focused programs of NGOs for designing data collection procedure. As instructed by the Project Manager, the Field Workers, Community Mobilizers and other field-based

staffs of all project offices who had provided all the necessary support for data collection.

Comprehensive quantitative and qualitative data were obtained from respondents at various locations in chosen villages. The places include residence, work-place, and venues of the weekly meetings. Besides, for keen observation, the researcher had participated in several weekly meetings and discussions with the beneficiaries and agency workers. Through a number of meetings and group discussions with the participants in the study-villages, a good working relationship with the researcher and the respondents was established. The leaders and agency workers of the areas were extremely cooperative in connecting with the interviewer.

Collecting information was difficult as respondents' susceptibility memory-lapse, inaccuracy in reporting, short duration of interview and observation. So, the use of case-study as a complementary method was considered essential for the study. In supplementing collected data, twenty cases were selected for in-depth study on the basis of with NGOs and without NGOs interventions. A brief guideline was also used for this purpose. For having visual pictures of different activities, a digital camera (Canon *EOS Rebel T8i* DSLR) was used at the time of field work.

5.5.1 Interview schedule preparation and pretesting. Brief interview schedule was prepared and pretested. Some minor adaptations were brought about in the schedule in the light of pretesting. Considering the objectives of the study, a detailed interview schedule was prepared for collecting intensive and comprehensive data. The schedule consisted of eight parts: (i) identification and socio-economic profiles of the respondents, ii) information of respondents' involvement in NGOs, iii) training and impact on training program, iv) savings and credit-related information, v) impact on

education, vi) political involvement including participation in election, vii) impact on social empowerment, viii) recommendation by respondents.

The questionnaire consisted of 50 major questions. After the formulation of the survey questionnaire and to make it error-free, a pre-test was conducted on 10% respondents i.e. twenty respondents. For that, an equal number of respondents from both group (with NGOs and without NGOs) were interviewed to ensure the accuracy of the questionnaire. The survey questionnaire was finalized after some necessary changes were brought according to the guidance of the supervisor. While pre-testing, some of the questions were revised and a few new questions were added to the interview schedule. Hence, the schedule became more elaborate and comprehensible to the respondents. Thus, the recognized interview schedule became more easily administrable and less time consuming than the previous questionnaire. It took about two hours to successfully complete a single interview with a respondent. The intensive interview schedules were printed in *Bangla*, and an English version of the schedules is attached in the appendices of this thesis.

5.5.2 Focus Group Discussion. FGD were also conducted for collecting data. Four FGD were conducted for collecting different information in line with the research objectives. In each of the FGD, there were personnel from NGOs officials, family member from NGOs associated group, women who are involved with NGOs, women who are not involved with NGOs, local level female leaders including women public representatives, civil society members, local level duty bearers, service providers and so on. There were 7-10 person in each FGD. A research assistant had accompanied during the course of FGD.

5.5.3 Interview with Key Informant. In addition to social survey, the researcher had interacted with 20 key informants in the villages and outside the villages (for

example local government representatives, upazila administration, NGO personnel, etc.) to gather information on forms of NGO interventions and constraints of service delivery.

5.5.4 Case Study. Twenty case-studies were chosen for in-depth study. The selected households were visited and the purpose of the research was explained in order to seek their consent for regular visits. A check-list was used to guide the visits so that some data could be collected systematically (household-composition, information about livelihoods, Income etc. are few examples).

5.5.5 Data from secondary sources. The researcher continued to gather secondary data throughout the research-period while looking for materials provided by NGOs and government on various project. Relevant journal, annual reports, progress reports and project Report of NGOs, and NGO related publications were collected and analyzed. In addition, information was also collected from Local Government, local level government offices (like department of statistics, Women Affairs, and Youth Development). The study is closely related to poverty in general, as well as concerns such as ecological vulnerability, coping techniques, and economy. So, various reports from non-governmental organizations (NGOs) were considered to generate an overall idea. For macro-level analysis, statistical data from Bangladesh Bureau of Statistics, and NGO-related national documents such as UN agencies, the Directorate of Women Affairs, PKSF, and MRA reports were utilized.

5.5.6 Profile of the local context. In line of the research objectives, socio-economic profile of the area, economic status, social relations, gender issues, institutions mapping, role of Union Parishad, NGOs interventions specially focused on women development program, Micro credit program, Government social safety net program and other information are collected from secondary sources.

5.6 Data Processing and Analysis

For structured and unstructured responses to questions, coding was used after fieldwork had been completed. SPSS 25.0 software was used to do statistical analysis on the data. Data have been analyzed and interpreted according to the objectives made for the study. In order to establish relationship between and among the variables, data have been presented mainly in tabular forms both simple and cross tables. Data obtained from qualitative method has been placed under the quantitative data serving as to complement survey data. Besides qualitative data has also produced additional inside about NGOs' intervention within studied locale.

5.7 Ethical Consideration

The following research ethics have been maintained by the researcher.

- Ensure prior permission before data collection.
- Strictly maintain confidentiality of the data.
- Ensure pretest and test of every instruments.
- Research proposals were properly accepted by concerned authorities of the university.
- Elaborate and transparent description of the study process and purpose.
- Maintain professionalism in every stage of the study.

5.8 Limitation of the Study

There were some limitations of the study. More consistent result will be found when the data would be collected from a good number of subjects. There might have been shortcomings in the secondary data. Sometimes the participants remained absent causing changes in the daily schedule. Some of the participants could not spare time to attend interview and in focus group discussions as they remained busy in works during the day time. This resulted in rescheduling of such programs. Despite these limitations, the researcher had successfully completed the field work in time.

Chapter Six: Socio-Demographic Profile of the Respondents

Respondents of this study have answered several questions where the researcher had collected their demographic composition and other details. These information does not enclose their identity so policymakers and programmers are able to make use of those information. Socioeconomic data, on the other hand, shows social change and economic progress. In addition, people's quality of life is also reflected in this statistic. Other ways to convey indicators include but not limited to ratios, means, medians, standard deviations (SDs), proportions (percentages), and statistical distributions (percentages) (Villareal, 2004). Data on socioeconomic and demographic factors, including religion, family size, occupation, savings, and borrowing are included in this research. The relevant indicators have been addressed in order to achieve objective-01 of the study: to analyze the current situation of women in terms of their socio-demographic status. Using the frequency distribution, mean, and percentage, the researcher has attempted to illustrate these indicators in this section. An overview of relevant material on the subject of women working in non-governmental organizations (NGOs) and the possibilities and problems they face has been provided in this section of the research.

6.1 Occupation of the Respondents

An occupation requires specialized skills and follows a standardized operational procedure (SOP) and linked with professional code of conduct. The standardization of occupation means the specialized knowledge, skill and abilities acquired through appropriate competency which must be recognized by concerned public or authorized institutions, as well as the ability to apply and execute this knowledge and expertise in the best interests of others (Professions Australia, 2017). Occupational skills depend on

the nature of the job demand as well as socio-economic context of the country. In case of Bangladesh, most occupations are natured in agro-based jobs and only recently has shifted to modern production system. As a result, the major workforce of the country is involved in agro-based diversified job market. Women's participation in the workforce has significantly increased. The labor force data indicates that, percentage of women has remarkably increased from 4% in 1974 to 35.6% in 2016. Male labor force participation has increased at a significantly slower rate, from 80.4% in 1974 to 81.9% in 2016. In this connection, most if not all of the participants for the study are directly or indirectly involved with agriculture and agriculture-based economy. Table 6.1 shows the occupation of the respondents in table:

*Table 6.1
Occupational Status*

Occupation	Membership with NGOs		Membership without NGOs	
	Frequency	Percentage	Frequency	Percentage
Agricultural Worker	29	15.03	8	4.15
Micro Business	52	26.94	27	13.99
Day Labor	19	9.84	4	2.07
Turner	19	9.84	2	1.04
Sewing	10	5.18	2	1.04
Teaching	0	0.00	4	2.07
Livestock/ Poultry Raising	29	15.03	15	7.77
Blacksmith	4	2.07	0	0.00
Handicrafts	2	1.04	0	0.00
Private Service	0	0.00	21	10.88
Leasing farmer	19	9.84	6	3.11
Home Worker	10	5.18	14	7.25
House mother	0	0.00	91	47.15
Total	193	100.00%	194	100.00%

Source: Akhter, 2022.

Women's occupational affiliations are distinguished in this research, as is their status of involvement with NGOs. The occupations of women who work for NGOs are mostly determined by the organizations in which they are affiliated. 15.03% of the

women involved in NGOs were engaged in agriculture compared to 4.15% of the women who were not involved in NGOs. Data shows that members of NGOs were more involved in formal activities in the study area than non-member women of NGOs. Furthermore, it shows that 26.94% of member with NGO's were active in small business, whereas 13.99% of non-members of NGO's had engaged with the said work. The data also indicates that the engagement in small business of NGOs members' involvement is higher than that of non-members. Furthermore, research shows that 9.84% of NGO involved women work as day laborers, whereas just 2.07% of non-member women have access in the same occupation. According to the study, 9.84% of non-member of NGO are potters, 5.18% are tailors, 15.03% are poultry farmers, 2.07% are blacksmiths, 1.04% is handicraft workers, 9.84% are sharecroppers, and 5.18% are housekeeper, whereas 1.04% are potters, 1.04% are tailors, 7.77% are poultry farmers, 3.11% are sharecroppers, and 7.25% are housekeeper. It is worth noting that in the study area, 2.07% of non-member respondents work as teachers and 10.88% as non-government workers, while women who are member with NGO do not engage in such professions. Surprisingly 47.15% of non-member women are purely housewives, with their daily tasks mostly consist of completing home based work including rearing and caring children.

The findings of the above table (6.1) refer to the occupational competency of women member of NGOs versus women non-member of NGO in terms of different professional identities in the study area. Furthermore, it is important to note that women's engagement in low-productivity jobs, and low-paying agricultural occupations are increasing. The trend of the increase of female employment in agriculture is mirrored by a decrease in female employment in manufacturing sector.

Similarly, Khatun (2018) feels that education may assist individuals in changing their life and finding appropriate occupation. Family structure in Bangladesh, on the other hand, does not give enough opportunity for higher education and self-sufficiency for women and in many cases the involvement of women in work force makes the male

member of the family as less powerful and more vulnerable. This can lead to a number of adverse effects for the home head, like cutting back operating hours and financial gains, or taking a second partner (Banks, 2013). Also, women are less likely to go into the market because of traditional gender norms and patriarchal social structures, which are usually run by kinship (Raihan and Bidisha, 2018). When it comes to the labor market, women aren't allowed to do anything outside of their traditional home sphere, like work outside of the home because the *purdah* culture doesn't allow women to work outside of their traditional home sphere, like working outside home (Kabeer et al., 2018). According to Cain et al. (1979), family support is important for women to go to school and work. Among other things, Kabeer et al. (2018) notes that better birth control and education, along with more microcredit options and export-oriented manufacturing, has had a big impact on the lives of Bangladeshi women.

6.2 Income

The respondents with NGOs are directly involved with different IG activities. About 81% of respondents' monthly income is more than BDT 2000 and on the other hand, respondents without involvement with NGOs have very limited scope of earning money due to lack of involvement in IGA activities and as a result more than 84% has a monthly income of less than BDT 1000. The following table (6.2) reveals the relationship with NGOs and without NGOs in determining the average monthly income range of the rural women in Bangladesh.

Table 6.2
Income of the Respondents

Income	Women with NGOs		Women without NGOs	
	Frequency	Percentage	Frequency	Percentage
0-500	4	2.07	100	51.81
501-1000	12	6.22	62	32.12
1001-2000	21	10.88	17	8.81
2001-3000	62	32.12	8	4.15
3001-4000	64	33.16	2	1.04
4001-5000	17	8.81	4	2.07
5000 +	13	6.74	0	0.00
Total	193	100.00	193	100.00

Source: Akhter, 2022.

6.3 Classification of the Respondents Households by Land-ownership Patterns

The table below reports household ownership of specific categories of land. Land is a crucial asset and evidence indicates that there is a strong correlation between ownership of land, especially agricultural land and poverty or food security. The table makes particular attention to five categories of land ownership. These are: (i) Landless laborer (no own land or own homestead/ cultivable land less than 0.50 acres, (ii) Marginal Farmers (0.51-1.00) (iii) Small Farmers (1.01-2.50), (iv) Middle farmers (2.51-7.50), (v) Rich Farmers (7.50 +). However, Table-6.3 provides the quantitative data on the land-ownership pattern which clearly indicates the skewed distribution of land in villages under the study villages.

Table 6.3
Classification of Household by Land-ownership Categories of the Study Villages

Land-ownership categories (acres)	Women associate with NGO activities		Women not associate with NGO activities	
	Frequency	Percentage	Frequency	Percentage
Landless laborer (own no land or homestead/ cultivable land less than 0.50 acres	139	72.02	44	22.80
Marginal Farmers (0.51-1.00)	35	18.13	112	58.03
Small Farmers (1.01-2.50)	19	9.84	33	17.10
Middle farmers (2.51-7.50)	0	0.00	2	1.04
Rich Farmers (7.50 +)	0	0.00	2	1.04
Total	193	100.00	193	100.00

Source: Akhter, 2022.

Table 6.3 shows that the respondents' associated with NGOs were found to be the landless laborer (72.02%) and out of NGOs only 22.80%. It has indicated that, NGOs specially focus on landless and most marginalized communities. These groups, according to the NGOs criteria, constitute the rural poor in the study villages as well as program villages. Out of the total households associated with NGOs, 72.02% were landless laborer (own no land or homestead/ cultivable land less than 0.50 acres, 18.13% marginal farmers (0.51-1.00) and 9.84% small farmers (1.01-2.50). It has been noted that, there is no respondent involved in NGOs in the group of middle and rich farmer. On the other hand, 22.8% landless laborer (own no land or homestead/ cultivable land less than 0.50 acres) are identified and it has proven that still now unserved and under-served extreme poor households exists in study area. It is found that 58.03% respondents who are not involved in NGOs are marginal farmers (0.51-1.00), 17.10% small farmers (1.01-2.50), 1.04% middle farmers (2.51-7.50) and 1.04% belong to the rich farmers (7.50+) category. The patterns of ownership of land reflect the extreme deprivation areas and the projection of a good number of landless respondents is an indication of their vulnerability.

6.4 Educational Level

In many respects, education is a valuable asset for the marginalized population than any other available resource. This development intervention has been shown to have a positive influence on a variety of economic and social metrics. The respondents for the study had very low literacy and levels of education, as well as minimal occupational skills outside agricultural sector.

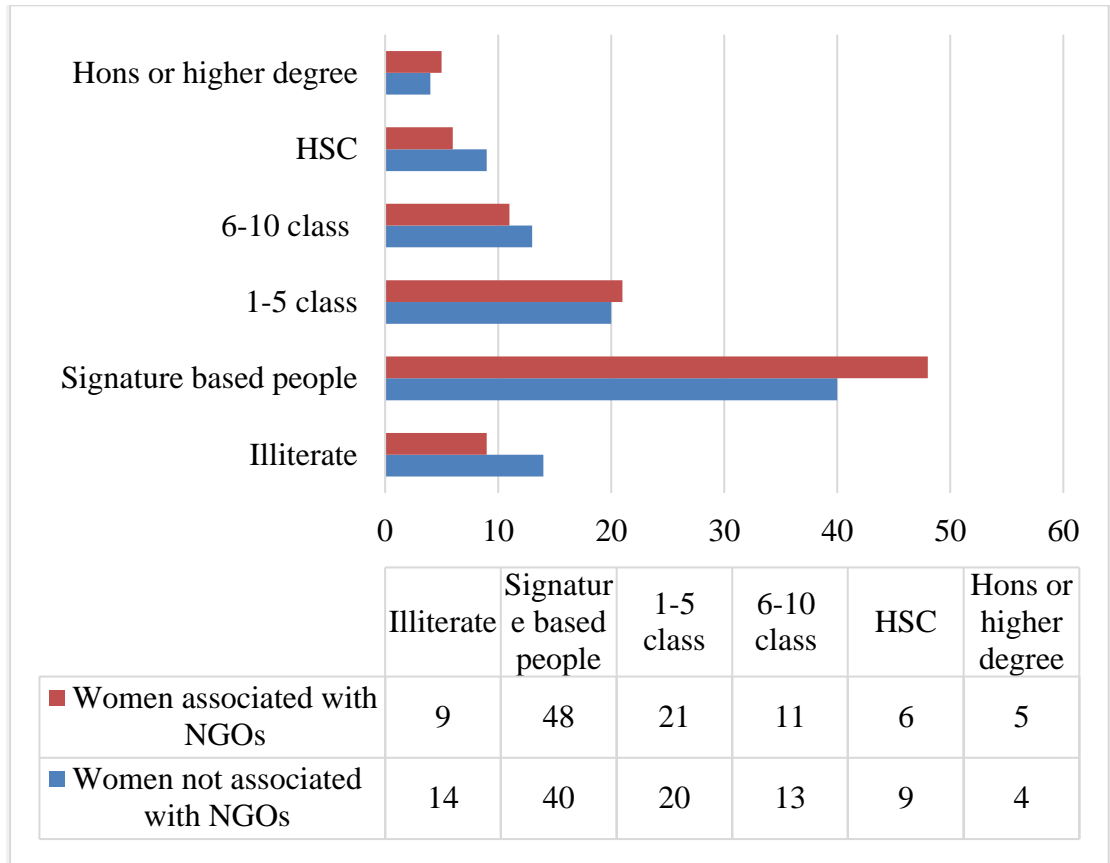


Figure 6.1: Educational status of the respondents
Note: Total sample for each group is 193.
Source: Akhter, 2022.

Education is referred to the ability of aiding learning which includes the development of a set of beliefs, ethics, attitudes, knowledge, skills and habits. Eleanor Roosevelt (1884-1962) memorably noted that education is a necessity for decent behavior as a citizen and the ability to survive as it enables individual to make a positive impact on the world around them (Roosevelt, 1930). For influencing changes in people's mindset and capacities, education is a critical element which can have a significant and permanent impact on not only the individual's living standards, but also to his or her societal circumstances. However, this study has attempted to investigate the educational status of women in the study area who are both associated with and not associated with NGOs, and it was discovered that 9% of women associated with NGOs are illiterate, while 14% of women who were not associated with NGOs fall into the

same category. Furthermore, the survey found that in the study area, 48% of women were involved with non-governmental organizations and were signature-based individuals, whereas 40% of women who were not affiliated with non-governmental organizations have this kind of educational competencies. Similarly, it was discovered that 21% of women who work for non-governmental organizations have educational standards ranging from 1 to 5, whereas 20% of women who do not work for non-governmental organizations have at the same level. According to the educational data, 11% of women who work for non-governmental organizations have a 6-10 class educational level, compared to 13% of women who do not work for non-governmental organizations. According to data on upper secondary education, only 6% of women who work for non-governmental organizations have a higher secondary school diploma, compared to 9% of women who do not work for non-governmental organizations. Notably, it has been discovered that 5% of women who work for non-governmental organizations have a higher education degree, such as an honors, master's or diploma, in contrast only 4% women who do not work for non-governmental organizations have the similar level of educational degree in the study area. However, among the women involved in NGO activities, the percentage of illiterate women is lower than women who are not involved in NGO operations. The majority of women connected to and not connected to non-governmental organizations are essentially signature-based and only have the ability or knowledge to sign in the study locale. Existing data suggests that women who are affiliated with NGOs have more empowerment than women who are not affiliated with NGOs.

6.5 Religion of the Respondents

Religion is both a belief and a social construct. Taylor (1920) defined it as a social-cultural structure that connects mankind to supernatural being(s). Religion directs our actions and keeps us on the correct track. Many faiths exist across the globe, including Christianity, Islam, Hinduism, and Buddhism. According to a global survey, the world's population is made up of 31.1% Christians, 24.9% Muslims, 15.2% Hindus, and 6.6% Buddhists. In contrast with the global picture, Bangladesh have a majority of Muslims with other diversified cross-cultural traits but the cultural identity of a large population is Bengali.

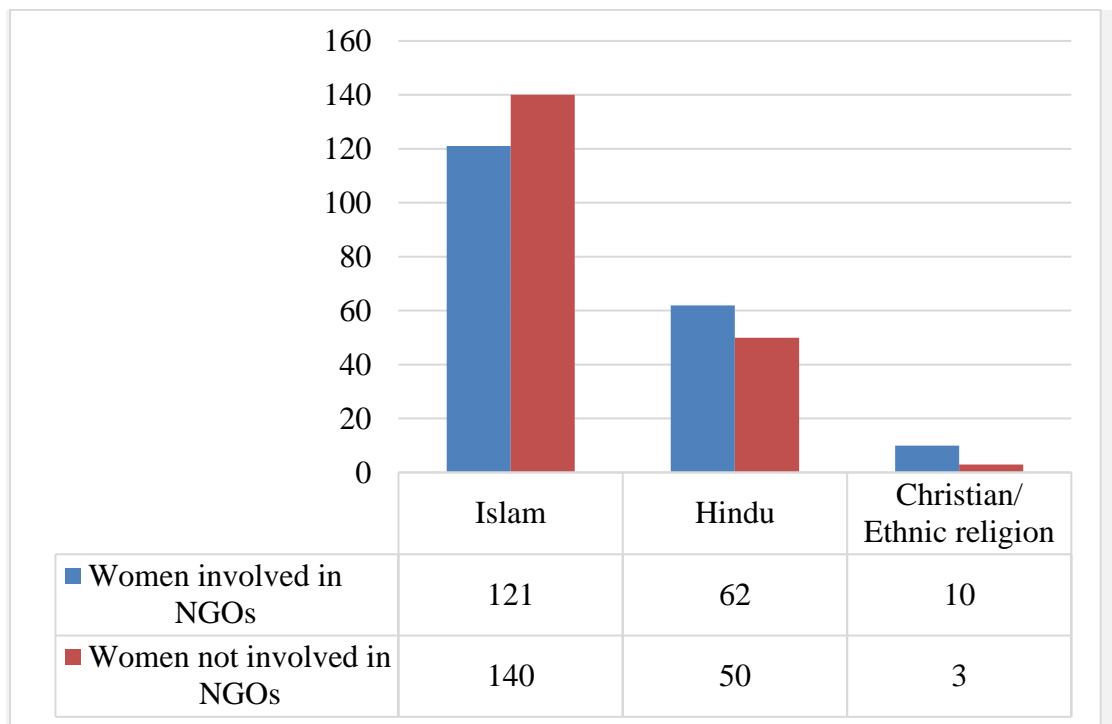


Figure 6.2: Religion distribution of the respondents.

Note: Total number of respondents for each group were 193.

Source: Akhter, 2022.

This research looked at the differences in religious identifications between women who are involved in and those who are not involved in non-governmental organizations in the study areas. Data showed data, 121 women involved with non-governmental organizations are Muslim or following Islamic culture, while 140 of non-

governmental organization women in the study areas follow the same religious culture. Furthermore, research has shown that 62 women in the study area who are involved with NGOs are Hindu, but only 50 of respondents without a membership of NGOs follow the same faith. Only 10 women connected with NGO's are Christian or are following Christian cultural identity whereas only 3 hold and follow the same religion in the study region. According to data on religious variables, Muslims make up about 90.8% of the population in Bangladesh, whereas Hindus make up 8.2 percent, Christians make up 1.0 percent, and Buddhists make up 1.0% (Pew Research Center, 2020).

6.6 Respondents' Family Structure

A family is a group of two or more people who are connected to one another by blood, marriage, or adoption and who live together. It would be called a family if a senior married couple, their adult daughter and her husband, and their two children, plus the older couple's nephew all lived in the same home or apartment. Due to a low dependency magnitude, sons now take responsibility of the family more than anytime else because previously the possibilities were less landlessness. As farm sizes are declining and the function of the farm economy is reducing, the process of family fragmentation is slowed down by the continuation of ancient living arrangements in which sons from their own families dwell on their father's property (Amin, 2010).

Table 6.4
Respondents Family Structure

Number of the member	Member of NGOs		Non-member of NGOs	
	Frequency	Percentage	Frequency	Percentage
2	17	8.81	10	5.18
3	62	32.12	33	17.10
4	48	24.87	46	23.83
5	31	16.06	56	29.02
6	19	9.84	34	17.62
7+	16	8.29	14	7.25
Total	193	100.00	193	100.00

Source: Akhter, 2022.

Data shows that majority of family member size of NGO members respondents are consist of 3 members (32.12%) and 4 members (24.87%) respectively. On the other hand, non-member respondents family size is comparatively larger, 5 members family size is 29.02% and 4 members family size is 23.83%. A common trend in family size in both respondents group is visible; more than six member's family size is comparatively less in both groups. That is an indication of successful implementation of birth control and family planning programs.

6.7 Age Structure

Population growth rate in Bangladesh has slowed down to approximately 2.3% (BBS, 2001) per year, but population growth remains a major issue. After analyzing the collected information and data, it is found that significant portion of the respondents belong to a group between the age of 26 to 35 years. It also supports the national distribution for the same age cohorts as reported in the 2001 population census.

Table 6.5

Age Distribution of the Respondents

Age Distribution	Number	Percentage
18-25	58	15.03
26-35	212	54.92
36-49	85	22.02
50 and above	31	8.03
Total	386	100.00

Source: Akhter, 2022.

The study areas have a higher proportion of respondents (54.92%) in the age between 26 and 35 compared to the national average where the national average for this age cohorts is 49%.

6.8 Gender Break-down Considering Heads of Households

In the study area, 151 households are female-headed. The percentage of female-headed households is higher than the national average as projected in the existing recent data-sets of different research documents. It is likely that this sample report higher percentage of female-headed households as there has been a higher incidence of extreme poverty within the study area. On the other hand, it has also observed that, the percentage of women headed households is higher among NGOs respondents (49%) compare to non-member of NGOs (29%). Migration (for employment) of adult males is another reason for high percentage of female headed households. Not surprisingly, female-headed households are often the poorest and the most excluded segments of the population.

Table 6.6
Gender Structure of the Household Heads

Gender	Number	Percentage
Male	235	60.88
Female	151	39.12
Total	386	100.00

Source: Akhter, 2022.

6.9 Access to Different Facilities

6.9.1 Access to Electricity. Access to electricity is an important factor that determines the reduction of poverty, particularly in rural areas. Access to electricity significantly varies according to socio-economic status, region, area and different socio-political factors. Most meaningful improvement has been found through the available data. Out of 386 respondents, 67.10% had confirmed that they consume electricity. Due to rapid expansion of rural electricity program, majority of the respondents received electricity facilities in contrast a significant portion (13.99%) of the respondents use solar powered electricity which is considered as an improvement in rural Bangladesh.

Table 6.7
Source of Light of the Respondents

Source	Number	Percentage
Kerosene /Candle	73	18.91
Electricity	259	67.10
Solar	54	13.99
Total	386	100.00

Source: Akhter, 2022.

6.9.2 Sources of Cooking Fuel. Straw and plant residuals are the primary sources of cooking fuel (63.99%). Cooking fuel sources naturally dependent on the availability of these materials. Due to people’s heavy dependency on agriculture, unused straw and plant residuals is the mostly likely and common source of cooking fuel in the study area. On the other hand, due to access to electricity connection, a significant portion of the respondents (12.44%) were using electricity for cooking.

Table 6.8
Source of Cooking Fuel of the Respondents

Sources	Number	Percentage
Wood	60	15.54
Plant Residuals /straw	247	63.99
Rice Chaff	14	3.63
Charcoal	17	4.40
Electric heater	48	12.44

*Multiple response were active

Source: Akhter, 2022.

6.9.3 Access to Drinking Water. Tube-wells remain the principal source of drinking water for rural population. 100% of the respondents regularly drink tube-well water. Tube-wells are observed to be the only source of water for drinking, cooking and washing in the study-areas. Although many poor households among the respondents do not have their own tube-wells, most households are able to access drinking water from neighbors’ tube-wells.

Table 6.9
Access to Drinking Water

Source	Number	Percentage
Tube well	386	100.0
Dug Well	0	0
River/Pond	0	0
Others	0	0
Total	386	100.0

Source: Akhter, 2022.

6.9.4 Sanitation Practice. Approximately 96.5% of households have access to a latrine. Use of these latrines is less certain. For example, among those households that reported having children under 5 years of age, dispose child’s feces mostly in the outdoors (not in a latrine). This is a worrying trend and an indicator that perhaps latrines are not put to optimum use.

Table 6.10
Using Status of Toilet

Using source	Number	Percentage
Sanitary latrine	262	67.88
Pit latrine	110	28.50
Open field	14	3.63

*** Multiple responses

Source: Akhter, 2022.

Respondents were enquired regarding the type of latrine used by different members of the households. Pit latrines were found to be in use in 28.5% cases, and ring slab/ sanitary latrine were observed in 67.88%. Access to a toilet is a necessary but not a sufficient condition to ensure a hygienic environment. The result of the status of using toilet indicates a high access to toilet facilities, but that does not mean that those toilets are being used and maintained properly. Due to involvement with of various GOs and NGOs programs, a significant portion of the respondents have access and are using sanitary latrine.

6.10 Savings and Spending Abilities

Savings is the act of accumulating funds without utilizing them. Savings minimize consumption while increasing the amount of deposits available for future spending. According to economists, the majority of people in emerging and impoverished countries lack enough savings. In 2019, Bangladesh's private savings rate increased to Tk. 6067.90 billion from Tk. 5138.92 billion in 2018 (Bangladesh Ministry of Finance). Bangladesh's gross domestic product has increased rapidly in the last few years, which has resulted in an increase in private savings. According to the World Bank (2019), there was a 35.687% gross savings rate in 2019 but it was somewhat lower in June 2020 with 30.1% (CEIC, 2020). These statistics demonstrate that a sizable segment of the population in Bangladesh is still have no or little saving for future. It is noted that this low savings rate is the result of a little wage and high expenses of living. Likely, Agarwal and Sahoo (2009) claim that savings rates have been largely determined and impacted by economic growth, dependency ratio, interest rate, and bank density.

Table 6.11
Savings and Spending Abilities

	Women involved in NGOs	Women not involved in NGOs
Status of Savings		
No	22 (11.40%)	131 (67.88%)
Yes	171 (88.60%)	62 (32.12%)
Places of savings		
Home	14 (8.19%)	9 (14.52%)
NGOs	144 (84.21%)	0 (0.0%)
Associations	3 (1.75%)	12 (19.35%)
Banks	6 (3.51%)	35 (56.45%)
Stores	2 (1.17%)	2 (3.23%)
Government organizations	2 (1.17%)	4 (6.45%)
Total (n)	171 (100.0%)	62 (100.0%)
Spending ability		
No	15 (8.77%)	35 (56.45%)
Yes	156 (91.23%)	27 (43.55%)
Total (n)	171 (100.0%)	62 (100.0%)

Source: Akhter, 2022.

According to different studies, NGOs micro finance groups have contributed largely in increasing rural people's savings rates. Numerous non-governmental organizations (NGOs) like BRAC, ASA, ESDO, TMSS, and RDRS are dedicated to conserving and strengthening the financial capability of the poor and vulnerable group of people. These organizations give microcredit to the impoverished women and act as a savings bank by pooling weekly collections. However, during the field data collection on women's savings in the research areas, it was discovered that money saving capacity between women connected with NGOs and women who are not involved with NGOs is very different. Most of the women affiliated with NGOs (88.6%) are able to save money, whereas the majority of women not affiliated with NGOs (67.88%) are unable to save money. This disparity may be explained by the fact that the majority of women not linked with NGOs are not economically active, whereas women who are affiliated with NGOs are able to save money and, as a result, can plan for the future. 32.12% of women who are not affiliated with NGOs have the capacity to save and they have gained this capacity via their involvement in other economic pursuits other than their involvement with NGOs.

It is discovered that over 84.21% women involved in NGOs save their money in various NGOs in their community (Table 6.11). NGOs collect weekly funds for depositing women's savings and repay them after a certain period of time. Additionally, 8.19% of women affiliated with non-governmental organizations save money at home, while 1.75% save money in their local associations and *Samities*. In the research areas, village *Samity* serves as an essential location for women to deposit their savings. Furthermore, it is found that 3.51% of women in the research areas deposit their funds in both public and private banks, 1.17% in native business owners, and 1.17% in agencies of the government.

On the contrary, savings patterns vary significantly among women who are not affiliated with non-governmental organizations. None of them have savings accounts with any NGOs; rather, they have accounts with numerous banks, governmental entities, and local groups. The study had discovered that 14.52% women in this study save money at home (without any increase of interest). They save money for their husbands or parents or kids. 19.35% save their money in local organizations (interest may include). Women in this category save majority of their savings (more than 56.45%) at banks (mostly with interest), 3.23% at local business, and 6.45% at public institutions. Microfinance institutions (both public and non-profit) in Bangladesh usually paid 6% interest on member's deposits (according to the MRA rules) (Bangladesh Microfinance Country Profile, 2006). Nevertheless, the findings of this research show that NGOs serve an important function as a bank for disadvantaged women in the study region by collecting and depositing money as savings.

In terms of spending capacity, it is discovered that 91.23% of women linked with NGOs who can save money are capable of using their savings and 8.77% do not have the capability of using their savings according to their own preferences. On the other hand, it is discovered that 43.55% of women who are not affiliated with NGOs can save money and have the capacity to spend their savings, and 56.45% do not have the capability of using their savings according to their preferences in the study areas.

Women's control over their wages is the most critical indicator of their empowerment in family. 32% of presently married women who earned cash claimed that they made the majority of decisions regarding spending their earning; 54% stated that they made collaborative decisions with their spouses; and 13% reported that their husbands made all of the decisions. Women indicated that only a very tiny percentage of other people had a say in how their wages would be spent. Women aged 45-49 are

less likely than their younger counterparts to make their own financial choices (28% compared to 34% of women aged 15-19). Nevertheless, as women grew older, they are more likely to make joint decisions with their male partners. Women with fewer children are more likely to make financial decisions on their own, whereas women with more children are more likely to make financial decisions with their spouses. Additionally, when decision-making and control over resources are analyzed regionally, it is found that urban women are more likely to make their own decisions regarding the usage of their wages than rural women (39% VS 29%) (BDHS, 2014). In addition, legal rights to control over acquired or allocated resources are restricted to women in family. Women in rural regions are robbed of their own rights to resources, and as a consequence, they live in abject poverty. In comparison, women who can spend money have the ability to invest their earnings in a variety of activities related to their life and those of the others, such as buying products, home appliances or saving in a bank, insurance company, non-governmental organization, or other association. Thus, from the study, it can be said that most women who belong to non-governmental organizations can spend their savings for any reason, including depositing them in banks or non-governmental organizations but only a small group of women who are not affiliated with non-governmental organizations can do this. However, the study has revealed that women who are involved with non-governmental organizations have more savings and spending capacity than women who are not affiliated with non-governmental organizations.

Increasingly, the role of women in business is seen as an advantage to economic growth globally. A mere 7.21% of Bangladesh's micro and small enterprises were owned by women, whereas 17% of the workforce was female (Bangladesh Economic Census, 2013). In order to stimulate women's engagement in business, loans are being

offered by the government, commercial banks, and non-governmental organizations (NGOs). A wide variety of people, corporations, and other entities lend money. A debt is created in the borrower's name, and this loan is generally repaid with interest. Interest is imposed in order to make use of the principle and keep the loan active.

A wide range of needs, including medical expenditures, schooling, beginning an enterprise, or an agricultural endeavor necessitate Bangladeshi citizens to turn to banks for financial assistance. There are four kinds of organizations in Bangladesh that are active in microfinance: one of the most prominent is Grameen bank, followed by other non-governmental organizations like BRAC, Proshika, ASA, BURO-Tangail and commercial and specialized banks (BB, 2002). For the most part, NGOs work with and for women and landless rural and poor people (Pine, 2010). There is a higher likelihood that women in rural regions may seek out non-governmental organization loans (NGOs). BRAC, ASA, ESDO, and TMSS are just a few of the many non-governmental organizations (NGOs) in Bangladesh that lend money to women in need. A wide range of loan alternatives are available from them, including housing and general loans. Rural commerce, transportation, rice husking, food processing, small companies, and other such income-generating activities were all typical usage for loans (Pine, 2010).

The most common way for small, medium, and big enterprises in Bangladesh, as well as for individuals in the country's outlying regions, to improve their financial situation is to get a loan. The majority of women living in rural or remote regions of the country lack the financial resources to make a significant contribution to their families' well-being via income-generating activities. It's challenging for anybody and rural women in particular to start anything new or enhance their entrepreneurial skills. As a result, it is essential for women to get loans from various government, non-governmental, or financial organizations. They are able to improve their venture's funding and expand their operations using money from the loans that they get from a variety of sources. In the study, the researcher had discovered that women who work

for non-profit organizations are more likely to take loans (92.75%) whereas women who are not affiliated with non-profit organizations are less likely to take loans (12.95%). Women who work for or are affiliated with non-governmental organizations often borrow money from them.

Numerous governments, private, and non-governmental organizations provide financial assistance to rural poor women in Bangladesh, including banks (Sonali bank, Islami bank, Krishi bank, Janata bank), corporate financial institutions, and well-known non-governmental organizations (TMSS, ESDO, BRAC, and ASA). Bangladesh bank supervises and inspects all financial activities of these NGOs. The quantity of money available to women entrepreneurs, as well as the number of people taking loans, both have grown dramatically in the last couple of decades as a result of the involvement of Bangladesh Bank. Most micro-finance institutions' (MFIs) clients are women, and half of those clients belong to micro, small, and medium enterprises (MSMEs).

*Table 6.12
Taking a Loan & Sources of Loan*

	Women involved in NGOs	Women not involved in NGOs
Status of taking loan		
No	14 (7.25%)	168 (87.05%)
Yes	179 (92.75%)	25 (12.95%)
Total	193 (100.0%)	193 (100.0%)
Sources of loan		
Banks	15 (8.38%)	6 (24.00%)
NGOs	162 (90.50%)	0 (0.0%)
Other (Relatives, traditional Money lender, etc.)	2 (1.12%)	19 (76.00%)
Total	179 (100.0%)	25 (100.0%)

Source: Akhter, 2022.

90.50% women in the survey were found to use NGOs' microfinance programs to get loans, compared to just 8.38% who used banks (table 6.12). The region has a number of government-owned banks, including Rupali Bank, Rajshahi Krishi Unnayan Bank, Janata Bank, and Sonali Bank. These banks provide financial services to the

community. ESDO, BRAC, ASA, and Grameen bank are some of the important NGOs functioning in the research area and providing loans for women. Local financial associations, governmental, and non-governmental groups in the mentioned research areas operate together. Women borrow from NGOs for a variety of reasons, as most of them would otherwise be unable to get them from traditional financial institutions. People may get loans from banks and other financial organizations if they meet specific requirements, such as providing collateral. The majority of the society's backward or poorer members are unable to meet these requirements for a loan. NGOs and microfinance organizations, on the other hand, provide low-interest loans to the less fortunate members of the society with a variety of flexible repayment options. Non-profit organizations help the ultra-poor families of the ultra-poor students who are graduating from high school, while banks provide money or assistance to those with fixed assets or fixed deposit money with the bank. As a result, the majority of women involved in non-governmental organizations (NGOs) rely on NGOs' microfinance programs for their financial needs.

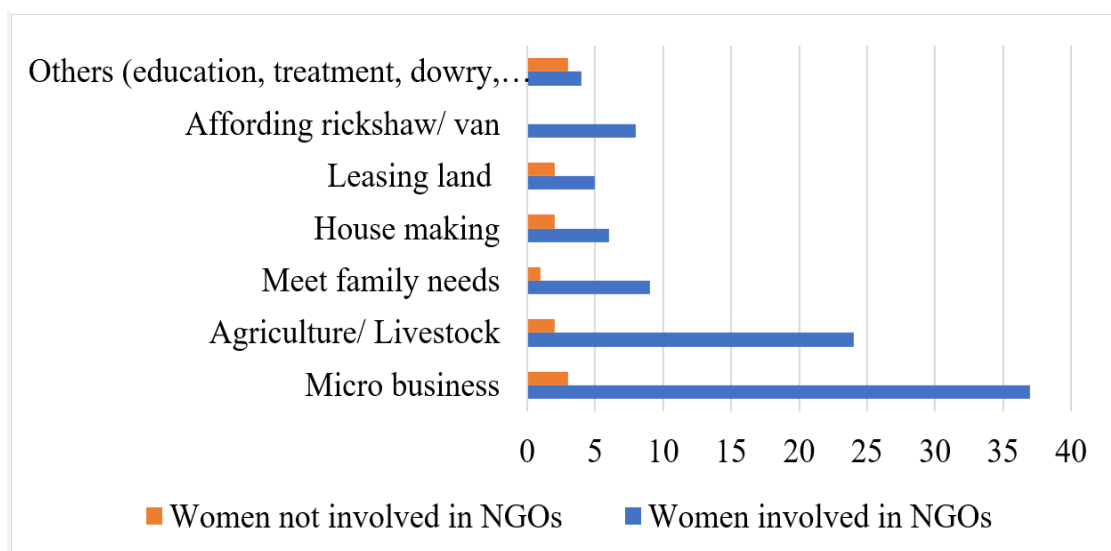


Figure 6.3: Purpose of lending loan
Source: Akhter, 2022.

Women who are not affiliated with NGOs have also been found to borrow money from family members and commercial money lenders (on high interest rate). In order to get more women to involve in the economy, entrepreneurship development is required. Because women are more likely than man to put their earnings back into their families and communities, studies show that female-led businesses may significantly boost family income and economic development.

Women who have taken out loans from NGOs are more likely to utilize the funds to start their own small business (39.79%) or to expand their existing operations locally. To be self-sufficient, women in the study region are eager to start their own businesses. Additionally, 25.80% of the NGO-affiliated women have reported to taking out loans for livestock or for agricultural sector. They have utilized loans to purchase seeds, cultivate their land, and fertilize it in order to obtain crops such as rice in the harvesting season. To meet their family's necessities, 9.68% of the women surveyed had taken out loans. With their husband's help, they all work together to satisfy the requirements of their close acquaintance. Loans from non-profit organizations assist them in dealing with issues such as their husband's joblessness, their children's daily needs, and their shopping. In addition, 6.45% of NGO-affiliated women have taken out a loan to build their home. Significantly, despite the limited number of non-member NGOs borrowing loans in contrast to women members with NGOs, it was determined that women who have taken loans use the money largely for health, continuing education of the child or marriage (using money as dowry) (23.08%) and setup of enterprises (23.07%).

As a result, NGOs' microfinance initiatives can be credited with significantly enhancing women's socioeconomic situations via increased financial capacities and economic growth. As a consequence, Bangladesh developed a reputation as a

microcredit center, and numerous countries throughout the world has adopted Bangladesh's model of micro-finance (Hasan and Malek, 2017). Every microfinance institution offers substantial quantities of money to rural women who are in destitute. BRAC granted most loans to micro-enterprises in 2017, according to the Credit and Development Forum. There has been an increased trend in receiver diversity and branch range. According to a research, loan disbursement growth indicated that demand for loans has increased as the economy strengthened and economic activities have increased (Light Castle Partners, 2019).

6.11 Social Involvement

Taking part in the collective group was referred to as involvement in social activities since it includes a broader range of social responsibilities and obligations (Avison et al, 2007). Feminist theorists believe that women's empowerment is aided by a society that promotes an environment that allows women to carry out their societal roles and responsibilities. Social engagement and involvement are crucial for women's empowerment. Empowerment of Women depends on many contributing social relations and communications including social norms, and values. As a consequence, people are forced to adapt to the social norms of their area or locality. Women may better understand their rights and grow as individuals by talking to and engaging with other social stakeholders.

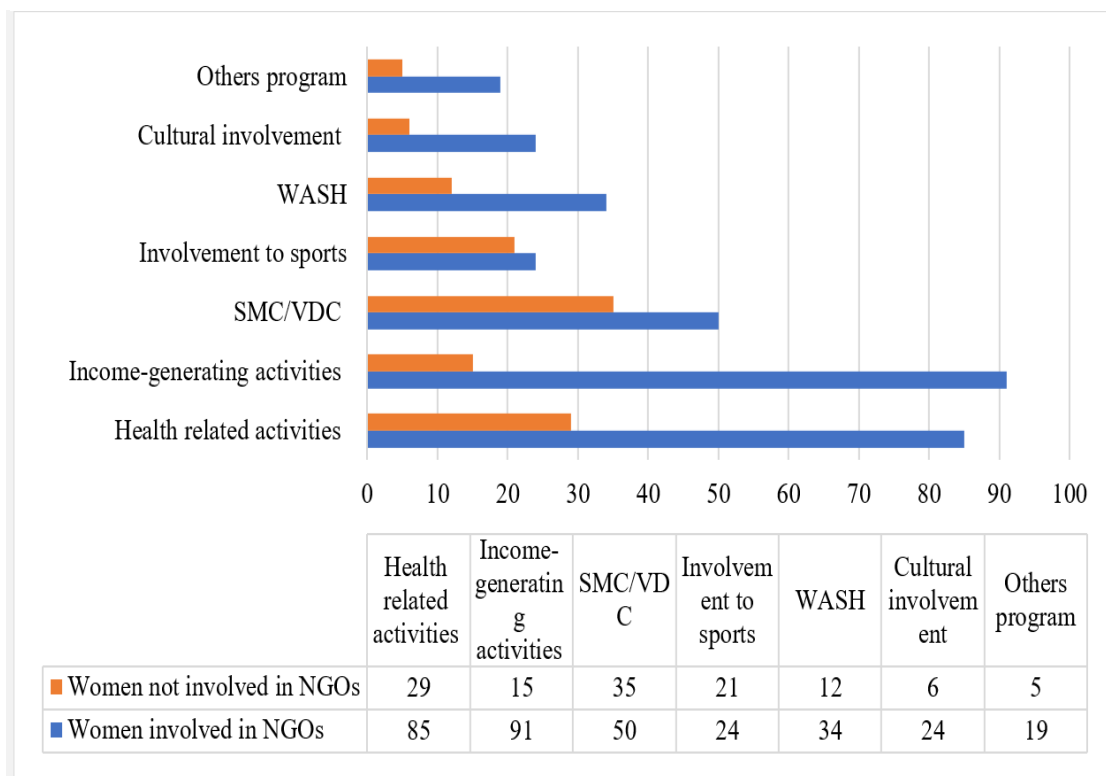


Figure 6.4: Respondents' status of involvement to social activities
Source: Akhter, 2022.

Females are traditionally viewed as housewives who take care of their family and emphasize their children's well-being. But this belief and practice is evolving day-by-day. Along with their traditional tasks, women are now participating in and participate in a variety of social activities.

Figure 6.3 shows that all women involved in NGOs engage are also taking part in some form of social action. However, it is discovered that 85% of women in the research areas are involved in health-consciousness building activities. Health consciousness-raising activities include meetings, seminars, group discussions, family gatherings, visiting other women's homes, and participation in health consciousness-raising programs and trainings provided by non-governmental groups and government agencies. The women who were engaged in health awareness-raising initiatives were motivated to do so by their husbands or family members. Additionally, the study finds that 91% women were engaged in income-generating activities. This group of women

believes that they spend the majority of their leisure time with their husbands or other family members in order to assist the family. It is understood that skill development is necessary for improving output, and so, taking training to build skills is very beneficial for women's capacity development. Women affiliated with non-governmental organizations are heavily involved in sports, water, and sanitation (24% and 34% respectively) activities. They engage in a variety of activities aiming at promoting social inclusion, involvement, and growth.

Also, it is found that most women who aren't part of a non-governmental organization are less likely to do any kind of social work (55%). They're mostly interested in health-related activities (29%) and generating money (15%). They also do SMC/VDC (35%) and play sports (21%). After evaluating and comparing the data, it can be found that women connected with NGOs have larger engagement in social involvement/activities than women who are not affiliated with NGOs. The data also revealed that, many women are speaking out against dowry, fundamentalism, oppression against women, eve-teasing, and other societal issues in order to enhance women's social status. Thus, it can be concluded that the majority of women in the research region continue to participate in health-promoting activities, income-generating activities, and skill development training programs. Nonetheless, women affiliated with NGOs are much more involved in the aforementioned activities than women who are not affiliated with NGOs.

Chapter Seven: Functions of NGOs & Women

Non-governmental organizations are formed with benevolent projects and volunteer attempts to promote the well-being of vulnerable groups of Bangladesh. They supplied social services by forming groups and amassing funds. At present, majority of the NGOs focus on microcredit and certain development projects as part of their overall activities. They are executing a variety of development projects aimed at improving the socioeconomic status of impoverished people and vulnerable women. In rural parts of Bangladesh, for example, health programs such as cleanliness and sanitation, basic education with a focus on early progress, economic initiatives such as microfinance and revenue generating actions, and public awareness campaigns through proclamation and training are undertaken. However, in order to accomplish the objective of exploring and evaluating current NGO interventions aiming at fostering an enabling environment for rural women empowerment, this segment discussed all the current programs and developmental initiatives, training programs, awareness building campaigns of the NGOs which brought changes in women's life.

7.1 Familiar about NGO activities

NGOs have come to rescue the impoverished and underprivileged who doesn't have fundamental things like food, clothes, health care and education. Most of the people of rural Bangladesh are engaged in agriculture either directly or indirectly but agriculture is a more conventional industry which is not able to provide employment opportunities for rural populations, particularly landless individuals for a long time. As a result, NGOs are attempting to alleviate poverty via the participation of the poor and disadvantaged. In Bangladesh, the primary objectives of NGOs are organizing people, raising awareness, and assisting them to become more development-centered (Hamilton, 2018). These non-governmental organizations respond to the needs and concerns of marginalized farmers and women. Numerous well-known NGOs in

Bangladesh, including ESDO, Oxfam, BRAC, HEED Bangladesh, CARE International, Wikimedia foundation, RDRS, ASA, Caritas Bangladesh, World Vision, Grameen bank, Manbik sahajjo songstha, Sonar Bangla and TMSS collaborate with women to help them in improving their socioeconomic status. They provide multiple services that includes but not limited to microcredit, human rights, health care, female leadership, and education (Zohir, 2004).

The programs and operations of NGOs have extended to encompass group formation, microcredit, agricultural promotion, training, skill development, water and sanitation, formal and informal education, health and nutrition, family planning and welfare, and IGA. These initiatives are intended to assist the under privileged people of the society in achieving socioeconomic empowerment. However, owing to communication and distribution barriers, the majority of people are unaware of the programs and activities of non-governmental organizations. It is interesting to note that women who participate in most of the non-governmental organizations' programs and activities possess knowledgeable regarding the various types of non-governmental organizations and their activities.

*Table 7.1
Familiar About NGOs Activities*

Name of the NGOs	Activities	Member of NGOs	Non-member of NGOs
ESDO	Micro-Finance, Education, Health, Disaster reduction	179 (92.75%)	98 (50.78%)
ASA	Microcredit, Education	77 (39.90%)	33 (17.10%)
BRAC	Micro-credit, Education, Health	112 (58.03%)	37 (19.17%)
Grameen Bank (not NGO but similar Character)	Micro-credit	139 (72.02%)	39 (20.21%)
Others	Micro-credit and Training, Health	164 (84.97%)	50 (25.91%)

Source: Akhter, 2022.

This study has found that 92.75% women affiliated with NGOs believed that ESDO is involved in a variety of programs, including microcredit, PREMDIP, PROSPERITY, ENRICH, PROMOTE, vocational training, health, education, cow rearing, seeds and disaster relief while only 50.78% of women outside NGOs were aware of ESDO's ongoing programs (Table 7.1). Additionally, it was discovered that ESDO was inextricably linked to the ultra-poor and marginalized populations. The population of the study area has already benefited from positive improvements in their everyday lives as a result of their involvement in ESDO's development activities.

Additionally, the survey showed that 39.90% women involved with non-governmental organizations believed that ASA was active in the study region via micro credit programs. Additionally 58.03% women affiliated with NGOs opined that BRAC primarily implemented two kinds of development projects within the study area, including microcredit and education for women and their children. BRAC operates schooling programs that provide educational assistance to impoverished students in the study area, such as books, pencils, school bags, uniforms, money, and scholarships. 72.02% of women involved with non-governmental organizations were aware of Grameen Bank's microcredit program, but only 20.21% women outside of NGOs were aware of Grameen Bank's microcredit program.

Additionally, 84.97% women involved with NGOs were aware of microcredit, health, and training programs offered by the RDRS, TMSS, and WV, but only 25.91% of women outside NGOs were aware of these programs and activities. Specifically, women who are affiliated with NGOs have a greater understanding of the organizations' activities and services. This is because awareness of the programs and services offered by NGOs enables women to get vital support and services tailored to their specific requirements. Certain non-governmental organizations (NGOs) in the study area

primarily focus on microfinance activities and, to a lesser extent, training for women. For example, World Vision focuses on training and development in the study area whereas TMSS, Sonar Bangla, RDRS, *Manbik sahajjo songstha's* current projects mostly focuses on microcredit. Thus, it can be concluded that only ESDO is engaged in integrated development activities such as microcredit, cow rearing, education, health, vocational training, disaster reduction, and seed production, as well as ongoing programs and special projects such as Enhancing Resources and Increasing Capacities of Poor Households (ENRICH), Promotion of Ethnic Minority and DALITS for Improvement Program (PREMDIP), and Protection, Motivation, and Empowerment of Disadvantaged Persons (PPEPP).

7.2 Understanding about Developmental initiatives of NGOs

The goal of development refers to a scenario in which stakeholders are better off than they were before. All facets of life, including social, economic, political, cultural, and religious activities are affected by the process of change. A variety of initiatives, such as those aimed at improving social conditions, the economy or the environment, were adopted and put into action (UNDP 2020). In this connection, it is important to note that economic, social and environmental progress must be intertwined and mutually reinforcing for long-term development. Due to the vast range of poverty that is still existing in Bangladesh, a wide range of development initiatives have been undertaken by several NGOs. Education, human rights, gender equality, health, infrastructure, democracy, religious views, social values, and the environment are just a few of the many neglected areas that must be strengthened in order to improve the quality of life for the people of Bangladesh.

The United Nations Development Program (UNDP) focus on poverty alleviation and economic process, human rights, democratic governance, socioeconomic vulnerability reduction, promoting female advancement and gender equality, and energy management in order to make a significant contribution in the economy of Bangladesh. As a consequence of several development initiatives, such as increasing awareness, developing skills, and providing education, progress toward gender equality and the advancement of women is inextricably linked to this empowerment (UNDP 2020).

NGO strive to improve the well-being of the community's most disadvantaged residents at all fronts: social, economic, health, educational, and cultural. While 94.82% of those involved with NGOs were aware of the NGOs micro-credit program, only 61.14% female participants who were not involved with NGOs were aware of the micro-credit program (Table 7.2). The general consensus in Bangladesh regarding the functionality of NGOs is related to Micro-credit programs as their primary focus and it is true as well as the majority of non-governmental organizations in Bangladesh engage in microfinance operations to help rural women to better manage their finances. In the long run, these initiatives hope to increase the quality of life for women through empowering them. Millions of impoverished and pro-poverty affected individuals in our country are profoundly impacted by micro-finance initiatives. Increased IGA (Income Generating Activities) serves to boost rural populations empowerment by providing them with better access to development programs, which in turn helps to reduce poverty.

Table 7.2
Degree of Understanding of Developmental Activities

	Members of NGOs	Non-Members of NGOs
Micro-credit	183 (94.82%)	118 (61.14%)
Food security	83 (43.01%)	27 (13.99%)
Social consciousness	156 (80.83%)	104 (53.89%)
Gender & Women Empowerment	151 (78.24%)	54 (27.98%)
Education	168 (87.05%)	98 (50.78%)
Environmental development	69 (35.75%)	6 (3.11%)
Disaster Management	104 (53.89%)	10 (5.18%)
Others	37 (19.17%)	4 (2.07%)

*Multiple responses were active
Source: Akhter, 2022.

At the family, community and national levels, the availability of food supply and distribution must be ensured so that everyone has enough food to eat. Ensuring food security by providing necessary foods at all times is an important part of achieving food security. In this regard, the availability and accessibility of food are two aspects of food security. NGOs all around the country are trying to make food available and accessible to the society's most disadvantaged and vulnerable members. 43.01% of women affiliated with NGOs were aware that NGOs were working to provide food security for the poorest members of society in comparison only 13.99% of the respondents who were not affiliated with NGOs had knowledge regarding food security issue.

For example, NGOs offer various food-related services, such as distributing seeds of vegetables, grains and pesticides and providing training on such tasks. In this study, it is found that 80.83% women who are involved in NGO works were aware of the organizations' efforts to raise social awareness through activities like IEC materials (poster and leaflet) distribution, campaigning, organizing educational and health-

awareness-focused events, etc., and 53.89% women who are not involved in NGOs have knowledge regarding these activities. They have also expressed that NGOs are working to raise awareness among women regarding their rights and social responsibilities via awareness-raising campaigns.

NGOs are increasingly emphasizing on women's perspective or a gender-based approach in their efforts to promote a more equal society for all. Gender-based and gender sensitization programs are being implemented all over the country to help achieve the SDG's 10th goal of reducing inequalities. More than seventy-eight% of women affiliated with NGOs had reported that their organizations were engaged in gender-based development activities. For example, some NGOs are working to improve the lives of women by eliminating mental torture, protecting wives against beatings or physical oppression, allowing women to make decisions in the family and ensuring equal access to wealth and savings. In contrast only 27.98% respondents who are not involved in the activities of NGOs were aware of the NGOs' gender-related activities.

Developing countries believe that education is the most important factor in economic and social advancement and development. An increasing number of NGOs are promoting and disseminating education and educational facilities in developing countries like Bangladesh. 87.05% women involved in NGOs were aware of their organizations' educational initiatives, compared to 50.78% women outside of these organizations. On top of all this, they had said that NGOs had set up a school program for out-of-staters and equipped them with everything they needed to succeed in school.

According to the findings, 35.75% women working in NGOs were aware of the organizations' environmental initiatives. Only 3.11% of women outside NGOs were aware of environmental development projects run by NGOs. However, as the effects of climate change is growing, it is essential that people have a working understanding of

environmental issues and NGOs environmental projects and that will make our communities climate-resilient and ensure sustainability in future.

According to the findings of the study, 53.89% of the women involved with NGOs were aware of the organizations' efforts to avert disasters. In contrast, just 5.18% of women outside of NGOs were aware of disaster-related events. NGOs are implementing large-scale programs in the study area to prevent natural calamities and working in building community strength, including increasing public awareness about the effects of disasters, training women to take preventative steps in advance of disasters, and providing mental support, food facilities and sanitary facilities to meet disasters head on.

7.3 IGA Training Sessions

Capacity building training is the process of acquiring information and abilities in a certain area. This strategy helps women and men for working with confidence and with productivity. Besides that, it enhances the trainee's capacity and aptitude for dealing with a circumstance through sharing knowledge and skills. This technique is used to increase performance, satisfaction, morale, consistency, productivity, quality, innovation, and correcting shortcomings. As a consequence, both the organizations and the participants gain and their activities retain a high level of quality (Nez-Cacho et al., 2014). NGOs in Bangladesh conduct different types of training for rural women's development which includes capacity building, awareness raising, skill development, and emergency response training. Capacity building is important for women's empowerment as it secures their lives and futures, and promote their overall growth and well-being. Throughout the world, capacity building is thought to be an important measure productivity and effective empowerment. This research has found that many

women were being trained by NGOs, and it was found that 129 out of 193 women who had been interviewed had attended some sort of training with 104 of them had received training from NGOs, nine had received training from government institutions, four had received training from private institutions, and four had received training from other institutions (Table 7.3). Numerous NGOs around Bangladesh are interested in giving skill development training to untrained population in order to transform them into human resources. For example, BRAC-ISD offers a variety of vocational and technical training programs. ESDO's EIT (Eco Institute of Technology) also provides vocational and technical skill development training via programs such as Be-Skillful, PROVATI and others.

Table 7.3
Respondents' Attainment to IGA Training Sessions

	Member of NGOs		Non-Member of NGOs	
	Frequency (n)	Percentage (%)	Frequency (n)	Percentage (%)
Status of receiving training				
No	64	33.16	118	61.14
Yes	129	66.84	75	38.86
Total	193	100.00	193	100.00
Training Providers				
Government Institutions	17	13.18	54	72.00
NGOs	104	80.62	0	0.00
Private institutions	4	3.10	15	20.00
Others	4	3.10	6	8.00
Total	129	100.00	75	100.00
Types of Course (*Multiple response were active)				
Livestock Training (e.g., Dairy/Beef Fattening)	73	56.59	48	64.00
Training on Vegetable Gardening	83	64.34	39	52.00
Training on Entrepreneur Development (Small Business)	95	73.64	17	22.67
Training on Rug Making/Jute Work	58	44.96	58	77.33

Training on Poultry	89	68.99	0	0.00
Training on Sewing	25	19.38	25	33.33

Source: Akhter, 2022.

Besides that, only 75 of the total 1193 respondents (women who were not involved in NGO activities) got training. It was discovered that 54 of them obtained training from government institutions, 15 received instruction from commercial institutions, and 6 received training from others. Although the government of Bangladesh offers a good number of trades-based training to unskilled people, building a pleasant and profitable environment for the government programs is difficult; instead, NGOs provide skills training programs while maintaining food, accommodation and financial assistance.

The survey found that among the 129 respondents who got training, 73 received training on livestock and 83 women received training on vegetable gardening. Additionally, they were seen receiving instruction from NGOs on domestic animal husbandry (poultry, goat, cow, and duck), women empowerment, family planning, forestation and agricultural production. The data shows that most of the women in the study area were trained by NGOs in their community. Out of 129 respondents, 95 obtained further training in Need based IGA training, 58 in jute work, 89 in poultry, and 25 in sewing. They get training from NGOs on a variety of topics on agricultural production, including how to increase crop production, process of making compost fertilizer, and ways of cultivating in an environmentally responsible manner. According to the respondents information, NGOs also motivated them for different agricultural diversification technologies like potato, muster seed etc. It has also been observed that women who are not involved in NGOs activities had also taken training in different livelihood skills; 48 among them had received training in livestock (cow, goat, hen, and duck rearing), 39 received training in vegetable gardening, 17 received training in

entrepreneur development, 58 received training in jute work, and 25 received training in sewing.

A major portion of the respondents who were member of NGOs had received skilled training on livestock and agricultural production, whereas respondents' non-members of NGOs had received insufficient training in comparison with women member with affiliation with NGOs. Unfortunately, 33.16% of women member with NGOs and 61.14% of women non-member of NGOs remain unskilled, with little opportunity to learn necessary skills. NGOs have successfully delivered a good number of vocational skills development training but members remained unemployed due to a number of factors, including insufficient knowledge and understanding, conventional family traditions, cultural barriers, and insufficient incentives. Ortega (2016) suggests three lessons for increasing women's engagement in vocational training: understanding women's motives and incentives, defining ways for overcoming restrictions, and building female participants' support networks.

7.4 Changes Through IGA Training Courses

Most rural women were either got married at an early age or had dropped out of primary school as a result, a major portion of the population would face challenge and their economic potential would not fully exploited because of ignorance. According to the most recent national statistics of UNESCO (2021), over 4.15% are female of the total illiterate kids, with the remaining males accounting for the remainder (WB, 2021). Young women can work while staying at home, but both the private and public sector must do their best to teach and prepare them for the job market if they want them to be able to do so (Habib, 2019). There are several organizations that provide services to help women increase their abilities in order to compete in the employment market. In the study area, the primary goal of providing training to women is to increase their capacity and ability to be financially self-sufficient. However, in practice, many women

(33.16% of women involved in NGOs and 61.14% of women who are not involved in NGOs) didn't receive this capacity building training.

However, despite these circumstances, several favorable results were observed among the women in the study area. Table 7.4 reveals that training on livestock (dairy/beef fattening) had a positive impact on the lives of 48.06% training recipients who had membership with NGOs under this study. In terms of feeding and health of their domestic animals (cow, goat, hen, and other domestic animals), they were extremely conscientious about their actions. Once they had received technical assistance, they became aware of the proper way to feed their animals and the appropriate amount of meals to provide them on a regular basis. As a consequence, they had generated a substantial profit by selling cows and goats. This also qualified them to attain economic progress which includes acquiring or leasing property, building a home, and setting up a new enterprise.

*Table 7.4
Changes Noticed as a Result of IGA Training Courses*

Type of IGA Training Course	Member of NGOs	Non-member of NGOs
Livestock related training	62 (48.06%)	10 (13.33%)
Training on vegetable gardening	75 (44.96%)	8 (10.67%)
Training on small entrepreneurship	87 (51.94%)	4 (5.33%)
Rug Making/Jute Work	50 (30.23%)	0 (0.00%)
Poultry	87 (51.94%)	15 (20.00%)
Sewing	19 (11.63%)	2 (2.67%)

*Multiple responses were active

*Women involved in NGOs (n=129)

*Women not involved in NGOs (n=75)

Source: Akhter, 2022.

It was also discovered that 75 respondents who had membership with NGOs had completely transformed their lives as a result of their success in different agri-initiatives such as vegetable gardening through the appropriate training and technical assistance, increase in vegetable production, increase in family prosperity, self-

sufficiency and self-esteem, increase in financial capability and economic solvency, and an improvement in social status. According to the findings of the study, 54.94% had improved their situation through training in entrepreneur development programs (small business), 30.23% improved their situation through training in jute work/ rig making, 51.94% improved their situation through training in poultry, and ten had improved their situation through sewing training.

In contrast, only 13.33% women who were not linked with NGOs and had received training in livestock (dairy/ beef fattening), had improved their life. 10.67% of them had changed their lives through training in vegetable gardening, 5.33% of them had changed their lives through training in entrepreneur development (small business), 20.00% of them had changed their lives through training in poultry, and 2.67% in sewing training. In this connection, comparative evidence reveals that women involved with NGOs have improved their lives through various types of trainings more than women who were not affiliated with NGOs.

7.5 Consciousness Session on Different Issues

The primary goal of consciousness is to foster an environment favorable to personal realization. Individuals who are aware of the consequences of their actions frequently generate a motivation to learn through training. Training is the way of obtaining updated information and abilities about a certain subject. It is through training that an individual can become more enriched and better prepared to deal with difficult situations. In another word, it modifies someone's way of conducts in order to accomplish a certain goal, but it's impossible to assert that only training can result in behavioral modification but it is critical to practice the abilities learned during training on a frequent basis. In Bangladesh, NGOs provide training sessions on a variety of

topics to raise women's awareness. NGOs primarily engage with women in rural areas to improve their socioeconomic situations via provision of microcredit, education, health care, and awareness-raising training. The primary goal of awareness-raising is to increase their capacity to deal with personal, familial, socioeconomic, and environmental challenges.

*Table 7.5
Consciousness Session on Different Issues*

	Member of NGOs n (%)	Non-member of NGOs n (%)
Consciousness Session on Different Issues		
No	8 (4.15%)	137 (70.98%)
Yes	185 (95.85%)	56 (29.02%)
Session Organizer		
Government Institutions	31 (16.76%)	42 (75.00%)
NGOs	154 (83.24%)	14 (25.00%)
Private Institutions	0 (0.0%)	0 (0.0%)
Others	0 (0.0%)	0 (0.0%)
Forms of Session*		
Health, Hygiene & Sanitation	164 (88.65%)	54 (96.43%)
Education and Child Issues	179 (96.76%)	44 (78.57%)
Gender issues	181 (97.84%)	39 (69.64%)
Decision-making in the Family	181 (97.84%)	0 (0.00%)
Transmittable diseases	183 (98.92%)	23 (41.07%)
Consciousness on disaster	168 (90.81%)	21 (37.50%)
Basic human rights literacy	147 (79.46%)	0 (0.0%)
Leadership qualities	104 (56.22%)	0 (0.0%)

*Multiple responses were active

*Member of NGOs (n=185)

*Non-member of NGOs (n=56)

Source: Akhter, 2022.

Table 7.5 shows that, 4.15% women involved in NGOs and 70.98% women who were not involved in NGOs had not been engaged in training. Most of the women who had membership with NGOs think that NGO delivered training is vital in bringing

positive change in women's life. They have received training in a variety of awareness initiatives such as health, family decision making process, and natural catastrophes.

Additionally, the researcher sought to ascertain the sources of awareness-raising training and found that 83.24% women involved in NGOs got training from NGOs, whereas just 25.0% of women outside of NGOs also received training from NGOs. 31 women affiliated with NGOs got training from government institutions, whereas Government agencies provided training to 42 women who were not linked with any NGOs.

In addition, 164 of the women who have membership with NGOs received training in health hygiene and sanitation. On the contrary, 54 women who were not affiliated with NGOs got health, hygiene, and sanitation awareness training. They received training in both personal and child health. It is significant to note the women receive training taking care of their own health, utilization of sanitary sanitation, eating a balanced diet, and maintaining children's nutrition. This study shows that 179 of the 185 respondents (women affiliated with NGOs) had engaged in education and child advocacy training program in contrast 44 out of 56 training recipients (not affiliated with NGOs) got awareness-raising training on child education. 181 women linked with NGOs had received gender awareness training on problems such as domestic abuse, equal rights, oppression, eve-teasing and divorce protection, while 39 women who were not affiliated with NGOs had attended the similar training programs.

Existing data reveals that 97.84% women affiliated with NGOs had received training on decision-making processes within family, but none of the women (who were not affiliated with NGOs) had received such training. 98.92% women affiliated with NGOs got training on communicable illnesses, whereas a marginal 41.07% who had no affiliation with NGOs attended training on viruses and communicable diseases. The

early group of women have said that training has increased their awareness and vigilance towards numerous communicable illnesses like diarrhea, dengue fever, malaria, and various viruses like Covid-19, NIPA virus, swine flu and bird flu.

Additionally, 90.81% of women involved with Non-Governmental Organization had received training in disaster preparedness and it had impacted their lives, according to data, in comparison only 37.5% women who were not affiliated with NGOs had shown similar trend of attending training. The early group of females are aware of disaster preventive measures, rehabilitation process, and emergency response in the case of a catastrophe.

Protection of women and children's human rights become critical during disasters, and NGOs are also working on this direction by giving human rights training. According to the survey, 79.46% women working with NGOs had received training in the preservation of human rights. Majority of NGOs in the research area sought to promote human rights of women and children by giving legal support to victims, developing mutual understanding between couples, protecting women from in-house violence, and defending their property rights. According to the human rights activists, a strong correlation is found between rights and education and in this connection, access to 'justice' is comparatively better for educated women.

7.6 Impact of Consciousness Session

Creating long-term positive and beneficial life changing initiative are two of the major goals of any NGOs operating for awareness-raising training program. NGOs provide different training to help women in coping with various unexpected and undesirable circumstances that help them in building their capacity to live peacefully

and avoid challenges of oppression, dowry, early marriage, illness, human rights abuses.

Table 7.6
Impact of Consciousness Session

	Member of NGOs n (%)	Non-member of NGOs n (%)
Health, Hygiene & Sanitation	149 (80.54%)	41 (73.21%)
Education and Child Issues	168 (90.81%)	35 (62.50%)
Gender issues	178 (96.22%)	19 (33.93%)
Decision-making in the Family	166 (89.73%)	0 (0.00%)
Transmittable diseases	185 (100.0%)	17 (30.36%)
Consciousness on disaster	151 (81.62%)	25 (44.64%)
Basic human rights literacy	133 (71.89%)	0 (0.0%)
Leadership qualities	95 (51.35%)	0 (0.0%)

*Multiple responses were active

*Member of NGOs (n=185)

*Non-member of NGOs (n=56)

Source: Akhter, 2022.

Table 7.6 reveals that 80.54% of the total respondents who had membership with NGOs had reported of being aware of sanitation and family and personal health hygiene as a result of participating in awareness-raising campaigns in the research area, while only 41 women (not involved with NGOs) had reported to be able to make effective change as a result of training on health, hygiene, and sanitation. The early group of females are much conscientious regarding maintaining clean sanitation and protecting the health of their family members than the later one.

The survey discovered that 168 women (affiliated with NGOs) were well-informed about education and growth of children as a result of their participation in awareness-raising programs in contrast, 35 women (who were not affiliated with NGOs) had gained knowledge about education and growth of children as a result of awareness-raising program. The survey also found that 96.22% women who were working with NGOs were conscious of gender related problems (such as eve-teasing,

equal rights, domestic abuse, oppression, and protection against divorce) after training on awareness-raising. Only 19 women who were not linked with NGOs, on the other hand, had received awareness-raising session on women's rights. NGOs are assisting in establishing gender awareness and a balanced society that is beneficial to women. 89.73% of the women in NGOs were aware as a result of their participation in an awareness-raising workshop on communicable illnesses and viruses in the research area. This group of females has gathered information about a variety of infectious illnesses and viruses, including Covid-19, Nipa virus, Bird flu, Swine flu and Avian influenza. Not more than 17 women who were not affiliated with NGOs were aware as a result of their involvement in a training session on communicable illnesses and viruses. More precisely, women affiliated with NGOs had received training and had demonstrated greater changes in their income-generating activities, financial capability, living style, and self-sufficiency when compared to women not affiliated with NGOs. Economic growth is inextricably linked to social progress in this connection, different studies have proved that without social progress sustainable economic development is impossible and will not produce result of economic and social equalities.

Additionally, the survey has found that 81.62% women working in NGOs were aware of natural disaster prevention strategies in the study region. They were aware of their susceptibility to natural disasters and how to recover from cataclysmic circumstance. NGOs place a critical role in raising awareness about the need of pre- and post-disaster preparedness and immediate reaction in the aftermath of natural disasters. Thus, it can be inferred that most of the NGOs in the research region are trying to increase women's understanding about a variety of topics, including health, child marriage, gender equality, economic development, social difficulties, and natural catastrophes. One might claim that women had benefited from the awareness-raising

training by expanding their skills and abilities, as well as bringing about positive improvements in social and personal lives.

7.7 Knowledge about On-going Education Programs of NGOs

Education is one of the essential rights that every person of a nation is entitled to. It increases self-awareness while speeding up the process of socioeconomic advancement (Hossen, undated). Education and socioeconomic development are intricately intertwined. Although Bangladesh has a low level of socioeconomic development, stakeholders of education for example, Ministry of Education, NGOs and development partners are striving hard to achieve SDG-4 by 2030. The Sustainable Development Goal 4 states that all children should get high-quality basic education. Therefore, providing high-quality basic education is the governments' and many stakeholders' principal priority for SDG target-4 within the period set out in the 2030 agenda. In addition to the government, a number of other organizations place a high value on pre-primary and basic education. Government and NGOs are working together to ensure that children receive all the year-round quality education. In most cases, these are devoted bodies that are trying to ensure children's right to education especially to children belonging to a low-income cut off (Save the Children, 2020). The education system in Bangladesh looks to have a greater degree of positive participation from all NGOs than any other country. A good number of working NGOs are working in implementing quality basic education to children in Bangladesh (Commonwealth Network, 2020).

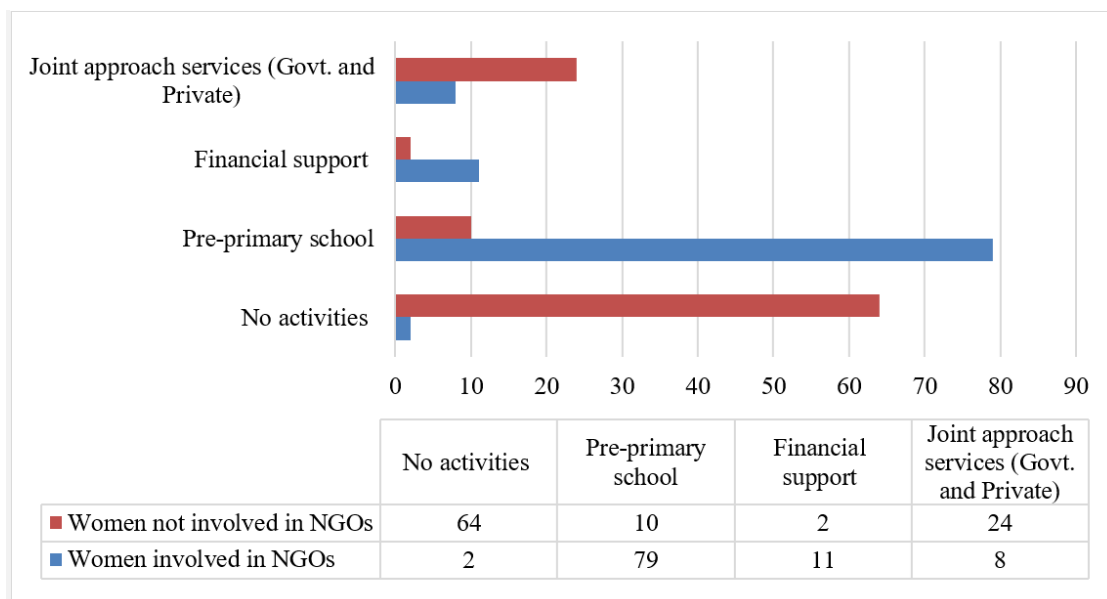


Figure 7.1: NGO's continuing educational programs and awareness of the respondents
 Source: Akhter, 2022.

According to the data, NGOs are continuing education programs in the research area and only 1% women involved with NGOs had said that NGOs were missing from their location when it came to conducting educational programs (Figure 7.1) meaning a great number of women involved with NGOs were getting benefit of primary and basic education from NGOs working their surroundings. On the contrary, 79.0% women acknowledged that there were pre-primary schools run directly by NGOs, and 10.0% believed that there were some NGOs that provided financial assistance for education of the disadvantaged and underprivileged children. Furthermore, it was discovered that 8.0% women who were connected with NGOs said that certain NGOs had conducted collaborative education programs in collaboration with government agencies. They worked to provide educational equipment and financial assistance to children who are extremely disadvantaged, marginalized and vulnerable in the research area.

The scenario for non-NGO member respondents is completely counter-opposite. According to the study, 64.0% women who were not involved with NGOs stated that there were no NGOs conducting educational activities in their area. In reality, they are not the direct beneficiaries of NGO programs. On the other hand, it is believed that pre-primary schools were available in their area and 10.0% women are aware of the fact. These schools are operated by NGOs, who are attempting to play a crucial part in children's care and development (Save the children Bangladesh, 2020). It is noteworthy that NGOs are also making direct contributions by creating educational institutions and by offering financial assistance to students who want to continue their study. Women who are not affiliated with NGOs had said that they had noticed financial assistance for education from NGOs in their community (around 2.0%). In this connection, 24% women who were not affiliated with NGOs, had also jointed various educational services available in the area. As a result, it can be inferred that NGOs are playing an important role in ensuring excellent fundamental education for impoverished and vulnerable children in the research region.

7.8 Role of NGO's on Economic Empowerment of Women

NGOs are often believed to have a significant influence on women's economic empowerment. Women's involvement in the workforce boosts family income, which in turn has a positive impact on the well-being of families as a whole. Enhancing financial capability will increase their capacity, which in turn influence their living standards. Economic assistance was offered by NGOs to underprivileged women in the rural region. It was found that women in the research area were involved in a variety of economic activities with the assistance of NGOs. Women's participation in various activities has been explored here in order to achieve one of the objective of the study,

which is to analyze the effect of NGO interventions on women's empowerment in several dimensions, including economic, political, and social elements. These include economic functions, the capacity to spend their resources, involvement in family decision-making over the purchase of land, the capability to pursue employment or economic enterprise, the capability of making decisions about education and employment of their children, and the capacity of making decisions regarding conceiving a child.

7.8.1 Respondent's economic activities

The economy is a social domain concerned with the behaviors, discourses, and tangible manifestations associated with the creation, use, and administration of natural resources (James, 2015). In other words, it is the creation, distribution, trade, and consumption of goods and services. On the other side, economic activity is described as the process of producing, distributing, and consuming products and services. It is the process by which individuals contribute, make, purchase, and sell commodities or services in order to meet their everyday requirements. Additionally, agriculture, industry and services are the key segments of Bangladesh's economy: Agriculture, in a broad sense, includes crop production, fishing, forestry, animal husbandry, horticulture, as well as a variety of related services. Industrial operations include quarrying and mining, crude petroleum and natural gas, electricity, manufacturing, and water. The services industry includes transportation, wholesale and retail trade, restaurants and hotels, banking, health care, education, insurance, public administration, real estate and social work. However, this research attempted to compare the economic activities of women linked with and not associated with non-governmental organizations in the study region.

Table 7.7
Income Generating Activities of the Respondents

	Member of NGOs	Non-member of NGOs
Status of engagement		
No	12 (6.22%)	168 (87.05%)
Yes	181 (93.78%)	25 (12.95%)
Total	193 (100.0%)	193 (100.0%)
Sources of Income *		
Livestock	85 (46.96%)	8 (32.00%)
Vegetable Gardening	50 (27.62%)	6 (24.00%)
Small Size Entrepreneur	19 (10.50%)	4 (16.00%)
Rug Making/Jute Work	25 (13.81%)	0 (0.00%)
Poultry	89 (49.17%)	15 (60.00%)
Sewing	15 (8.29%)	0 (0.00%)
*Multiple responses were active		
*Member of NGOs (n=181)		
*Non-member NGOs (n=25)		
Source: Akhter, 2022.		

Table 7.7 shows that 6.22% women member of NGOs were not active in economic activities, whereas 87.05% women who were not linked with NGOs had not participating in the same direction. Significantly, it was found that 181 women members who were associated with NGO were also involved in business/IGAs, including 85 worked with livestock (dairy, beef, and fattening), 50 women worked with vegetables, 19 women worked with small businesses, 25 women worked with jute and rug making, 89 women worked with poultry and 15 worked with sewing. In contrast just 32% women were not affiliated with an NGO were not engaged in the same activities like livestock (dairy/ beef fattening), 6 had work with vegetables, 4 had worked with entrepreneur development (small company), and only 15 had worked with poultry. Thus, this data demonstrated that majority of women who were linked with NGOs were them were engaged in livestock or poultry farming operations in the research region. This research defined the primary agricultural and animal husbandry

activities, which include crop production, cow and other domestic animal rising, and vegetable production.

7.8.2 Respondents' abilities to participate in decision making

The majority of women in rural Bangladesh don't have any position in home and work space regarding their choice and decision making especially in financial decisions. They were unable to save or buy additional land or assets on their own or without their husbands' consent to a large degree (BDHS, 2014). Human rights advocacy groups have long criticized this patriarchal structure in Bangladesh. Husbands' mentality for denying women of their legal rights in property acquisition is a major issue of concern as it is generally believed that women without asset become property themselves. Men's patriarchal behavior is not only constrained in the household but also in the work space. This sexist mindset against women deteriorate women's genetic talent. Since they aren't making judgments regarding owning residences for themselves, they're falling behind the male members of the society. According to the findings, a significant number of the research participants were able to engage in the decision-making process for acquiring any property especially those who were involved with NGOs. In order to protect their rights, they can utilize their voices when it comes to acquire any form of goods or real estate inside the family. According to the table 7.8, 88.08% women linked with NGO were able to participate in decision related to family expenditure in the research area compared to 45.08% of women who were not associated with NGOs. Entrepreneurship in family economics would allow them to operate more freely in develop their ideas and enjoy the rewards, which in turn benefits the whole society (Kritikos, 2014).

Table 7.8
Ability to Participate in Decision-making

	Member of NGOs		Non-Member of NGOs	
	Yes (%)	No (%)	Yes (%)	No (%)
Area of decision making				
Decision related to expenditure	88.08	11.92	45.08	54.92
Decision related to participate in income generating activities	64.25	35.75	17.10	82.90
Decision related to child's education	87.05	12.95	24.87	75.13
Decision related to having children	92.23	7.77	29.02	70.98

Source: Akhter, 2022.

Roosevelt famously declared that education is vital to be a decent citizen and a requirement for better life (Roosevelt, 1930). Empowering women in society and at home is tied to their ability to make decisions, and education and empowerment are intertwined with one another. Roles that place men in commercial sectors and women in domestic units reduce and deteriorate women's capacity to collaborate in decision-making. In this research, the ability of women to make decisions was examined via their involvement in domestic duties. In terms of women's empowerment, education has a huge influence on women's ability to make their own decisions. The status of women in society is influenced by cultural norms, gender inequity, and socialization (Agarwal, 1995). When it comes to influencing women, husbands are well-known for their ability to motivate and support their spouses. Most of the choices made by wives were influenced by their husbands (Mangathai, 2001 as cited in NCERT, 2005). While 87.05% women who were affiliated with NGO were able to make decisions about education or employment of their children without the approval of their husbands or male members of the family in contrast 24.87% women who were not affiliated with NGOs program were able to do so. This clearly shows that NGOs have played a contributing role in equipping women with choice. Furthermore, data shows that NGO-affiliated women had much more power than non-NGO-affiliated women when it

comes to deciding on the education or employment of their children. To help shape children's future, career and education, parents play an active role in the decision-making process. According to the study, just 12.95% women affiliated with an NGO were unable to make decisions about their children's education or employment, compared to 75.13% of non-affiliated women. These findings imply that the respondent women member of NGOs have considerably more capability than respondents women without membership or affiliation with NGOs.

In addition, the usage of various drugs, procedures, or devices is a method of contraception intended to prevent conceiving. Traditionally, a precise contraceptive regimen is devised. Beekle conducted a thorough examination on women's understanding of birth control policy and elements that influence it, and the results shows that neither the information provided nor the services available were adequate to make contraceptive devices acceptable. Birth control acceptability would not be the main criterion in underdeveloped countries, where women are still bound by cultural norms and societal limitations women are forced to maintain their fertility (Beekle, 2006). As a result of a wide range of concerns ranging from the potential adverse effects of contraceptive techniques to social shame and religious stigma associated with contraceptive, women are reluctant to use them (Silumbwe et al., 2018).

However, Bangladesh has made significant progress in the use of contraceptives and has played a significant influence in reducing the country's overall fertility rate. On top of all of this, it's often considered that there are other internal family hurdles that make it difficult for couples to decide whether or not to have children after marriage in Bangladesh. This study was intended to see how women connected to NGO can make decisions regarding having children. This study found that 92.23% women can do so with or without the consent of their husbands or other male members of the family,

while only 29.02% of women who were connected to NGOs had this capability. NGO-affiliated women had more authority and right in many areas of family, such as conceiving children, education for their offspring, and employment for their children, in comparison with the women who were not affiliated with NGOs. Because of services provided by NGOs in education, awareness, and financial services, this scenario has arisen. On the one hand, just 7.77% women who were affiliated with NGO lacked the capacity to decide whether or not to start a family in family life, compared to 70.98% of women who were not affiliated with an NGO. Women who were not affiliated with an NGO had much less ability to participate in the decision-making process for having children than those who were affiliated with an NGO.

7.9 Role of NGO's on Political Empowerment of Women

Women's political empowerment entails their involvement in the decision-making processes that govern the society and the state. It represents women's engagement in elections and voting to elect their preferred candidates. Women's engagement in political activities is anticipated to represent the proportion of women in parliament, upazila parishad, Union Parishad, and village court. Women in Bangladesh continue to fall short compared to the projected level in political engagement. According to feminists, patriarchal family structure, cultural limitations, and lack of social chances have kept women out of politics. In an attempt to know the condition of empowerment within study area, several questions have been designed for this study. These questions address political involvement, the obstacles women experience when they participate in politics, family support during political engagement, voting, and election as a nominee etc.

7.9.1 Respondents' political participation and support from their families

Everyone has the right to participate in political activities as stated in the 1948 Universal Declaration of Human Rights. According to IPU (2019), the worldwide participation percentage of women in national level legislatures is 24.50%. Most countries don't have adequate opportunities for women to participate in society, particularly to exercise political power and political rights in government and other institutions (Sister Namibia, 1989). At every level of politics, women's participation in Bangladesh is incredibly low. According to election results from 2019, in Bangladesh's national legislatures women hold 20.63% seats (WB, 2020) and this low level of participation is debt to institutional, historical, social, and cultural factors (Ara and Northcote, 2020). The research has discovered that the rate of political participation among women connected and unassociated with NGOs is insufficient in comparison with the globally projection of women in politics. About 93% of women associated with NGOs had never engaged in political activities, compared to 96.89% of women who are not associated with NGOs (Table 7.9). Unfortunately, those who were involved (28.57%) said that they did not get support from family in comparison to 33.33% women who were not associated with NGOs also did not get support from family. They received no motivation or financial support or campaign funding from family or husband. Data says that a minor portion of the female population is directly or indirectly involved in politics.

Table 7.9

Respondents' Attachment to Political Activities and Family Support

	Member of NGOs n (%)	Non-member of NGOs n (%)
Status of attachment		
No	179 (92.75%)	187 (96.89%)
Yes	14 (7.25%)	6 (3.11%)
Total	193 (100.0%)	193 (100.0%)
Family support in political engagement		
No	4 (28.57%)	2 (33.33%)
Yes	10 (71.43%)	4 (66.67%)
Total	14 (100.0%)	6 (100.0%)

Source: Akhter, 2022.

Family has an influence in expanding political career. Newcomers in politics need to depend on their family ties and positive influence of the family for participating in could enlarge their position. Most if not all women newcomers in politics ran for a family-oriented party. Under these circumstances, the whole process, from joining a political party to running for office, becomes a family affair. This unique social environment leads to a dynamic connection between political culture and family (Jafar, 2013). Family support is crucial for a woman candidate running even for a municipal election.

During elections, a woman candidate could receive a variety of support from her family, such as encouragement, campaigning, economic support, and most importantly the required security. However, at present, women are discouraged to participate in politics by their family. In addition, in Bangladesh, active participation in politics has been constrained by a variety of social, cultural economic and institutional constraints (Ara and Northcote, 2020). Statistics indicate that only 7.25% women who were involved with non-governmental organizations have participated in political activities, whereas 71.43% of them have received some kind of support from their

families. In comparison, just 3.11% of women who are not affiliated with Non-Government Organizations have participated in politics whereas 66.67% of them have received assistance from family. This shows a clear picture that support for women is almost absent for political participation in both categories but the condition is poorer for women who don't have any engagement with an NGO. In contrast, women who are involved with NGOs receive political, psychological and economic support and inspiration when they come for politics. Thus, it can be inferred that majority of women in the research area did not participate in political activities and a majority of them did not get any family support participating in politics.

7.9.2 Participation and giving vote to desired candidate

The traditional male-dominated professions of banking, energy, economic growth, foreign policy, commerce, and infrastructure are still seen in many countries as unsuitable for women leadership. This is a common scenario in parliaments, where women are confined to positions reserved exclusively for them or are only allowed to participate on committees comprised of other women. Women are also said to face a number of barriers during their participation in politics and leadership roles. At all levels of government, women are seeking for methods to increase their participation. As a result of unfavorable institutional, historical, structural, economical, and cultural factors, women's involvement in political activities in Bangladesh was very limited (Ara and Northcote, 2020). Women continue to be underrepresented in politics, parliaments, and public life. Preconceptions and stereotyping regarding women's abilities are still strongly established, and they are routinely utilized by political opponents to throw doubt on the abilities as female candidates. There is still a lot of bias towards women in the political arena. Structure, social structure, institutional

structure and cultural structure all conspired to thwart them (Masad, 2020). Furthermore, this data implies that they face terrible political experiences, such as stigma, financial limitations, spouses, and family members' unfavorable opinions. In this connection, multiple factors contribute to women's underrepresentation in positions of politics, such as insufficient education and financial incapacity, religion, family responsibilities, social assumptions, ideology of the party, election systems, and psychological difficulties such as low self-esteem and insufficient assertive power. Most of the emerging nations were battling to overcome these challenges (Kabir and Haque, 2016) but women's political representation has to be improved by removing the obstacles that stand in their way. This will need the involvement of people from all walks of life, including the government, NGOs, civil society, media, academia, business, and eventually from males in the society.

Table 7.10
Ability to Participate in Giving Vote

Member of NGOs			Non-member of NGOs		
Yes	No	Total	Yes	No	Total
185	8	193 (100.0%)	179	14 (7.25%)	193
(95.85%)	(4.15%)		(92.75%)		(100.0%)

Source: Akhter, 2022.

The right to vote is also conditioned on several factors, including one's ability to pay taxes. Rather than the overall well-being of the local population, voters were swayed more by their kinship, group interests, and community ties. So, elections became a battle between the well-off and others who wanted to pursue their own interests (Panday, 2008). There are several elements at play when a person votes in the general elections, such as their capacity to raise money and their ability to exert influence within their community. Women in Bangladesh are particularly susceptible in this area since they are completely reliant on their husbands or male relatives.

*Table 7.11
Ability of Giving Vote to Desired Nominee*

Member of NGOs			Non-member of NGOs		
Yes	No	Total	Yes	No	Total
179 (96.76%)	8 (4.32%)	185 (100.0%)	125 (69.83%)	54 (30.17%)	179 (100.0%)

Source: Akhter, 2022.

In local government elections, women are less likely to vote than males for the candidate they like. They vote because of the influence of their closed influencers. Voting for their husbands and family members' favorite candidate might be coerced in certain situations. This research has found that women who were affiliated with NGOs voted in higher percentages in local and national elections than women who were not affiliated with NGOs as shown in Table 7.10. This research found that women who were affiliated with NGOs were much more advanced and engaged in the democratic process than women who were not affiliated with NGO. In contrast, from local level to national level only 4.32% women who were linked with NGO did not vote in any elections, whereas 7.25% women who were not affiliated with NGO had voted in the same elections. NGO-affiliated women in the study region had a substantially higher percentage of engagement in the electoral process than those who are not affiliated with an NGO.

As a result, the right of women to vote in elections is much more critical and difficult to exercise than that of males. Culture imposes a number of restrictions on women and force them to support the political candidates supported by their families and family members. Moreover, women's political participation is often influenced by their families' choices (Jafar, 2013). A total of 96.76% of the women affiliated with NGOs had voted for their preferred candidates in the local and national elections, but only 69.83% of women in the research region who were not affiliated with an NGO did so. Data shows that women who were affiliated with an NGO were 28% more likely to

vote for their preferred candidate than women who were not affiliated with an NGO. 4.32% of the women who were affiliated with an NGO did not vote for their chosen candidate in the elections, in contrast, 30.17% of the respondents who were not affiliated with NGO did not vote for their preferred candidate in the local or general election. A clear disparity between the nature of voting of women who have no ties to NGOs and those who have ties to NGOs in the research region is visible. Women affiliated with NGOs in the study area were found to be more educated, self-sufficient, and financially capable of participating in elections than women who were not affiliated with NGOs.

7.9.3 Family supports, election competition and reasons for competition

Involvement in election can be classified into two types: nominating and voting. Being a candidate in an election is more difficult than voting because a range of difficulties like social, cultural, and institutional barriers hamper and prevent women from running for an office as a nominee (Ara and Northcote, 2020). Institutions see females as a disadvantageous category and less competent than males. As a result, women regard themselves as a marginalized and powerless segment of society. Apart from these characteristics, family has a significant role in deciding whether a woman may run for a local government election or not. It has been observed that a substantial amount of financial aid and familial encouragement is necessary for candidates in Bangladeshi elections to fight against their opponents.

Table 7.12

Family Supports and Election Competition and Reasons for Competition

	Member of NGOs n (%)	Non-Member of NGOs n (%)
Participation status		
No	170 (88.08%)	185 (95.85%)
Yes	23 (11.92%)	8 (4.15%)
Total	193 (100.0%)	193 (100.0%)
Reasons		
For community development	4 (17.39%)	2 (25.0%)
Responsibility towards society	4 (17.39%)	2 (25.0%)
For women empowerment	12 (52.17%)	2 (25.0%)
Trying to solve existing problems	4 (17.39%)	2 (25.0%)
Total	23 (100.0%)	8 (100.0%)
Family support		
No	4 (17.39%)	6 (75.0%)
Yes	19 (82.61%)	2 (25.0%)
Total	23 (100.0%)	8 (100.0%)

Source: Akhter, 2022.

The study data shows that, 88.08% women affiliated with NGOs did not run for election as a candidate, whereas 95.85% women who were not affiliated with NGOs did not run for an election as a candidate (Table 7.12). They voted in the election but did not run as competitors or contestants. Interestingly, 11.92% of the women who were linked with NGOs and 4.15% who were not linked with NGOs took part in electoral campaigns as candidates in the survey area. In this regard, participation in election and participation in NGO activities has a direct correlation. Participation in NGO activities provide confidence and support during election campaign. Participation in NGO also broaden their outlook and enable them to take decision for themselves. In this direction, they can overcome familial, societal, and cultural hurdles too, a necessary step to beat the competitor or contender.

Additionally, when examined the motivation for participating in the election as a candidate, it was discovered that 17.39% of women affiliated with NGOs and 25% of the women who were not affiliated with NGOs stated that they took part in election to strengthen the community. As an elected legislator, they aspired to further the country's socioeconomic, infrastructural and cultural growth. 17.39% of women linked with non-governmental organizations and 25% women who are not affiliated with non-governmental organizations said that they participated in election as a candidate to fulfill their societal duties and obligations. Research showed that 52.17% women affiliated with NGOs and 25% of women who were not affiliated with Non-government Organizations stated that they ran for office as a candidate for societal empowerment as women. They have stated that they need to provide women the opportunities to exercise their political rights as elected representative. The study demonstrates that women ran in representative politics as candidates in order to address the existing social, economic, cultural, and other issues. In this respect, 17.39% women who were linked with NGOs and 25% of the women not linked with NGOs were discovered. They have maintained that they were responsible for resolving these issues in order to build a women-friendly and peaceful society.

Additionally, it was discovered that a sizable proportion of women who participated in the election process had familiarity with the election candidate. This group of women said that their family gave financial and motivational support for their candidacy in municipal elections. Jafar (2013) said that family support is critical for women's election participation, and it creates enabling environment for them to be confident and participatory in different elections. Several services come from family including supportive environment in this connection. Promoting and organizing campaign, financial support and protection from violence are just few of them.

Unfortunately, 17.39% of women who were associated to NGOs and 75% of women who were not connected to NGOs claimed that they required family support for running as a candidate in the local election. They stated that members of their family were opposing and discouraging them from participating in politics and competing as a candidate in national and local elections.

7.10 Role of NGOs on Women's Social Empowerment

Women's social empowerment refers to the ability of women to participate in social institutions and organizations, as well as their ability to speak out for themselves. When women are well-educated and given social assistance, they may participate in social institutions and express their views. Most people in Bangladesh believe that women should not be allowed to speak out in meetings or in public before males. Society chastises women for asserting their social privileges and rights. When a woman participates in a public meeting or open meeting, it is anticipated that her husband or other male family member would savagely beat her. In this context, beating wife is a common phenomenon in Bangladesh which has both long- and short-term impact in the life of a women. It is repulsive that politicians pretend that their interventions have had a profound impact on the social development of women and their involvement in decision-making but in reality, the role of social workers and non-governmental organizations (NGOs) is more important in elevating the social standing of Bangladeshi women rather than an attachment to a political party. It is found in research that women can take part in a variety of organizations and institutions such as the village court and the Union Parishad committee when NGOs were involved. The purpose of this part of this study is to examine the effect of the intervention of NGO on women's

empowerment in terms of their economic, political and social upgrading and status change.

7.10.1 Participation and familiarity with the village court

Bangladesh's judicial system is mostly concentrated in metropolitan areas. As a consequence, delivering justice in rural conflicts was less common for a long period of time (Sikder, 2016). The Government of Bangladesh is aiming at strengthening the rural communities' native judicial systems by establishing low-cost village courts that are close to home. The objective of this initiative is to address minor disputes amongst residents. In 2006, the Government of Bangladesh approved a judicial system that allows village courts to handle minor issues including non-violent physical fights, debt, petty theft, small land disputes, and other non-criminal violations (Mattsson & Mobarak, 2020). The objective of village court is to ensure that rural residents have access to justice.

Table 7.13

Participation and Familiarity with the Village Court

	Member of NGOs	Non-member of NGOs
Knowledge about village court		
No	42 (21.76%)	147 (76.17%)
Yes	151 (78.24%)	46 (23.83%)
Total	193 (100.0%)	193 (100.0%)
If yes, then ability to participate in village court		
No	64 (42.38%)	35 (76.09%)
Yes	87 (57.62%)	12 (26.09%)
Total	151 (100.0%)	46 (100.0%)
If yes, then ability to articulate opinions		
No	14 (16.09%)	8 (66.67%)
Yes	73 (83.91%)	4 (33.33%)
Total	87 (100.0%)	12 (100.0%)

Source: Akhter, 2022.

This study reveals that 78.24% women linked with NGOs and 23.83% women who were not involved with NGOs were aware of village courts (Table 7.13). Data demonstrates that these segments of women were aware of and informed about their legal rights, as well as the procedures for obtaining justice through the village court. The remainder of both groups (21.76% linked with Non-Government Organizations and 76.17% not involved with Non-Government Organizations) either had no notion or information of village court or unaware of its operations. According to this study, women affiliated with NGOs were better knowledgeable of their legal rights than women who were not affiliated with NGOs. If a person is unaware of the village court system, he or she will face difficulty in understanding and obtaining justice through the village court.

Village courts act as a forum for settling minor disputes, like smaller land disputes, financial disagreements, petty theft, non-fatal physical altercations, and other non-criminal misdemeanors (IPA, 2020). These courts are located in rural areas and attempts to resolve disputes swiftly compared to lower court and establish an agreement between two opposed parties. This court's primary objective is to provide justice in rural regions by intervening in and resolving conflicts amongst various parties. To accomplish this, the court engaged in a variety of dispute-resolution and problem-solving activities including familial and domestic violence, fight, simple injury, trespass, unlawful assembly, crop impairments, riot, injury as a result of a wrongdoing (Rasul and Taufiqul, 2017). According to this survey, 42.38% of the women linked with NGOs did not engage in village court for legal assistance, whereas the majority of women not involved in NGOs (76.09%) did not seeking legal assistance from village court. This demonstrates that legal aid support system is poorly working in the study area. Data indicates that 57.62% of the respondents of NGO membership seek justice

from village court, whereas 26.09% of women who were not associated with NGOs seek justice from village courts. This demonstrates that a fraction of women participates in village courts to resolve family and societal problems. About 84% women involved with NGOs were able to verbalize their opinions, compared to 33.33% women who were not linked with NGOs. This implies that certain women are active than other in performing in village courts and know the purpose of village courts in establishing justice and case hearings.

7.10.2 Participation in village court case disposition

The study shows that 37.78% women linked with an NGO were involved in cases that were related to family violence, whereas just 50% of six women who were not involved with any NGO were involved in the same category of cases in their local village court (Figure 7.2). 28.89% 45 women were engaged in cases involving women oppression, whereas 50% women also filed similar cases in their local VC. It was observed that 22.22% of the respondents associated with non-governmental organizations had participated in cases of village quarrelling and 11.11% in social problem mitigation cases, such as drug addiction, eve teasing, and internet abuse whereas not a single woman who was linked with non-governmental organizations had participated in any mitigating of such nature.

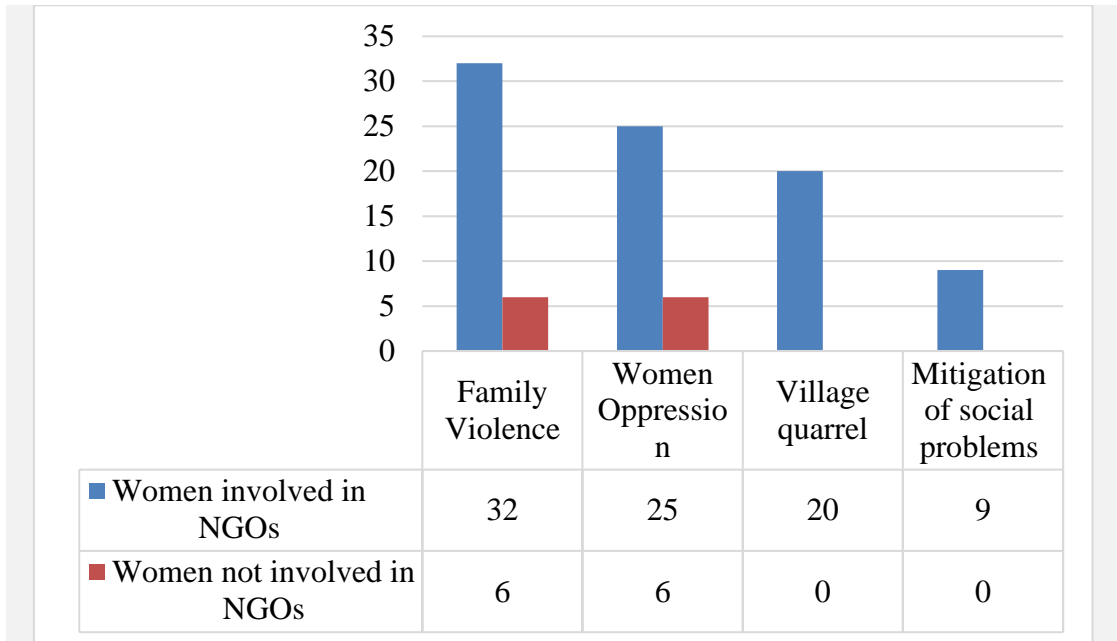


Figure 7.2: Issues appraises in village court for disposal

*Total N for women involved in NGOs is 86 and total N for women not involved in NGOs is 12.

Source: Akhter, 2022.

To be more precise, the study reveals that women affiliated with NGOs were significantly more experienced in participating in various social issues related to mitigation of cases and gender abuse. Notably, the majority of them had advocated cases for social justice and spoke out against all forms of prejudice in their rural communities.

7.10.3 Giving opinions, and reasons of inability

Article 27 of the Constitution of Bangladesh states that equality before the law and the right to equal protection of the law are fundamental rights for all citizens (Constitution of Bangladesh, 2015). As a way of protecting the marginalized class from hazards and burdens of formal courts, Bangladesh created the Gram Adalat Ordinance in 1976 (Biswas, 2008). For a time being, the small-town court system worked well

enough to resolve local disputes and has provided some measure of justice for the community's poorer members but because of corruption, partisanship, neo-elitism, socioeconomic divisions and mistrust of the judges, the village court gradually lost its effectiveness (Rasul and Islam, 2017). In spite of the fact that the village court has projected several advantages, there were several difficulties too. Lack of law enforcement agencies support, as well as the influence of ‘musslemen’ and corruption of individuals, are the most major obstacles to the establishment of a village court. Legal proceedings are hindered by politicians and influential people's like politician and in most cases, it is found that inquiry, witness, and conclusion are also influenced by them. The poorest backup is provided by the village court with a general administrative support as a result poor people take the support of middleman for resolving cases in VC. These middlemen's systematically abuse the system and utilize the legal framework to produce biased judgement. Accordingly, the research has projected that 8.3% people in the research areas were ignorant of the existence of a village court (Rasul and Taufiqul, 2017).

Table 7.14
Opportunities to Place Opinion

Member of NGOs			Non-member of NGOs		
Yes	No	Total	Yes	No	Total
71	15	87	4	8 (66.67%)	12
(81.61%)	(17.24%)	(100.0%)	(33.33%)		(100.0%)

Source: Akhter, 2022.

As shown in Table 7.14, only 17.24% of the 87 women affiliated with non-governmental organizations (NGO) were able to voice their opinions in village court or did so, while 66.67% of 12 women not affiliated with NGO were able to address the aforementioned issues in the study area.

*Table 7.15
Reasons for Lacking Behind Giving Opinion*

	Women involved in NGOs	Women not involved in NGOs
Chairman did not provide her with an opportunity	2 (13.33%)	0 (0.0%)
Chairman did not give her an opportunity to speak	2 (13.33%)	0 (0.0%)
Do not give chance to decide women	2 (13.33%)	2 (25.0%)
Ignorance	2 (13.33%)	0 (0.0%)
Illiterate	2 (13.33%)	4 (50.0%)
Social barrier	4 (26.67%)	0 (0.0%)
Traditional mentality	2 (13.33%)	2 (25.0%)
Total	15 (100.0%)	8 (100.0%)

***The majority of women who were unable to raise their voices in village court likewise failed to mention the reasons for their inability.

Source: Akhter, 2022.

The finding of this conclude that 13.33% women who were NGO-affiliated were denied an opportunity to speak up in village court because the chairman had not allowed them to do so. 13.33% of the 15 members of NGO said that the court members did not allow them to speak or express their thoughts in the village court, and they also claimed that they were not allowed to speak or express their opinions only because they were female. The projection of male patriarchy is also visible in courts. Only a quarter (25%) of the women who weren't affiliated with an NGO felt that they were denied the right to vote in village courts because they were females. 13.33% of the 8 women affiliated with NGO stated that they did not participate in village court proceedings because of their lack of education and literacy, whereas 50% claimed the same for the four women who were not affiliated with an NGO in the research region. Unexpectedly, research shows that 26.67% of the women working with non-governmental organizations (NGOs) experienced different social obstacles, such as constraints placed by their families, social rejection, religious restrictions and cultural conservatism. It also shows the women who are involved with NGOs are more connected, concern, and

conscious regarding their rights and interest in practicing them at moments. More than 13% of the women working in NGO said that traditional patriarchal thinking was a major source of their disbelief in village courts. Because there is a lack of freedom of expression in village courts, they are unable to express their views on a variety of issues. In 2009 Local Government Division (LGD) of GOB and UNDP initiated the 'Activating Village Court Projects' to solve these issues and to strengthen the village court system by providing physical and human resources for establishment of courts and increasing rural residents' awareness regarding the use of courts (IPA, 2020).

7.10.4 Participation in the school management committee (SMC)

When people in a community get the opportunity to involve in the managements of schools, they vocalize themselves and feel empowered at institutional level. It makes management of the institute more contextual and democratic and enable the usage of local resources and expertise for long time improvement (Kumar, 2016). The SMC plays an important role to the way of schools' administration to improve the quality of education. It sets the stage for a wider and more collaborative decision-making process by bringing together people from different stakes and groups. Three major position are often discussed school management committee in Bangladesh: the chair, the member secretary, and the other people. There is also a vice-chairman on the committee, who is generally chosen by other members from their own group of people. They can also serve as chairman or vice-chairman, and members of the committee in the area where they live and serve different activities like fund raising and school management. In this context, the development budget also known as the annual budget is a crucial equipment in running school or institution as it helps in buying and equipping land, playgrounds, buildings, scientific appliances, books, labs, and other teaching materials, and smooth

running of the school (Intermediate and Secondary Education Board, Bangladesh, 2020).

Table 7.16

School Management Committee (SMC) and Status of the Respondents

	Member of NGOs	Non-member of NGOs
Membership status		
No	160 (82.90%)	178 (92.23%)
Yes	33 (17.10%)	15 (7.77%)
Total	193 (100.0%)	193 (100.0%)
Status of participation		
No	4 (12.12%)	6 (40.00%)
Yes	29 (87.88%)	10 (66.67%)
Total	33 (100.0%)	15 (100.0%)
Scope to place opinion		
No	6 (20.69%)	4 (40.0%)
Yes	23 (79.31%)	6 (60.0%)
Total	29 (100.0%)	10 (100.0%)

Source: Akhter, 2022.

In this study, it was found that about 82.9% of the women who worked for non-profits organization had never been on the management committee. However, it was also found that 92.23% of the women who didn't work for non-profits did never get elected or had the right to be on the board of school management. Only few selected and influential women from the local community were elected or chosen to be on the school management committee as a member or chair. Accordingly, the data projects that most if not all women who were on the school committee where in the SMC met too. Only 87.88% of 33 women who worked for NGOs and 66.67% of 15 women who didn't work for NGOs were also present in those meetings. When the SMC met, 79.31% of the women who worked for NGOs and 60.0% of the women who didn't work for NGOs were able to speak regarding their though. It is important to note that some women remain silent or simple failed to speak during these meetings but when women spoke, they certainly spoke about school's annual budget, cleaning in the school and

field, payment of the teachers, and other relevant issues. SMCs in Bangladesh's rural areas didn't work very well, with most members not having enough training or education regarding the functionality of SMC meaning don't have adequate role to play as stakeholder in SMC. Similarly, community involvement in donations for poor people's education in rural areas isn't enough, as a result SMC can't reach to its full potential. Interestingly, women head teachers remain active at SMCs and that makes a big impact on the environment of the school (Mamun, 2014).

7.10.5 Membership in Union Parishad Standing Committee (UPSC).

The lowest level of government, the Union Parishad, is supposed to provide services to citizens at their doorsteps. In rural Bangladesh, it was the only institution that has collected the reputation for sound governance and development planning as well as a procedure for open criticism (Islam, 2017). Local governments were given the authority to involve residents in the design and implementation of development projects when a law was passed and put into effect in 2009. At least thirteen standing committees are mandated by the local government (Union Parishad act, 2009) for a wide range of subjects, such as welfare and disaster management, education, birth control, health, livestock, agriculture, and fisheries. This group of elected officials are socially adored persons (including women) or civil society members, or representatives from the *Parishad* who are in the position to help the UP to improve its services and resolve various challenges (The Daily Star, 2015).

Table 7.17

Membership in Union Parishad Standing Committee (UPSC)

	Member of NGOs	Non-member of NGOs
UPSC membership status		
No	141 (73.06%)	176 (91.19%)
Yes	52 (26.94%)	17 (8.81%)
Total	193 (100.0%)	193 (100.0%)

Participation in UPSC meeting		
No	4 (7.69%)	4 (23.53%)
Yes	48 (92.31%)	14 (82.35%)
Total	52 (100.0%)	17 (100.0%)
Scope to place opinion		
No	14 (29.17%)	8 (57.14%)
Yes	35 (72.92%)	6 (42.86%)
Total	48 (100.0%)	14 (100.0%)

Source: Akhter, 2022.

While 26.94% women affiliated with NGOs had UPSC membership, only 8.81% women affiliated with non-NGO had UPSC membership (see Table 7.17). According to the collected data, just a small percentage of the women in the study region were active in the UP standing committee, and the majority were inactive. Furthermore, 92.31% women affiliated with Non-Governmental Organizations were found to attend the UPSC's regular meetings, whereas only 82.35% of the women affiliated with Non-Governmental Organization were found to attend the UPSC's regular meetings. The difference between these two groups contribution is clearly visible. Also, Sohel's (2008) study on UP standing committee sessions found that very few women (members of the UP, particularly elected members, and selected women from local districts) attended these meetings. It was also noticed that the UP-standing committees were absent from the meeting of the UPSC's executive committee.

The government is also trying to improve the quality of service delivered by Union Parishads locally, however the Union Parishad standing committees are found to be under-performing. This system was instituted by the government in order to improve the Union Parishad's transparency and accountability by including a diverse range of people in the decision-making process and limiting the power of the chairman to maintain balance. In contrast with 42.86% women who were not affiliated with NGOs, it was found that 72.92% of the women who had attended the UPSC meeting

spoke out and shared their thoughts. As a result, when compared to the women in the research region who are not affiliated with any NGO, those affiliated with an NGO are more engaged.

7.10.6 Involvement in Social Organization (SO)

By providing assistance to the impoverished, destitute, neglected, old, and sick, volunteer groups have a tremendous impact on socioeconomic growth. They conduct a variety of attempts to educate the general public on local, national, and global scale. In times of crisis, such as droughts and floods, they perform their duties on a big scale (Lone, 2017). Humanitarian aid isn't the only thing they do but they also bring people together. Societies depend on them because they are durable social entities that foster the development of common value systems. Some examples of Non-Governmental Organization include: sports leagues, professional associations, social gatherings, online networking social platforms like Facebook and Twitter, and village watchdogs. Serving the community and improving the lives of its members are the primary objectives of these clubs, associations, social networks. Women who join this group and involve in the social and cultural activities of these groups can reduce obstacles for themselves and for other. These social groups also function in mitigating the impact of disaster and help in post disaster recovery programs additionally they work in rehabilitation programs so that people can grow.

Table 7.18
Involvement in Social Organization (SO)

	Member of NGOs	Non-member of NGOs
Status of membership		
Yes	193 (100.0%)	17 (8.81%)
No	0 (0.0%)	176 (91.19%)
Total	193 (100.0%)	193 (100.0%)

Role as a NGO member		
Cashier at NGO	14 (7.25%)	0 (00.0%)
Community clinic committee member	15 (7.77%)	14 (82.35%)
General member	193 (100.0%)	0 (00.0%)
Secretary at NGO	12 (6.22%)	0 (00.0%)
Producer group member	14 (7.25%)	0 (0.00%)
Volunteer	21 (10.88%)	0 (0.00%)
President in NGO	14 (7.25%)	0 (00.0%)
Standing Committee (Union)	44 (22.79%)	10 (58.82%)

*Multiple response were active
Source: Akhter, 2022.

Women who worked for Non-Governmental Organization were also found to be the members of various social groups, according to the survey (see Table 7.18). In contrast, 91.19% women who weren't affiliated with an NGO were also not the member of any such social group. Aside from their lack of involvement in local civic groups, they had little idea regarding the activities and works in those social groups. This level of political and social unawareness is dragging these women towards ignorance.

It is common for any volunteer organization or group to have an internal structure, like a president or chairman, vice-president/chairman, treasurer/secretary and so on. They always carry out their responsibilities in accordance with their position in the organization or group. Members of such organization can make a positive impact on the community and become excellent citizens of the state by participating in its activities. Among the women who were involved with NGOs, 7.25% of women worked as cashiers for non-governmental organizations, 7.77% served on community clinic committees, cent percent of them were members of non-governmental organizations' groups, 6.22% were the groups' secretaries, 7.25% were group members, 10.88% volunteered for non-governmental organizations, and 6.22% served as their groups' presidents. However, in contrast with this only 8.81% of the women who were not

affiliated with NGOs were members of social organizations, while 82.35% of the community clinic committee members, and 58.82 % of the UPSC members. Women affiliated with Non-Governmental Organization (NGO) play an important role in society, notably in the area of social volunteer activities, compared to women who were not affiliated with Non-Governmental Organization (NPOs) in the studied area.

Social, economic, political, cultural, and religious spheres are witness a rise in the importance of women. Women can contribute largely and significantly if they have the necessary skills and abilities in various sectors. In addition to their abilities and capabilities, women must enhance their level of understanding about the factors that impact their participation in various kinds of volunteer organizations (Kapur, 2019). Volunteer organizations allow the organization's views to be widely disseminated in local communities. For long-term growth, Non-Governmental Organization can play a critical role in educating people and encouraging people to join various social and volunteer groups to channel and encourage cross-cultural dialogue among different generations, a necessary step for the overall development of the whole community (UNESCO, 2020).

Chapter Eight: NGOs and Women- Opportunities and Challenges

The status of women in relation to NGOs couldn't be explained with only quantitative number rather indept narrative is required for understanding the real-world situation. In this chapter, the researcher will present the excerpt obtained through the implementation of qualitative research method designed for this study. These findings are new contributions that this research has generated after the successful implementation and adoption of research design in line with given objectives. The major findings and implications of the data have given below.

8.1 Focus Group Discussions (FGDs)

One of the most effective methods for qualitative research is the use of Focus Group Discussion (FGD). FGDs are performed by moderators who explicitly support and assist participants engagement in vibrant and natural discussion. A group of persons chosen and gathered by researchers to debate and remark on the issue which is the focus of the investigation (Powell and Single, 1996). In this section, the researcher will look at some of the important factors to see how women in the study region get involved in NGOs and what obstacles they face. NGO activities, training programs, social advancement, economic development, and political empowerment of women, as well as awareness building among women are the major indicators of the chapter.

8.1.1 NGOs and their activities. According to data gathered during Focus Group Discussions (FGDs) in the research region, it is found that majority of women are active either directly or indirectly in NGO operations (NGOs). These NGOs include GUK, World Vision, ESDO, SKS foundation, RDRS, TMSS, MSS, BRAC, and Buro Bangladesh. Development and microcredit are among the top services provided by

these non-governmental organizations. It is believed that NGOs help people by distributing domestic animals to alleviate poverty and by managing land issues and by distributing fertilizer and seeds. They also believe that NGOs help by providing health care, training, sanitation, and a variety of training and awareness workshops. In addition, NGOs supply an elderly allowance, a blanket, a mask, soap, rice, and pulse, as well as an elderly benefit. The only other NGO in the research region that seems to care about the participants' concerns is ESDO. PREMDIP is the principal project which is being implemented by ESDO in the research region. Using this effort, women are now able to speak up for equal rights, justice, and dignity. In addition, these initiatives provide women with training in practical skills and educational possibilities for children and adults via child development care and night school. As a result of this effort, more women are gathering awareness regarding their rights and better equipped to exercise them. Unfortunately, non-governmental organizations (NGOs) are often held responsible for the loan of money and the collection of savings from women. A significant chunk of the loan is used to cover the family's living expenses. As a consequence, the trajectory of women's socioeconomic advancement is set in stone.

Contrarily, focus group talk revealed that women in the study region who are not affiliated with NGOs are not well informed about various projects and initiatives sponsored by different NGOs. Women outside of non-governmental organizations (NGOs) may have only heard the names of organizations such as ASA, ESDO, and BRAC. They aren't aware of the many facets of development work being done by non-governmental organizations in the study regions. In addition, they also fall behind their NGOs-affiliated counterparts in terms of access to financial services and other amenities because of their lack of understanding about the resources given by non-governmental organizations.

8.1.2 Training programs. NGOs are operating need-based and audience-based vocational, pre-vocational and skill training programs for economic sustainability of women such as poultry and livestock, vegetable gardening, handicrafts, food processing etc. Those exercise regimens are geared on enhancing the quality of life for women. FGDs show that women who working for and with NGOs and who have received training become self-sufficient as a result of taking part in these programs. Through these initiatives, targeted women's financial productivity has remarkably increased and they get regular income through utilization of training and engaging in different IGAs. Numerous programs and trainings for women's development are being implemented by ESDO. Aside from that, the ENRICH initiative includes instruction in animal husbandry (cows and goats, chickens and ducks), bull fattening, sewing training, and preparing environment friendly fertilizer. Women are encouraged to contribute to their community's socio-economic sector by participating in this group, which offers domestic animals like cows and ducks. A successful NGO member, Firoja Begum, received instruction on cattle breeding from ESDO, and she now owns a cow farm with five hybrids cows each of which is worth 3 and 4 lakh taka in the current market. Many property conflicts are solved and water crises are identified by PREMDIP, another continuing initiative of the ESDO. NGOs are also seeking to mainstream them by providing them a platform to contribute to the national economy.

The study also found that women outside of NGOs are comparatively less involved with training and IGA activities due their very limited opportunity compare to the members of NGOs. Few women outside of NGO are aware about training programs, for example vegetable cultivation, milking cow and beef fattening, goat rearing etc. but not all non-governmental organizations (NGOs) do not have the

capacity to teach women on the subject of the aforementioned problem which restricts their ability to become proficient and enhance their income level.

8.1.3 Economic development. Rural women's economic growth is also being supported by non-governmental organizations. Rural residents' economic well-being from their microfinance work is carried out throughout the region. Both male and female members now co-exist in the workplace and non-profit organizations provide money to persons who lack collateral. In addition, women may become more financially independent by starting their own small entrepreneurship. Women who participate in microcredit programs save money as DPS, Bima, and insurance to ensure their financial stability for the future. Women connected to NGOs save anywhere from 30 to 50 Taka every week. An additional source of income has been found for several women who received sewing instruction from ESDO. Their social and familial standing and self-worth are boosted when they earn more money. As a result, people are free to spend their money as they see fit. In addition, cases of violence against women have also decreased as gender-based violence is closely linked to an individual's wage. As a result, the research region shows a very low level of gender-based violence and cases of gender violence.

According to the FGDs, women who work for non-governmental organizations have a limited range of economic engagement, contribution, and development than women who work in the private sector. Non-participation and a lack of knowledge about NGOs' skill development programs prevent people from making a financial contribution to their families or themselves via the IGA program. This circumstance demonstrates the importance of non-governmental organizations (NGOs) for the development of women in Bangladesh. The economic wheel of a nation will turn faster if both genders work together to make it richer and more developed in the future. In this

sense, NGOs in the study region play a crucial role in offering training on a variety of topics to the local community.

8.1.4 Social development. Women's social role and status are being improved via a variety of initiatives implemented by non-governmental organizations like ESDO and BRAC. Key variables in social empowerment include lowering child marriage, domestic abuse, dowry, and education rates, as well as participation in social organizations. Participants' observation in focus groups reveals that a social indicator of women's empowerment has risen in the study region due to the efforts of local governments and non-governmental organizations. Women also claim that non-governmental organizations (NGOs) are trying to end gender-based violence, child marriage, and dowry. Such initiatives of educating women regarding their rights would help them in speaking against injustices in their communities. PREMDIP, for example, was a project run by ESDO in the study region that worked to foster social peace between the majority population and minority groups like Dalits. As a result, they now invite each other to social gatherings and celebrations, and they are no longer marginalized in the community. Since 'PREMDIP' is a social development initiative, many disadvantaged individuals and vulnerable women have been able to join different social events, activities, and access to social institutions like LGIs, SMCs, and Panel of village court. Sadly, incidence of women marrying at a late age has also grown, but child marriage still continuing in some degree. According to evidence, a great number of these early married women suffer from physical and emotional violence in their in-law's house.

Many people, particularly women, are left out of social development efforts, despite the efforts of NGOs and other non-governmental organizations (NGOs). Most

of the time, they don't become involved in things like minimizing child marriage, violence against women, strengthening women's voices, or abolishing dowry. There are unforeseen and negative consequences to this inactivity in the community as well as a backward-looking governance structure. As a result, it may be concluded that there is no substitute for incorporating women in social development initiatives.

8.1.5 Political development. Political empowerment refers to the active engagement of women in political activities and the exercise of their constitutional rights. Women's participation in political spheres is anticipated in theory, but in practice, more propaganda is involved than actual assertion. NGOs are also aiming to boost the number of women participating in all forms of political activities. Women are striving to create a supportive political climate for themselves in society in order to make this happen, NGOs are helping. In this connection, motivation, financial and public support are also provided by these organizations. According to the respondents, they were able to enjoy their rights in the local government elections with the support of ESDO and ESDO's leadership development programs that helped to stand out as a candidate for election. Contrary to popular belief, the majority of the women in the research region had no desire to serve in Union Parishad as a representative. Electoral processes, they claim, are both time and money-intensive for female candidates and due to their socioeconomic drawback and lack of motivation, women are unable to participate in the electoral process (campaigning, meetings, and keeping political ties with higher authority figures). In order to run for an office, Shahnaj, the wife of a day labor, wants to be a candidate. In spite of her high level of desire and expertise, she does not have the financial means or social standing to serve in the Union Parishad. As a result, she will not be able to run for the office.

In Bangladesh, particularly for rural women, political involvement, participation, and progress are all tough to come by. Women who aren't affiliated with NGOs aren't engaging as much in elections or other activities as we want them to do. The political engagement of women affiliated with non-governmental organizations is very low compared to that of women who work in the private sector. Because there are a number of difficulties that arise during an election, such as media coverage, nomination, campaigning, and meetings. These types of activities are difficult for women to handle on their own.

Political engagement of women in Bangladesh and their status may be summarized thusly: it is limited. In the maintained circumstance, non-governmental organizations (NGOs) are also involved in the electoral process.

8.1.6 Awareness building. Early marriage, dowry tradition, health and social well-being are all important issues that are addressed by the non-governmental organizations. The number of young couples getting married has decreased. Violence against women has decreased as well. As a result of their inclusion in education efforts, women prove to be an asset. They are now more equipped to deal with natural disasters such as flood and river erosion. NGOs are working to raise public awareness of natural disasters and the ability of communities to recover from them. In the event of a flood, they can stockpile dry food and protect their livestock. At the same time, non-governmental organizations (NGOs) are playing an important role in eradicating social and economic issues. Children's marriage and mother and child health care have improved by ESDO awareness campaigns. People are now well-informed about issues such as child marriage, family planning, and the health of both children and mothers.

Official meeting held once a month for the PREMDIP project's committee discuss issues like climate change, disaster risk mitigation, and animal husbandry. As a

result of this discussion, Union Parishad members have been able to make concessions for the autistic children and those who are pregnant or divorced. Women in the study region are well-versed in their legal rights and responsibilities. They claim that PREMDIP program has had an impact on women's lives. They are now allowed to travel to the hospital for treatment. Even more importantly, students have received official and non-governmental instructions on health awareness during the pandemic crisis (COVID 19). Many non-governmental organizations (NGOs) have helped the destitute by distributing soap, face masks, and 5-10 kilograms of rice and other grains. Local non-governmental organizations (NGOs) are raising awareness among the general public in the research region at this time.

FGD results suggest that women outside of non-governmental organizations have a limited ability to engage in or learn about awareness-building initiatives. In order to contribute in the construction of awareness on various topics, a woman must be a member of a network, organization or a group dedicated to this purpose. In order to enhance their ability, women need to interact with non-governmental organizations, associations, and other support networks.

8.2 Responses from the Key Informant Interviews (KIIs)

This dissertation relied on interviews with key informants (KIIs) to meet its goals and satisfy its methodology. An expert panel of 20 was consulted for their input, and the findings were condensed into a few important quotations. NGOs, their goals and operations, women's training programs, social advancement, economic growth, political progress, and the narrowing of the gender gap have all been addressed here. They believe that women's lives in the study region have been greatly impacted by NGOs. Women's socioeconomic and political conditions have improved as a result of the efforts taken by non-governmental organizations. For the duration of this part, this

paper has addressed the work of non-governmental organizations, the role of women in it, their social, political, economic development, and their expectations from governments and non-governmental organizations.

8.2.1 NGOs and its purposes. If non-governmental organizations (NGOs) and their activities in the research field were to be discussed with KIIs, the KIIs' opinions would be grown into a wide variety of NGOs that are involved in different initiatives and programs. BRAC, CARITAS, ASHA, TMSS, ESDO, RDRS, ASA, GRAMEEN BANK, and World Vision are notable non-governmental organizations in this context. In addition to microcredit, training, gender equality, health, education, and awareness development, these NGOs are also engaged on a wide range of programs and initiatives. A primary goal of NGOs, according to KIs, is to provide social, political, and economic empowerment to women. They have different views on the role of NGOs in the research area. The following are their words:

“NGOs were the first to work for the economic development of women” (Dropodi Agarwal, President, District Women Awami League, Thakurgaon).

“There are many NGOs such as-ASHA, GRAMEEN BANK, CARITAS, ESDO, and BRAC, are working in my arena. These NGOs have played a most significant role in the development of women” (Aroti Mardi, President of the Rural Development Committee).

“NGOs are playing an important role in promoting women’s rights, development, and awareness in various ways” (Md Alauddin, UP Chairman, Jagannathpur). “NGOs have provided many types of training such as animal husbandry, fish farming, kuchia farming. NGOs raise awareness about child marriage, the dowry system, violence against women, and women’s rights. Now women are realizing their dignity” (Dilip Tudu, President of Manje Parishad Committee).

“In spite of large number of activities and coverage of the NGOs like ESDO, ASA, TMSS for women empowerment in our area, a large portion of women and men are outside the coverage of NGOs. They are unable to know the exact purpose, activities, programs and services provided by NGOs in our region. The knowledge dissemination and orientation of the NGOs is quite necessary for these kinds of people for the further coverage extension and inclusion” (Tridib Hembrom, Village Development Committee Leader, uttarpara, Thakurgaon).

“(Consulted)... Women's progress has been greatly aided by non-governmental organizations (NGOs). Women have grown more aware of their rights because to the efforts of non-governmental organizations (NGOs). Non-governmental organizations (NGOs) are working to increase the number of possibilities for women in economic development and to help them rise through the ranks” (Sarika Begum, Women Member, Jogonnathpur 16 no. Union Parishad).

“(Consulted)... BRAC and TMSS helped through their microfinance program during the pandemic which has a significant impact on the livelihood condition of rural women in my area. NGOs have a significance impact on the rural women’s life and this can’t be expressed with words only. Through ‘Manobo Colane Parishad training’ many women get their rights, can raise their voice, give their valuable opinion & in political field NGO has tremendous effect about women. So, NGO has concerned all women progress” (Parul, Women Councilor).

“(Consulted)... NGOs are now doing many works towards women improvement. A few years ago, women couldn’t talk about their rights and they were neglected by all. Now, NGOs help them to raise them. Now, they can talk about their rights. Female harassment, early marriage has been reduced. The dowry system can’t be reduced yet” (Laila Huda, Women counselor).

“All of we have seen that women are live in the marginal situation in our society. Most of the NGOs are trying to ensure female actual rights in everywhere through providing loans, trainings and mental supports” (Afroza Begum Alpona, Upazila vice-chairman).

“Some women or people outside NGOs think that NGOs are providing loans at high service charges and their activities do not suit them, but in reality, in our locality ESDO alongside other NGOs are providing loan facilities at lowest service charges, providing assistance and monetary support with no benefits. providing different trainings free of costs, allotting seeds, insecticides, fertilizers totally free of costs to the people who can’t afford by their own” (Ruma Rani Biswas, Union Parishad Member, Akhanagar).

“ESDO is working not only for development but also for women's development. ESDO is implementing many projects such as PREMDIP, PROMOTE, ENRICH, WASHA Aid, and microfinance to achieve equal rights-based society. ESDO focused on women empowerment in society where they deprive of their rights” (Subrata Dev Bormon, Chairman, Akcha).

Furthermore, KIIs noted that there were no notable initiatives for women's development prior to the emergence of NGOs. After NGOs efforts, they began working with women to improve their quality of life. NGOs in the study region are undertaking a wide range of initiatives aimed at improving the quality of life for the people living there, including microfinance, training, health care, and raising awareness. Some of the

women in the study area do not fall within the umbrella of non-governmental organizations. They have no idea of the many initiatives and programs run by non-governmental organizations.

8.2.2 Training programs for the women. There are various training programs offered to women by NGOs in the area, according to KIs who were questioned about them. Women are being encouraged to participate in training activities by non-governmental organizations. Core training programs include but not limited to training on different issues for awareness raising, Skill and IGA training on different IGAs like poultry, livestock, safe vegetable production, food processing, WATSAN, entrepreneurship development etc. The primary goal of this form of training is to help women improve their abilities by teaching them new skills. *Adhibashi* or minorities are requesting instruction in income-generating activities from the KIs. As they put it, the economic standing of the minority population is far worse than that of the majority population. KIs have shared some of their thoughts:

“NGO has provided money through micro-credit programs, and also provides training on cow fattening, poultry rearing and, vegetable cultivation to make women economically viable” (Aroti Mardi, President of the Rural Development Committee).

“NGOs have provided many types of training such as animal husbandry, fish farming, kuchia farming, and so on. NGOs are trying to increase awareness on social problems among women such as child marriage, gender violence, women oppression, and dowry” (DilipTudu, President of Manje Parishad Committee, Nargun).

“As we are seeing NGOs regularly providing various kinds of programs for the women and these women are continuously developing their skill set on different income generating issues. But women who aren't connected or associated with NGOs don't receive any training for their skill development. They can't contribute for their family as well. If they take training from NGOs or other suitable sources, they will also be able to generate income as like the women in NGOs who received different types of training” (Entaz ali, Member, Balia Union Parishad, Thakurgaon).

“The young generation needs training about the bad effect of early marriage, and dowry. ESDO, World vision, and many NGOs are providing trainings on awareness building on child marriage, and dowry as well as are providing training on cattle rearing, crop cultivation, and vegetable production for more income” (Shariful Islam, Upazila social service officer, Thakurgoan).

“ESDO organizes many training programs such as awareness building training, training on engaging young generation and creating working scopes, and also engaging male members to make understanding about women problems. In ESDO’s ‘PREMDIP’ project, ESDO always arrange a meeting to identify of our core problems. ESDO services such as loans, old age allowance, and pregnancy allowance. After getting training form ESDO, many low-income women have brugh changes in them by earning money through their skilful activities” (Siriti Rani, Women Member, 3 no. Akcha union).

“(Consulted).……Through Manobo Colane Parishad training, many women get their rights; they can raise their voice, and give their valuable opinion in social, economic, and political fields” (Parul, Women Councilor).

“My humble request to NGOs is that, they should expand their activities regarding women development and empowerment, I know they are working now but I am dreaming for a society where almost all women have the participation and enough skills like the male in the society. Women outside or still not associated with NGOs should be included under the service coverage of NGOs. After that our society will be changed and developed as much as our expectations” (Biroda Rani Roy, UNO)

“Low-income women of adhibashi can also earn money because of training, opportunities, and loans. If NGOs organizes more training on sewing, and vegetable cultivation, it will be created more income opportunities for all women” (Siriti Rani, Women Member, Akcha union).

“The women who are not associated with NGOs are deprived of training where these training can be useful for them for skill development as well as income generation. To be very honest women associated with NGOs are way forward compared to women outside NGOs in every as aspects like- capacity, development, leadership quality, income generating activities, skill development. So, my suggestion to all the women who are still not associated with NGOs that please take support from the NGOs any kinds of to develop your situation like the women associated with NGOs” (Debasish Karmakar-UP member, 3 no ward, Begunbari Union, Thakurgaon)

KIs explicitly said that training provided by non-governmental organizations (NGOs) for women affiliated with non-governmental organizations (NGOs) has a significant influence on women's lives since many women in the research region are able to make appropriate family decisions. On the other hand, they said that the vast

majority of women fall beyond the scope of non-governmental organizations (NGOs) since their husbands continue to oppose their wives' choices. As a result, many women in the study region are unable to engage in non-governmental organization (NGO) training programs to improve their fundamental skills.

8.2.3 Social progress. Women in today's culture are still struggling with the concept of gender. Several issues are confronting women all around the world for example, the lack of female leadership, patriarchal attitudes, sexism, racism, economic inequality, insufficient access to opportunities, a lack of respect for care giving and motherhood, and unequal economic opportunity for men and women (Politico Magazine, 2019). According to the development practitioners of Bangladesh, the struggles of women has been continuing as they have not yet achieved their full role in society due to male patriarchy. However, the government claims that by engaging cooperatively with NGOs and the corporate sector, the situation is improving. According to the response of KIIs, NGOs are undertaking massive initiatives for enhancing and strengthening socio-cultural initiatives of women. Below are some examples of common remarks.

“All of we have seen that women are live in the marginal situation on society. Most of the NGOs are demanding to ensure female actual rights. NGOs need to work on social security especially on family security because now women are not safe in their home. For that, NGOs have huge of opportunity to work on the human morality” (Nilufa Yasmin, Upazila Nirbahi Officer)

“To increase the participation of women in education, NGOs are providing bags, tiffin, and stipends for school-going students. They are raising awareness about women's health through various meetings. Services for pregnant women, child hospital have been arranged” (Dropodi Agarwal, President, District Women Awami League, Thakurgaon).

“NGOs encourage women to get education. They are working for indigenous peoples to be capable them to claim their rights, dignity, and interacting with mainstreaming people. They have increase awareness about social development of women by engaging them in various social activities such as group work,

household meeting, and festivals” (Md. Alauddin, Master, Chairman, Jagannathpur union).

“The existing social progress of the women has been made mostly due to series of interventions by NGOs in our region as per I know besides the government. So, women who are not associated with NGOs are still in trouble to make the desirable social progress of them. Normally social progress of the women still not up to the mark we wanted. In this regard NGOs role is very much appreciable” (Dulal Chandra Bonik, President, Thakurgaon Jewelry shop owners’ association, Thakurgaon).

“NGOs have played a most significant role in the social development of women. At present social progress of women is also taking place. Some social problems such as violence against women, child marriage, and dowry are decreasing day by day by intervening NGOs in my arena” (Maleka Begum, Women Member, Jogonnathpur 17no Union Parishad).

“They are dealing with health services like: Surjer Hashi clinic, Marie Stopes. In this health sector they provide education about health service, EPI, family planning, medicine service. They also know about health services and what they actually need” (Parul, women counselor, thakurgoan sadar).

“NGOs are playing a large role in the perspective of the social progress of the women in our locality but there still have some portion of the women who are not associated with NGOs programs and activities. There are several reasons behind all the women are not associated with NGOs in our locality notably service and coverage shortage of the existing NGOs and another one is that husband and other male member of the house don’t want that their wife, mother or other female member will only contribute for the household chores. This notion should be changes for the social progress of the women” (Ramjan Ali - UP member, 7 no ward, Begunbari Union, Thakurgaon)

“ESDO is doing great work in our area because it creates women strong in the socio-economical sector such as health sector, basic rights, education, and medical care. In our area there is no sign of early marriage, dowry, and it’s only possible through ESDO’s training and awareness, and microcredit programs. In the sector of family planning, ESDO gives us all knowledge so that women can know about birth control methods which bring remarkable changes for this area. Although all medical service is available for women and government-appointed doctor always serve them, ESDO does the best jobs to make them aware about maternal and child health, various diseases and viruses (COVID-19) and primary treatment” (Siriti Rani, women member, Akcha union).

“Social progress of women who are not associated with NGOs is not desirable as compared to the progress or success story of the women who are associated with NGOs” (Entaz ali, Member, Balia Union Parishad, Thakurgaon).

KIs claimed that some social problems such as mental torture by husband and family member, restriction to enter a festival for *adhibashi* women, and lack of recognizing women for care giving and motherhood still hamper the lives of women in

society. They also seek for government and NGOs collaborative interventions for eliminating social problems and achieving social progress of women. KIs claim that the social progress of the women associated in NGOs are satisfying considering the situation of the women outside NGOs.

8.2.4 Economic progress. Theoretically, it is assumed that women have the equal rights to access in all economic properties as men in a family. They also have the rights to involve in income generating activities and rights of savings. But real perspective of Bangladesh is that women are deprived from their economic rights and lead a miserable life in the society. For example, they do not get proper access to father or mother's properties, and losing control of using their savings. However, KIs were asked about women's economic development in the society, they opined that women are unconscious regarding their legal economic rights and they do not have equal rights to access their income or properties. They were fully dependent on husband's income and properties. But after the intervening of NGOs, this situation has changed rapidly.

Here are some statements of KIs:

(.....NGOs were the first to work for the economic development of women. They have arranged microloans for women. As a result, women have benefited financially by getting small loans” (Dropodi Agarwal, President, District Women Awami League, Thakurgaon).

“NGOs are providing economical/ financial support to women as a result woman is not being abused by men. NGOs have provided money through micro-credit programs, and also provides training cow fattening, poultry rearing and, vegetable cultivation to make women economically viable” (Aroti Mardi, President of the Rural Development Committee, Nargun).

“.... Economy without economic progress or freedom, women freedom is impossible. To ensure women development economic progress is one of the most important elements. To increase overall women development many social organizations (NGOs) work. Among them ESDO is one of the important matters” (Nilufa Yasmin, Upazila Nirbahi Officer).

“In my locality women who are not associated with NGOs are continuously falling in trouble as the bank and other financial sources doesn't want to provide loan to them for the purpose of their economic development but women who are associated with NGOs can find loans from NGOs namely ESDO, World

Vision, BRAC and ASA as well for their economic progress” (Entaz ali, Member, Balia Union Parishad, Thakurgaon).

“In my union ESDO, BRAC, and other several NGOs are working, in all of them, ESDO is doing tremendous works for women. ESDO are executing many projects like PREMDIP, PROMOTE, and ENRICH, microfinance, WASHA Aid, and so on for the development of women. ESDO focused on eliminating deprivation of women and achieving their economic development through trainings, financial support, and awareness building programs” (Subrata Dev Bormon, Chairman, Akcha union).

“All NGO have microcredit facilities such as providing animal husbandry loans for economic development, helping for increasing income, and women's rights. If NGOs have stopped working for our development, our development can't happen in the right way” (Parul, Women Councilor, Thakurgoan Sador).

“Access to micro-credit is only available for the women who are somehow connected or associated with NGOs because only NGOs are providing micro-credit facilities to the poor or backward group or individual of the society for their economic progress. As a result, women who are not associated with NGOs aren't able to purchase loan facilities for their economic progress as well as development” (Ramjan Ali -UP member, 7 no ward, Begunbari Union, Thakurgaon).

“NGOs are giving cattle and goat to women for more income. It would be better for NGOs to expand the opportunity for women to engage in income generating activities, and provide more and more technical training, computer training as well as handicrafts for girls” (Dilip Tudu, President of Manje Parishad Committee, Nargun).

Women in rural regions are becoming self-sufficient by being engaged in a variety of handicraft labor sectors, which are enabling them earn money with the help of non-governmental organizations (NGOs). However, KIs said that financial services provided by non-governmental organizations (NGOs) via microcredit programs had a detrimental influence on women and their families to a certain level. Women who take out loans from non-governmental organizations are obligated to pay them back within a certain period of time with interest. In certain circumstances, they have been able to repay the debt by getting a loan from another NGO. As a result, they are unable to free themselves from the limbo circle of credit-based economy.

8.2.5 Political progress. To rule a society, it is important engage in the practice of politics. Politics is the discourse where the people make the decisions that affect the whole society. Tax money and other precious resources are given to certain groups at the cost of others by government officials in positions of authority (Bratton and Ray 2002; Franceshet and Piscopo, 2014).

The term "political empowerment" refers to the process of enhancing the capabilities of women so that they have more freedom of choice and influence over social decision-making (Sundström et al., 2015). The number of women's political empowerment in a *culture* like ours is determined by the percentage of women who participate in the decision-making process in their communities. It's been shown that Bangladesh has a low rate in this kind of venture. Political engagement by women is hindered by religious fundamentalism and male-dominant conduct, feminists contend. They also point the finger at government programs and executive entities for their lack of interest in women's political engagement. It's encouraging to see that non-governmental organizations (NGOs) are attempting to raise awareness about the importance of women participating in politics. Political awareness initiatives for women, such as financial assistance, publicity, and advocacy are being implemented by several non-governmental organizations (NGOs). However, when KIs were questioned regarding the topic, they said that women are more aware of their political rights today than they were in the past. They may now participate in local and national politics by voting and running for office. They can participate in local political gatherings too. The KIs have made a number of statements in this connection. Here are a few:

“NGOs are working for the political development of women. Women are involving with technology which has increased the participation of women in politics. NGOs are working specifically for indigenous women’s rights. NGOs are raising awareness of land rights” (Dropodi Agarwal, President, District Women Awami League, Thakurgaon).

“In the political field, many women are willingly taking part because of their development. Women are also getting aware about their rights and raise their voice for overcoming the obstacle because of their attitude has been changed through numerous development projects by NGOs” (Shariful Islam, Upazila social service officer, Thakurgoan Sador).

“In the political sector, women are getting involved but the amount is low but this engagement has been only possible for the NGO’s involvement. To ensure women’s voice in the political arena, they are trying to develop leadership skill among women by providing trainings on how to speak up and raise their demands and claim their rights in society” (NilufaYasmin, Upazila Nirbahi Officer,).

“The political progress of the women is quite difficult and long-time based matter; the outlook of the society should be changed through a series of actions taken by government as well as NGOs. NGOs are taking initiatives for the desirable change by targeting women but women outside NGOs are still out of reach in terms of political participation and progress” (Ruma Rani Biswas, Union Parishad Member, Akhanagar)

In my view, politics is the new sector but all women are encouraged for taking part in my campaigning. ESDO supports me so I think it’s a remarkable work of ESDO that support women in the voting cast” (Ramjan Ali -UP member, 7 no ward, Begunbari Union, Thakurgaon).

In order to achieve women's equal involvement in politics, KIs claimed that they must work together. In order to increase the involvement rate of women in political activities, the government should incorporate all stakeholders existing in the society, including husbands and family members as well as civil society member, local representatives, government officials, and non-governmental organizations. Women's engagement in politics will starts when more women will participate in the decision-making process, according to a statement of the United Nations Women (2020). In this connection, NGOs were not providing enough opportunities for women to participate in politics, according to KIs.

8.2.6 Gender gap reduction. Still, women's participation in the workforce is hindered by the perception that gender is a domestic concern (Mlambo and Kapingura, 2019). As stated in the Millennium Development Goals, gender equality includes

women's involvement in political and decision-making activities (UNDP, 2020). A number of international accords on gender mainstreaming have been suggested to increase women's participation in politics, but they have failed to achieve gender parity at the highest levels of government (Morobane, 2014). The government must continue its gender-oriented initiatives in collaboration with non-governmental organizations and civil society in order to guarantee gender equality in society. NGOs are trying to ensure access of engagement in all spheres of women's activities for creating gender balance while maintain a balance environment in the society. But when questioned about the role of NGO's in addressing the gender gap in society, the KIs agreed that there was a large disparity between men and women when it came to making decisions inside their families, as well as in their communities. A growing number of women are able to speak out about issues like child marriage, domestic abuse, and dowry systems.

Here are some of the statements:

“NGOs are working for achieving gender equality. NGOs organize backyard meetings to eradicate violence against women and the dowry system. They provide awareness information for women's rights. NGOs also are working specifically for indigenous women to access their land rights” (Dropodi Agarwal, President, District Women Awami League, Thakurgaon).

“... Violence against women has decreased and men now give dignity to women. Child marriage has decreased in our village, we are now aware of a girl's education and health which has been made possible with the help of NGOs. They are encouraging women to protest against violence, being aware of women's rights” (Ruma Rani Biswas, Union Parishad Member, Akhanagar).

“NGOs raise awareness about child marriage, the dowry system, violence against women, and women's rights. Now women are realizing their dignity. NGOs provide encouragement and courage to women through meetings. Women can now go everywhere alongside men, give opinions and women are the first to protest if there is any problem or abuse. NGOs have reduced the fear of girls; they are now able to speak with courage. Now our girls are studying. So, child marriage has decreased at great extent” (Dilip Tudu, President of Manje Parishad Committee, Nargun).

“Gender Gap is large issues to be discussed in terms of social inclusion and progress. Patriarchal values in our society hinder women to participate in different activities like men. But for a society free from all kinds of discriminations we need to reduce inequality of the sexes. Women in NGOs are

concerned about their rights freedom but women not associated with NGOs are not aware of it.” (Biroda Rani Roy, UNO,)

“... dowries, domestic violence, and early marriage those are a social problem, but with the collaboration between ESDO and government, ESDO doing its best way to eradicate the gap between men and from the society. For claiming against domestic violence, dowry, we have a special facility “cell in the Department of Women Affairs for the prevention of Violence against Women” and we have a hot number to inform. In the north side, ESDO is the only NGO which is concerned with women's development, so I think ESDO has a very good impact on women's development” (Ramjan Ali -UP member, 7 no ward, Begunbari Union, Thakurgaon).

“In our area domestic violence increased but when I heard about it, I took the initial step to stop it & I also stopped many early marriages. With the help of “Manoib Kollan Shonasta” I stopped so many early marriages. In my area social media helps us to create awareness for that reason it is actually reduced from our society. In my point of view rape is increasing for the misunderstanding the education concept. At the age of 17.3 years my daughter got married but I can't agree with this marriage because of early marriage. After she entered the 18 years, I agreed but it was not over, she faced domestic violence in her in-law's family. This domestic violence occurred only for social respect. Because of social places people won't express their problem. It's not a good sign, I am the victim and I know how it feels.” (Parul, Women Councilor, Thakurgoan Sadar).

“Women outside NGOs are not aware of and trained about reducing gender gap in our locality because the knowledge about reducing gender gap and reason to reduce gender gap is mostly absent to them where women associated with NGOs share knowledge and urged about the reduction of gender gap. They received training, knowledge and understanding about the positive sides of reducing gender gap” (Aroti Mardi, President of the Rural Development Committee, Nargun).

KIs said that the women in NGOs have a better understanding on how to reduce the gender gap than women who aren't in NGOs. Gender violence and child marriage have been reduced, according to KIs, as a result of the joint efforts of NGOs and the government. In the actual world, however, the present state of affairs is repellent. Women, men, civil society, the general public, and government officials all have a role to play in achieving gender equality if we are to achieve it.

8.3 Case Studies

It was the primary goal of taking case studies to elucidate the underlying attitude of stakeholders regarding women's socioeconomic situation and the underlying

expectations that were exposed to. Women's growth in the research region has also been examined via case studies, which look at the role of non-governmental organizations (NGOs). In the next section, we'll take a look at some of the real-world examples.

8.3.1 Story of the women involved in NGOs.

8.3.1.1: Case Study - I

Mst. Farida Begum has seven members in her family. She lives in Jagannatpur Singia-Munsipara village under the Thakurgaon district. She lives in the surrounding environment, with the chirping of birds. But the people here live in poverty. She fights poverty all year round and her life goes on. Her husband dreamed of a beautiful family but her life is unbearable due to poverty. Although Farida Begum hoped to have a happy family with her husband and family, her hopes were not fulfilled. Her Mother-in-law died due to illness. Her father-in-law married again. Then the quarrel started. Farida Begum and her husband separated from her father-in-law's family without any capital. The couple has to spend their days borrowing money for buying things. In the meanwhile, Farida Begum lost her temper and told her husband to go to Dhaka. After going to Dhaka, Farida took the job of household chores and Ripon Mia took the task of driving a rickshaw. After staying some months, they deposited some money and came home. After returning home, Ripon Mia bought a Nosimon (Local transport) with the saved money. Thus he started driving and started saving some money. With the saved money, they bought a bull first. Meanwhile, with the financial support of PKSF; ESDO-Shantinagar branch has launched a value chain development project. This project aims to increase the income of entrepreneurs through cattle fattening and marketing all over the year. There is a Samity called "Shonali Eco-Mohila Samiti" which works with distressed women to provide micro-credit services. Farida Begum

got the Membership on 10-10-2016 in collaboration with the Development staff of ESDO. Then they received two days of training in cattle fattening. On 25-11-2016, they took a loan of taka 30,000/= in the first phase, after getting this loan, they bought another bull and started their dream again. Thus, up to the fifth phase, they bought five bulls with a loan of –One lac eighty thousand taka (1, 80,000) and built cattle fattening farm. Assured by ESDO, she undertook a year-round cow fattening project. Her husband drives the car and Farida Begum takes care of the cows. Now they earn sufficient amount of money by selling cows. In this way, happiness gradually returned to their family. Now she can afford to send her boys to school. She thanked ESDO for increasing the income of entrepreneurs through cattle fattening. Now their family is self-sufficient. Her dream is to expand the farm in the future, which she thinks could be the only way to improve meat production. Farida Begum and Ripon Mia thanked ESDO and they are eternally grateful to ESDO.

8.3.1.2: Case Study - II

Most. Hamida Begum, wife of Md. Jamat Ali, Singpara, Salondor, Thakurgaon is an example of a struggling women in the battle of life. After her marriage, she had to stay in a relative's house with her husband. Because there were no a single piece of land of her husband's own. He was landless. Early in her marriage, Hamida bought a piece of canal land with the help of some money and gold got from her father's house and the savings of her husband. Afterward, she filled out the canal land and made it livable.

She is a regular member of the ESDO microfinance program. By getting loans from ESDO on low interest, Hamida has made her living rooms and started poultry farming in the yard. After a few days, she has bought few goats for rearing with her savings and ESDO loans. In this way, she gradually improved her financial capabilities. Now she is self-sufficient and contributing to improve her family's condition. She has

supported her elder son and husband in buying an auto van and *riksha*. They are driving autos and earning sufficient money as per their demand. With the income of her husband and elder son, Hamida has taken some of the agricultural lands on a contract lease. She is cultivating these lands and filling out her family's needs of food and money.

Recently, Hamida is considered as a beneficiary of ESDO Fisheries and Livestock Unit project funded by PKSF for Implementing Turkey rearing demonstration. She gets direct support from the project as Turkey chicks, feed, Turkey shades, Antiseptics and training. Although she has no idea about turkey rearing, she has enough interest to rear it. She has made effective communication with ESDO staffs for getting technical and market linkage support from them. She learned a lot about Turkey-disease, bio-security, use of antiseptics, food and inhabitant, and the usefulness of Turkey meat etc. Now Hamida is very conscious about the safety and security of Turkey rearing and expert in firming. She gained a lot in Turkey firming and that has changed her economic condition rapidly.

Many people come to see the Turkey firm and are inspired to replicate it in their capacities. Hamida hopes that many women like her will come forward to rear Turkey one day and Hamida will organize them to make a cooperative of turkey farmers. She expects that her turkey firm will spread more and one day she will be the owner of a big Turkey firm and will create employment opportunities for the marginalized poor women.

Now a day, the mother of two sons and a daughter, Hamida Begum directs her business and family with an iron hand. She earnestly conveyed her gratitude to the ESDO staffs who were concerned with her life and gratefully remember the support and kind approach of Eco-Social Development Organization (ESDO).

8.3.1.3: Case Study - III

Mst. Josna begum is a poor housewife from Araji Salandar village of Thakurgon Sadar Upazila who has only one son and one daughter. Her husband is a day labor. So it's very difficult for Josna to maintain a family comprised of four members.

The family struggled for farming on their small plot of land beside their house and was forced to cultivate in other people's land. Lack of money seems to be their constant companion. But their poverty was not going away. Both of them continue to work hard to increase their income in the family but they cannot find any way to reduce their poverty. She thought that, in addition to her husband's income, if she can earn some extra money, then there will be some prosperity in the family. Just then the private organization Eco-Social Development Organization (ESDO) came to her door. She joined Golap Eco-Mohila Somity at Shanti Nagar branch in Thakurgoan. Since becoming a member of this somity, she has been starting weekly savings from her income. At the initial stage, she took a loan of fifteen thousand (15000) taka only from ESDO.

By raising poultry farms and agricultural land with the loan money, she took the whole responsibility of the family with her husband in a strong hand. In addition to his agricultural work, she traditionally started fish culture. She receives skill development training on fish farming which is implemented by the Fisheries and Livestock unit of ESDO and funded by PKSF. After receiving the training, she learned on how to give fertilizer, lime and feed in the pond. On the advice of the ESDO's technical officer (Fisheries), she started fish farming in a modern way. With the help of this project, her pond was selected as an exhibition pond. She has released fish in the pond and planted various seasonal vegetables including pumpkin, papayas, cauliflower, cucumber and

bean in the pond dike. Then both of them are busy taking care of this pond and vegetable garden. She has earned some money by selling vegetables from this pond. Now she gives regular lime, fertilizer and fish feed in her pond in a proper way.

She said, with the help of ESDO, I have been able to benefit more from fish farming than ever before. Recently her husband drives an auto-rickshaw. Their economic situation is very much better than before. Now she can able to feed their children three times a day and fulfill the needs of boys and girls. Socially she is much more aware now. Her pond is now a model fish farm and she is a model fish farmer in her area.

In the future, she will create employment for the unemployed people of the society by leasing a few large ponds and making her debut as a popular fish farmer. She is now living happily in peace with her children.

8.3.1.4: Case Study - IV

Chalkhaldi is a village in the Goreya union of Thakurgoan Sadar Upazila in the Thakurgoan district where the surrounding is beautiful but this village is a daily companion to drought and misery of the people.

Lipi rani of Chalkhaldi village, wife of Krishna Proshad Roy has six members in the family. She fights poverty all the year round and his family survives. She dreamed to lead a happy family but fell ill due to poverty. They had no children of their own. Lipi rani hoped to live a very happy life with her husband but her hopes were not fulfilled.

Her father-in-law died due to illness within a few days and her elder sister could not marry as she was disable. Meanwhile, the younger brother has to spend a lot of money to pay for his education and her mother fell sick. In the meanwhile, they decided

that both of them would go to Dhaka for better earnings. After going to Dhaka Lipi Rani took the job of a home servant and her husband started driving a rickshaw. In the meantime, with the financial support of PKSF, ESDO Santinagar branch started a value chain project titled “Entrepreneurs increase income and create employment through year-round by beef fattening and marketing. With the help of ESDO’s development worker, Lipi Rani joined Mukta Eco-Mohila somity. After that, she gets a two days training on beef fattening under this project. In the first phase, she took a loan of 25000 taka on 25.06.17 After receiving the money, she started her journey with a year-round beef fattening project.

Previous economic condition: Lipi rani’s husband works for their family but his income was very low and it was very difficult to bear her family’s expenses.

Recent condition: Lipi rani took a loan from Shantinagar for the first time with 25000 taka and started the project of beef fattening year-round. With the help of ESDO Santinagar branch, she took a loan of 40000 taka 2nd phase and invested that in this project and profited taka 6000. In 3rd phase Lipi rani took a loan of 50000 taka and she bought two bulls with a loan of 50000 taka. By selling one of the two cows, she has alleviated her family’s poverty. After accumulating some savings, she bought three cows in from 50000 taka loan money a fourth time. Meanwhile, her cows suffered from skin diseases and she lost money in their treatment.

Finally, Lipi Rani come to knows that low-interest loans are being provided from ESDO LRL project. She took a loan of one lac from ESDO. At present, she has three cows on her farm and the total profit from this farm and tuition is 35000 taka. She built a tin shed house and bought a motorcycle with the profit money. Lipi always remembers ESDO and PKSF with deep respect in her heart for being on their side during the COVID period.

8.3.1.5: Case Study - V

Maria Hembrum, daughter of Tala Hembrum and Shiuli Tudu lives in Kaharpara village in Nargun union under Sadar Upazila of Thakurgaon district. Their standard of living has deteriorated due to low wages. Her father often finds it difficult to pay for her education. Last year, she was able to study because her village-relative uncle, who had been a well-wisher, gave her money to buy books. "The ESDO-PREMDEEP project has been working in our area for a long time," said Maria. Sir, I sometimes get some money from you as a grant. This year I learned that another project 'LIFT' of ESDO has been launched where adolescents will be trained in rose cultivation. Knowing about that, I also put my name on this project. The Agriculture Officer trained us for two days in collaboration with ESDO. Then I come to know what kind of soil to prepare for rose cultivation, how to plant rose seedlings, and which varieties of roses are more commercial. Through ESDO's training, I planted 20 hybrids and raised flower seedlings on the land next to my house. In addition to my studies, now I have my rose garden. ESDO has also helped me with technical support, various training and marketing process of rose were shared by them. In a small quantity, ESDO is helping me to become self-sufficient through credit services. Now I can run my tuition and help my family with some money. I have seen that many people in the area have become interested in cultivating rose. Being marketed through ESDO, I don't have to worry about selling flowers separately. Seeing this, my school friends also come to my garden to buy roses and want to know how to make such a garden. I refer them ESDO for help. Many florists pay me in advance to buy flowers because they communicate through ESDO and take them after the rose blooms. I sell each rose to them for 2-3 taka. Rose gardening earns 200-300tk per month."

Maria and others did not give up hope even though many flowers were lost due to the closure of shops and transport systems during this Covid-19 pandemic. After seeing Maria in Maria's neighborhood, more 25 people received training. Due to these trainings, and their efforts, Thakurgaon enter into the competition of rose cultivation. They are eternally grateful to ESDO for their innovative work, and everyone including Maria is grateful to ESDO for their support.

8.3.1.6: Case Study - VI

Monjuman Ara Begum is a fighter woman of a middle-class family. She lives in Podompur village of Thakurgaon Sadar Upazila of Thakurgoan district. Her father's name is Ashir Uddin. She completed her B.A degree from Ruhia degree college of Thakurgaon. She has a lot of dreams to do a job after completing her degree. But at the end of her study, her conservative father Mr. Ashir Uddin decided to give her marriage very soon. Her father had chosen a bride for her daughter who is an Assistant Teacher of a local Madrasha (Islamic Education Center). Her husband Mr. Rashid was also a conservative-minded person who didn't agree to allow her wife to do job. For this reason, the dream of doing a job for Monjuman Ara had been crashed. She was starting her married life as a housewife as well as a household worker.

Her husband Mr. Rashid is the only earning person in his family. All five members of the family depend upon his income. Mr. Rashid has been pestered to bear his family's demand by the limited income of his teaching profession. After one year of their marriage, a son was born in their family. The financial crisis is growing up day by day in their family. They have fallen into a great crisis in their family life. Husband of Monjuman, Md. Rashid has fallen into an unexpected situation with his newly born child. Monjuman was surviving with her son and parents-in laws. Monjuman Ara was getting worried about her son's future and family miseries.

One day, Monjuman Ara had come to know about a national NGO named Eco-Social Development Organization (ESDO) a neighbor of her community. She had been informed that the ESDO provides loans and other technical support to develop the poor women through income-generating activities. She decided to know more about the NGO support and came to the ESDO-Shibganj branch office of Thakurgaon Sadar and meet with the branch manager directly. She discussed her miserable condition and shared her eagerness to admit the 'women's cooperative' to do something better for alleviating poverty of her family. The branch manager inspired her to admit in the NGO and assured her to provide financial and technical support to generate her income.

After the meeting, she was admitted to the women's cooperative named 'Eco Mohila Somobay Somity'. After a few days, she had taken sixty thousand (60,000 BDT) taka as loan. With the loan amount, she added her savings of fifty thousand (50,000 BDT) taka and bought three bulls by one lac ten thousand taka at a time. In such a way, she started her small entrepreneurship of cow rearing. In the second step, she had taken a seventy thousand-taka (70,000 BDT) loan from ESDO and bought five cows for beef fattening by adding her saved money.

Gradually, she was increasing the number of cows every year by the profit of cow selling and developing a cow rearing firm permanently. After three years, she became a firm owner of 15 cows and bulls. She had started earning more than two lac taka per year. In such a way, she grew as an entrepreneur of a beef fattening firm. At present, Monjuman Ara is a self-reliant, prosperous woman entrepreneur in her Upazila.

Monjuman Ara is also the mother of two. Her elder son has scored a golden GPA-5 and GPA of 4.5 in the SSC and HSC examinations respectively and waiting to get admission in a university. Her daughter is reading in school in class one. Now, Monjuman Ara is financially sound to bear her children's educational expenses and

family needs. She made her standard family life. Now her husband is very much dependent upon her and care her opinions and choices. She created employment opportunities for three persons in her firm. Monjuman Ara is thinking about the Bio Gas Plant to produce organic fuel for household purposes. She is dreaming that one day her firm will be filled with hundreds of cows and she will leave the status of a poor women by creating employment opportunities for others.

She cordially thanked the officials of ESDO who always supported her and inspired her to grow as a self-dependent woman. She conveyed her gratitude to the organization, ESDO for staying beside her during miseries and supporting her to become an entrepreneur.

8.3.1.7: Case Study - VII

Mst. Mukta Akhter, is the owner of the Thakurgaon's mozzarella cheese located in Shimultola, Gobindranagar, Thakurgaon Sadar Upazila and lives with husband and two daughters. Due to her vulnerable situation, she involved herself with an NGO since 2015. Mukta and her husband both worked hard for their family as daily basis labour in different mozzarella cheese production factories in Thakurgaon district. Through the guidance and technical assistance of ESDO, Mukta with the consultation of her husband involved with “Thakurgaon Mozzarella Cheese Branding, Packaging, and Distribution project.” After that for the production of mozzarella cheese, she took 3 lack BDT taka loan from ESDO “Thakurgaon Mozzarella Cheese Branding, Packaging, and Distribution project”. From experience, Mukta and her husband started a cheese manufacturing factory by taking a factory in rent. At present, around 800-1000 liter of milk is processed. And besides mozzarella cheese, ghee and butter are also manufactured and 12 women workers work in his factory.

Currently, she makes between 40 and 50 thousand BDT taka per month from her manufacturing business. Now she must look after the factory where her husband formerly worked as a manager of his firm. In addition to being consistent with economic success, Mukta's tale was also consistent with social dignity and prosperity. Along with her factory, which becomes a model for others, her patience and skill serve as a source of inspiration for the people in the surrounding area. He expresses gratitude to her spouse as well as the ESDO-"Thakurgaon Mozzarella Cheese Branding, Packaging, and Distribution project" for their assistance in achieving success. He hopes to build a large cheese factory in the future, as well as to expand the number of work options available to women.

8.3.1.8: Case Study - VIII

Shiribala lives with her husband Haresh Kumar in Mandirpara village of Auliapur union in Thakurgaon Sadar of Thakurgaon district. There are nine members in this agricultural family. Marriage of four out five of her daughters has already been steered. This Hindu family spends a lot of money to marry girls. As a result, she is having a hard time. She also has a disabled daughter in her family. Shiribala and her husband and two sons are surviving on agriculture in the middle of various adversities. Shiribala has been associated with ESDO for a long time. She took a loan of 15 thousand taka in the first phase. She has recently taken a loan of 3 lakh 80 thousand taka for her development. The member has a place of residence, some cultivated land, a cow and two bulls. She could not make a profit because she did not know about cattle rearing project. As a result, she received financial support and training from the Salander branch of ESDO. She gets inclusion in one of the beneficiaries of the Fisheries and Livestock Unit cow rearing exhibition.

Under this exhibition, her cow was given hybrid sperm. At present, the cow gives birth to a healthy strong calf. Shiribala has benefited a lot from getting all the services from the ESDO project. She is currently milking over 10 liters of milk per day from the cow. Its current market price is 350 Taka. She is earning 9-10 thousand taka per month from cows excluding expenses. With proper care and adherence to rules during pregnancy, the cow is healthy before and after delivery. She has received various training assistance from ESDO on cow rearing. She is currently receiving training from ESDO and is aware of advanced technology, symptoms and remedies for diseases, and proper rules and regulations of food management. She contacts ESDO officials directly for any issues. Shiribala is very happy to get comfortable accommodation for the cows provided by this project. Earlier, she did not have regular grass arrangements for cows. She got maize seeds from the project and confirmed the arrangement of grass. She is interested in planting Napier grass along with maize to get grass around the year. She uses antibiotics to reduce the disease of her cattle. She is selling milk in the market as well as fulfilling the demand of family members for milk. Since she was included in the project, the two bulls have gotten better now with regular advice. As a housewife, she used to spend some time regularly with cattle. She and her son are currently interested in raising cattle rearing. She now regularly administers De-worming drugs and vaccines to cattle. The optimistic family will be able to go a long way if this continuity continues. With the financial and technical support of ESDO, Shiribala has been able to support her family. She and her family are forever grateful to ESDO.

8.3.1.9: Case Study - IX

Mst: Shima Khan, her family was happy with her husband Md. Yusuf Ali. So they started a dealership business with Novelty Food Products in 2005 with a loan of

taka 4,000 from the Eco-Social Development Organization (ESDO) to improve their fortunes. Some days her business was going well. But her happiness did not last long. Within a few days, the novel was taken away by the company at a cost of taka 16 lakh. As a result, she became indebted. She visited the company many times but did not get the expected results. She faced humiliation in the eyes of society, but she did not give up. She started a small food business, relying on her husband's inspiration and God. ESDO assisted them with a loan of Tk 4 lakh to build that small factory. The couple works day and night to establish the business. But they could not run the business well due to a lack of adequate training. ESDO arranges various training sessions to help them grow their business. But due to the lack of advanced equipment and packages, their products did not last long. As a result, she could not make much money financially. One day, two ESDO development workers came to her factory and gave her ideas about obsolete agricultural products, which aroused her interest. The ESDO later provided them with nine lakh fifty thousand taka (950,000) interests free for technical assistance, advanced equipment and packaging costs. They are now making delicious bean-fried in advanced machines and advanced packaging with the technical support & financial support from ESDO. Now 12-15 people are working in their factory out of which 7-8 are female workers. The factory workers are making food products in a healthy and hygienic environment. Dealers, wholesalers and retailers are benefiting from the sale of prepared bean sprouts. Today she is financially self-sufficient. With the help of various training, financial loan services, technical assistance and marketing from the ESDO, she has been able to provide opportunities for better education to her children. Everyone in society now looks at them with respect. In the future, they want to see their company as an established company like AKIJ, SQUARE, PRAN, and many more. She said that the farmers of the area have to make food products from the raw materials

produced so that the farmers get a fair price, employment of the unemployed people of the area and improvement of the economic condition. If this hopeful entrepreneur continues to be helped, she will be able to take society a long way. Shima Khan did not hesitate to speak in public with respect as ESDO's funding and technical assistance helped turn the tide of life for her and her family. She sees ESDO as a blessing for the whole country. She hoped that the ESDO would help the neglected men and women of the society to become more self-reliant through such noble activities. She wished the ESDO all the best. They are eternally grateful to ESDO for such aid and support for their development. They keep blessings to the ESDO's entire development worker.

8.3.1.10: Case Study - X

Sumi Hasda was born in a rural location of Sokherdanga village, Nargun Union, Thakurgaon Sadar Upazila, in the hamlet of Nargun Union. Her educational background is the most important factor. She didn't have the opportunity to complete her research. Because of her family's poverty, she marries at the age of sixteen. Her husband's name is Lalbabu Tudu, and he is a day labor who lives with her. However, just a few days after her marriage, her spouse passed away. Following her husband's death, a second time, she returned to his father's home. Sumi Hasda's family was living in abject poverty at the time of the filming of the film. She was quite concerned since her father's family had a difficult upbringing. Her family was struggling to make ends meet in a very difficult economic environment. The situation was becoming dismal for her, and she couldn't see a way out of it. Sumi Hasda aspired to be financially independent while also managing her father's delicate family life, but she saw no signs of improvement. This allowed her to spend almost 4 years battling poverty in this manner. Despite the fact that nothing was changing in her family, she never gave up

hope. After that, she began working as a maid at a neighbor's home, where she is attempting to save money for her family. She became very hungry on a regular basis, but she never gave up hope. She was on the lookout for a wonderful opportunity as well as a new business concept in order to survive his life and that of her family. At the very least, she is aware that a reputable national non-governmental organization (NGO) in Thakurgaon, called Eco-Social development organization (ESDO), would provide her with two days of instruction on how to grow local chickens as part of the ESDO lift project. Sumi Hasda became convinced that she was a part of this initiative after receiving this instruction. Because of the circumstances surrounding this endeavor, she should consider making changes to his current living arrangement. After being involved in this initiative, she made it a point to attend all of the meetings, seminars, workshops, and training sessions, and she began thinking about how she might establish herself as an entrepreneur. Finally, she was able to start raising native hens with the help of his current occupation. Following that, she received 12 thousand Taka from the ESDO Lift project, which had a 6-month term, to begin breeding local chickens. The production of native chicken and egg production was accomplished in six months, resulting in an eight thousand taka profit at the end of the six-month period. As a result of the first virus, she believes that she received a large sum of money from ESDO and that she has established his company as a little entrepreneur. During this second phase, she was able to get 50,000/- BDT taka from the ESDO Lift project for her company without encountering any difficulties. When it comes to Native chicken and egg, a local broker comes to Sumi Hasda's home to collect the chicken and egg. Now, slowly but steadily, her economic situation has begun to improve, and she has established herself as an entrepreneur. Finally, she was able to alleviate her poverty and began steady transition into financial independence. A number of villagers have been inspired by her

determination and perseverance, and a significant number of them have been engaged in this activity. They are following the advice and support of Sumi Hasda for achieving financial success. As a result of the right direction provided by the ESDO lift project, Sumi Hasda is elevated to the status of an idol and successful entrepreneur in the Shokherdanga community. She expresses gratitude to his family and the ESDO lift initiative for their assistance in achieving achievement. The long-term goal of Sumi Hasda is to develop her firm in order to provide more work possibilities for women.

8.3.2 Story of the women not involved in NGOs

8.3.2.1: Case Study - I

Mst: Arjina Begum lives with her husband Abdul Qader in Boro Rator village of Ranishankail upazila at Thakurgaon district. She lives in a low income family with her four daughters. Grief is their daily companion. All over the year, their life goes on fighting poverty. Arjina Begum bought two cows and reared them. She reared two more goats for her family's income. She did not take any loan from any company or organization. In the present time, she has not used any modern technique and did not receive any technical assistance. For this, every year cows and goats died due to various diseases. She did not receive training from anywhere. The amount of their land is 150 decimal. She could not make a profit by rearing animals or by doing agricultural work in the traditional way. Her rearing is running low due to poor rearing system and activity. She is not a successful lady as she does not receive assistance in taking necessary equipment through advance loan and does not provide adequate training at any development organization regarding rearing. She has failed to provide technical training to sustain her rearing. If she improves her rearing, she can follow the recommendations: borrow in advance micro credit, give proper training in cattle

rearing, connect with established entrepreneurs who can teach how to develop the cattle rearing.

8.3.2.2: Case Study - II

Mst. Asma Khatun is a poor woman of Nishchintopur village in Thakurgoan district. Mst Asma Khatun is 32 years old lady, she studied only up to class eight but she never got any chance to study. She moved to Abudhabi at age of 15. There she worked as a housemaid.

She worked abroad for 13 long years and she bought 7.5 decimal lands in the country side with the earned money. Then she starts a cattle farm. She came home after 13 long years and got married and started her new life. But after starting her domestic life she saw that her husband was addicted to various types of drugs. She got divorced after 3 years of domestic life. Her father also got married in another place and her relationship with her mother deteriorated. At one stage her father also started a separate family and her mother also left her.

Her parents shared the all money from her farm and savings. In this way, she becomes poor again. At this moment any NGO did not give them any chance to join her as a member and do not give any loan. For that, she started rearing various types of native chicken, Goat and cattle. At present, she has 2 cows and 1 bull calf. Now she gets 15-liter milk from this farm. She supplies this milk to local mozzarella cheeses industries. She collects money from these industries weekly. From this money, she bears all expenses of her family. In the future, she will create employment for the unemployed people of the society by starting a large cattle farm.

8.3.2.3: Case Study - III

Azida Begum is a resident of Ashrampara, Municipality, Thakurgaon Sadar, Thakurgaon. After her marriage, her partner Md. Nurul Hassan suffers from mental illness. She has a daughter and a son. Due to her husband being mentally challenged, she is forced to live at her father's residence. Her father died not long after the marriage. She has a total of seven sisters and no brothers. She is the third child of her parents. After her father died, she looks after her family and also her father's family. At that time her father in-laws family and her relatives supported her very closely. However, it did not survive long. She gets 9.5 decimal lands from her in-law's family. She was unable to utilize this land due to a lack of funds.

She did not get any assistance from any non-government organization or bank as she was not financially well off. She solicits assistance from all of her contacts by going door-to-door but she was refused everywhere because of not having any IGA or extra earning source or backup for a refund of their money. At one point, she decided to work as a housemaid in someone else's house because she could not get financial help from anywhere. As a woman, she is a very hard working and intelligent. In addition to working in someone else's home, she decided to do special for her family. After running the family, he kept some money for the future. Last year, she took an advance of 1, 80,000 BD taka from the house rent. With that money and with her deposited money, she made three small rooms for the rent. Every month, she gets 8000 (Eight thousand taka only) from rent of the rooms.

Day by day Azida Begum Works hard but she did not improve her vast area. According to Azida Begum, if she gets some money from NGO or bank, she will build a cattle farm on her 9.5 decimal lands. Her dream is to support her children by educating and establishing them. she does not want her children to be neglected like her. In our

country, there are many hardworking and talented Azida Begum who is far behind or neglected only because of money.

8.3.2.4: Case Study - IV

Lilufa Yesmin is an entrepreneur and established beef fattening and milking cow's farm located in Ektiarpur village of Pirgonj Upazila in Thakurgaon District. Md. Ekramul Haque and Lilufa Yesmin have three sons all of them are university students. Lilufa Yesmin loves rearing farming from his educational life. In the first stage, he started a bull fattening firm with 4 bulls. But in bull rearing, there were more expenses which makes him bored and she thought that she must try something else so she sold his 4 bulls for 2 lack 20 thousand BDT taka and started a dairy firm with 2 milking cows. Presently in his firm 12 milking cow produce 70-liter of milk per day. Lilufa Yesmin family's main income source is their cow firm. Lilufa Yesmin told that in the present situation farming was very critical for them. They were forced to deal with a variety of difficulties. Lilufa Yesmin said that she is confronted with a variety of challenges that are impeding the quicker expansion of the dairy farming industry. Another major impediment to the development of her dairy company is a scarcity of land for dairy farms, a scarcity of high yielding and high quality semen for artificial insemination, a lack of technical knowledge about farming, a high cost of labor and feed, an inadequate treatment facility for cows, and a lack of knowledge about the handling of milk and marketing. Yesmin believes that in order to overcome these hurdles, she would need the assistance of the government, co-operatives, private sector, and a few non-governmental organizations (NGOs) in the areas of veterinary services as well as artificial insemination facilities for her dairy farm.

8.3.2.5: Case Study - V

Meherunnesa is a poor woman from east Kalitola, Goreya road Thakurgoan district. Her husband works as a small businessman. She has four children among them two are sons and two are daughters. She makes *murir moa* with the help of his wife and elder son. But she has no training in this product makes so she did not do well. Regularly she makes *moa* from morning to noon and in the afternoon his son sells moa at the market and collects money from the market. Her product has good market demand for taste and quality.

She didn't supply his product in the market sufficiently because she has no digital machine. She cannot spare her business in other districts like Nilphamari, Rangpur, Dinajpur, Panchagarh for lack of digital machines, financial support and technical knowledge.

Due to a lack of money, she could not buy enough raw materials. For that, she did not produce more products for sale. Furthermore, lack of sufficient technical knowledge, digital machine, hygiene-related knowledge and good packaging, her production fails to achieve the expected market demand.

She thinks that if any reputed NGO like ESDO gives her any financial support and linkage with industries and gets technical knowledge, she could spread her business largely. With this available support, she would produce more quality hygienic products for selling.

8.3.2.6: Case Study - VI

Mina Rani Roy is a small entrepreneur. She lives with her husband, three sons and a daughter. Mina with her husband and two sons make salty chips. Their son helps them as the school is closed due to pandemic. She has worked in a local bakery for 10-12 years. She started the business with two thousand taka. She currently makes products

three days a week. The rest of the day she rides a bicycle and sells products in the local market. But she did not have any formal training in making mola, and murki. She and her sons raised money by selling in the market. But she is not able to produce the required quality products in the market. Since it is salty and does not have proper machine for making chips. Lacking adequate training and technical support, Mina was unable to improve her business. She said that if she was given an automatic mixer machine for making dough, she would be able to meet the demand of her product in the local market as well as in the nearby district. Business is being hampered for lack of financial capacity and lack of modern equipment, lack of knowledge, management of food production factories and lack of sales outlets.

Her business is running low due to poor product packaging system. She is not a person to be successful as she does not provide assistance in purchasing necessary equipment through advance loan, and does not provide adequate training in factory hygiene. She has failed to provide technical training to the factory workers and has made it impossible to sustain her business and create employment for many workers.

She thought that if she gets the financial assistance in purchase of necessary equipment through disbursement of advance loan, proper training to factory owners and artisans, understanding the need for advanced and diversified packaging, connecting with established business organizations and adequate training on factory hygiene, she will be more efficient to run her business.

8.3.2.7: Case Study - VII

Mst. Morzina Begum (35) is an inhabitant of Kochubari village under Awaliapur Union in Thakurgaon Sadar Upazila. She is the wife of Md. Abdul Kader (40). Morzina Begum involves herself in the indigenous poultry rearing process as a small entrepreneur to carry out her life and livelihood.

Being solemnized at a lower-middle-income family where poverty and economic suffering were a common phenomenon. Thus, she along with her husband put utmost emphasis on getting involved in various Income Generating Activities (IGAs) to accelerate and diversify the income source of her poverty-ridden family. Meanwhile, she gave her second son and thus aggravating poverty and economic hardships in her family. In wake of the grime economic scenario, Morzina Begum took preparation for setting up a poultry farm. In 2015 she purchased 7 pieces of chicks from a nearby market through her savings money. At the same time, she brought 2 hens and 1 cock from her father's home. Thus, she started her poultry farm with these 10 chickens. In the meantime, all the chicks on her farm grew up after just a one-year rearing cycle. However, owing to a lack of training, she used to rear hens using the indigenous process. It was, therefore, she could not yield the expected gain from her farm.

However, capitalizing on her own experience, she was able to raise at least 50 pieces of hens on her farm in 3 years rearing period. She used to help her husband financially from the profit gained from her farm. Moreover, she provided educational expenditures for her children. More preciously, nutritional demand at her family was ensured from the production of her farm.

Unfortunately, Pox and Ranikhet diseases broke out on her farm owing to a severe cold in 2019. Due to a lack of preventative vaccination coupled with her training, all the hens on her farm perished. Thus, she along with her family endured severe economic loss. Under this grave context, she was compelled to stop the private tuition of her children and malnutrition was a common affaire in her family again. Moreover, due to a lack of loans and insurance from any institution, she could not get any benefit whatsoever.

Now, the economic condition of Morzina Begum's family is utterly severe and depends on the meager daily agro income of her husband resulting in food insecurity and vulnerability. To develop the economic condition of her family, Morzina Begum re-started her poultry farm with one hen and some chicks in December 2021. There is 1 hen and 8 growing up chicks on her farm in March 2022.

8.3.2.8: Case study - VIII

Mst: Nurbanu Begum is the name of a hard-working woman. She has been living in the Nishchintopur village of Thakurgaon district with her husband and children. She wants to be an entrepreneur through her efforts. So she bought very good quality milk to introduce her butter business. Nurbanu is well known in the Thakurgaon area as a butter producer. She has been using traditional methods in butter production. But due to low production, she bought a butter-making machine. But she does not know how to use it. She produces as much butter as she can. Even after producing butter while she is maintaining cleanliness there, the profit is not getting as expected. She was not involved with any type of training. She did not take technical help from anyone. Although she started her business with a savings of 250,000 taka. She has not been able to make much profit yet. Moreover, the cost of labor and raw materials is increasing day by day. As a result, she began to suffer from depression. This enterprise will not continue without any help. She faced various problems while producing butter at the beginning of the business. When her demand increases, she gets less milk supply. Her butter production depends on demand. Her butter does not sell well in the local market. She went to different places of the market for butter but that is very difficult for her. She needs sophisticated machines if she wants to produce good butter. But she is unable to run it. So she could not establish her butter business as a successful business. If she

had taken the loan from a specific organization, then she could buy high-quality machines. She received higher training. She also received very good technical services. She found a very good medium for marketing butter. So she didn't have to go anywhere to give butter. Yet she is dreaming of a new way to make her business a success. ESDO told her about the benefits and she listens to ESDO.

8.3.2.9: Case study - IX

Mst. Rehana Begum is a day labor. She is 35 years old and lives in the Jogonnathpur village of Thakurgaon Sadar Upazila of Thakurgaon district. Her husband's name is Md. Babul Islam and he is an auto driver in his village. Together they have two children including a son and a daughter. In Rehana Begum's family, they live a total of 4 people in their house. Her family led to a tremendous poverty situation. She was very worried about her family because of extreme poverty. Her family was passing in a very economically miserable condition. Her husband was ashamed by the fact that he couldn't keep his family together. During these challenging times, her children's educational options and prospects are becoming more uncertain and impossible to forecast and plan for. They were looking for the best way to make the most of their resources in order to sustain and preserve their family. Rehana Begum was beginning to lose hope and could see no way out of her precarious condition, which was becoming more dangerous. Despite the fact that nothing was changing in her family, she never gave up hope. After that, she began working as a maid in their village, where she is attempting to save money for her family. She did not give up on her dreams. While exploring for excellent opportunities and brainstorming new ideas to help them live, she ultimately decides that they should farm vegetables on property that they have leased from other people to make a living. Then Rehana Begum shared his thinking with his husband and her husband was supportive of her. At last, Mst. Rehana

Begum with his present profession started cultivating vegetables on 100 square feet of land. In her land, she cultivates the different types of vegetables like *Vulgaris*, cabbage, tomatoes, cucumber, chilly etc. After cultivating vegetables in the first season they lost about 30 Thousand BDT taka. Again she suffers more from a poverty situation and she was very worried about his family. But Rehana Begum and her husband didn't lose hope through their failure. They again try to cultivate vegetables by getting a lease of land. Again she thinks to overcome these challenges after cultivating vegetables. She needs government or non-government development assistance as technical and financial support. Rehana Begum is always searching for opportunities and trying to develop herself.

8.3.2.10: Case Study - X

Mst. Rezina Akter lives in Joshaipara, Bhomradaha UP, Pirganj Upazila of Thakurgaon District and hasn't taken any loan from anywhere, also she isn't eligible to pay back the loan refund as well. Considering her dignity and reputation if she couldn't manage the installment amount, she didn't ask anyone for a loan. She has one daughter and one son and both are married. She has a cow and a cuff and as she has no land of her own, therefore, she cultivates others' land by taking leases of their land. As she doesn't involve with any microcredit program, she has no proper knowledge and orientation about livestock services and she is not getting enough profit now she's realizing that only disinterest of involving with microcredit activity, she couldn't improve her socioeconomic situation as well.

Chapter Nine: Summary and the Key Findings of the Study

Women's empowerment is a much-discussed topic across the globe. The subject of women's empowerment has risen to the fore, particularly in the aftermath of the Beijing Platform for Action. Women's empowerment is defined as a rise in women's income; however, this simple equation from the 1990s has evolved in the current situation. It has been discovered in both the national and international contexts that raising income may lead to partial development but not to effective women's empowerment. Because empowerment is the intrinsic connection between power and growth, it provides these two challenges to a fresh perspective. The goal of this empowerment process is not to exert control over others; rather, it highlights women's empowerment while indicating women's ability to be self-sufficient. Women's self-dependence is measured by their ability to find alternate sources of income and production, as well as their ability to have access to and control over resources. As a result, women's empowerment is contingent on their ability to make decisions about their own lives.

NGOs in Bangladesh have significantly contributed for women empowerment. The rural grassroots women in Bangladesh always struggle with two types of poverty: income poverty and human poverty. Through interventions of NGOs, a series of activities are conducted and has been continuing for increasing income and decreasing poverty from the society. Special focus has been allotted to women, the most vulnerable segment of the society.

From the standpoint of both equality and development, women's empowerment and active engagement in many socio-economic processes are critical. Despite the fact that women have been partners and significant contributors to the country's economy, they continue to be neglected, undervalued, and exploited by the society. A society's

total ability for growth is harmed by possessing discriminating attitude against half of its population.

In many aspects of life, women in Bangladesh are in disadvantaged position than males, particularly in the political and administrative realms. It has proven a strong correlation between poverty and women's susceptibility (Aronsson & Carlsson, 2006). In every sector of life, women in Bangladesh are in a worse position than males. Women are restricted from participating on equal basis with their male counterparts due to century's old deep-rooted deprivation, societal norms and customs, social conventions, and deeply ingrained social practices and beliefs, economic reliance, and illiteracy. They occupy a minor role in the distribution of power and decision-making at all spheres of their life. As a resistance to the situation women are shifting, and the number of grassroots women in the socioeconomic sector is growing. Women's empowerment should be seen as a critical discourse in the establishment of women's rights as well as equal opportunity (Akter, 2018). The government, NGOs, and women's organizations have all worked together to establish women's rights in the sectors of economic, social, and political spheres resulting a substantial positive shift in socio-economic arena, including entitlement at various levels. Women's empowerment should be seen as a centrally focused issue in the establishment of women's rights and a just society.

The majority of grassroots women are illiterate, has little understanding of their rights, little they participate in development activities, and are socially and economically backward. They are the worst victim of domestic violence and don't have a one-stop access to legal system. As a consequence, they are in a precarious position. Human rights violations are also widespread in the context of women. Eve teasing, rape, torture for dowry, and early marriage are all common occurrences where proper disciplinary step and action are required. Women have little control over their personal

lives too. Polygamy, unlawful divorce, unexpected and unwanted births, sexual harassment, and violence against women are all common phenomena in Bangladesh. The prejudice against women in the law is a result of their poor status (Economic and Social Commission for Asia and the Pacific, 2012). Despite the fact that the constitution guarantees women the equal right and freedom of expression, they are denied such rights and, in this regard, they contribute less in family decision-making.

The study of ‘Women in NGOs: Opportunities and Challenges’ is designed to examine the overall situation of women and empowerment of women through the NGOs interventions. At the same time, the objective is to analyze the direct and indirect factors that determine the levels of and trends in the socio-economic situation of women. Another objective is to assess the changes among women especially after the intervention of NGOs in their life. Finally, this paper has prepared and proposed certain recommendations that can be used for the betterment of grassroots women of Bangladesh.

In order to fulfill the objectives, this research has selected 20 villages under 10 unions of Thakurgaon Sadar Upazila under Thakurgaon District. As a part of the survey, the demographic and socio-economic profile of the respondent has been analyzed. The major demographic and socio-economic profiles of the respondents are as follows:

- (i) The family pattern of the respondents is nearly same.
- (ii) The consistency is found among respondents religious aspect.
- (iii) Comparatively more young women engaged in NGOs activities.
- (iv) Majority of the respondents are literate.
- (v) Majority of the respondents are married.

- (vi) All most all the respondents who are involved with NGOs are self-employed and women who are not attached with NGOs are mostly housewife.

9.1 Summary of the Key Findings

- Through the study, it has observed that, most of the member of NGOs are directly involved in Income Generating Activities (IGAs) through the technical and financial support of NGOs and on the other hand, due to poor access and opportunities of non-members of NGO, their involvement in financial and earning activities are very limited.
- According to the data, 93% of women involved with NGOs obtained micro-credit from NGOs and used them to engage in various income-generating activities.
- In terms of awareness, a large proportion of women both within and outside of NGOs are aware of NGOs' operations in their own community.
- Women in both situations have a good understanding of micro-credit, gender, education, and social awareness when it comes to developmental activities.
- According to the training programs, the majority of women involved NGO have received IGA and social awareness training from NGOs, which has significantly increased their knowledge and understanding; however, a small number of non-NGO women have also received skill training from different government operated training centers like Department of Youth, Fisheries, Agriculture, Livestock etc.

- It was also discovered that, as a result of the various IGA training and Microcredit help, their income and financial empowerment have improved significantly.
- The consequence of the awareness building training delineated that a large number of women in NGO have developed awareness by all categories of provided training but outside of NGO women have failed to bring change in economic development, gender and family conflict issues.
- A major portion of the respondent confirmed that NGOs are implementing different level of formal and non-formal schools like pre-primary school, Basic Education, Stipend, coaching after formal school etc. On the other hand, very few of the respondents of who are not involved with NGOs by any means have no proper knowledge about ongoing pro-poor projects and programs assisted by NGOs.
- According to the study, more than 93% of females linked with NGOs are involved in economic activities, compared to just less than 13% of females who are not affiliated with NGOs.
- According to the data, 88% of the women participating in the NGOs have the potential to save money for their future. In comparison, just 32% of women are doing so.
- In comparison to females who are not affiliated with NGOs, the study revealed that the capacity ratio of NGO-affiliated females to engage in decision-making concerning their children's education and employment is quite high.
- The study report confirmed that women with NGOs are more active in political activities (18%) but just 6% of women not involved with NGOs have responded that they are also involved in political activities.

- The study shown that the respondents with NGOs are more proactive as candidate in Union Parishad election (11%), whereas just 4% of women not associated without NGOs appear as candidates.
- According to the data, 78% of women in NGOs have a basic understanding of union level village court system, on the other hand women without involvement with NGOs have less perception about village court (23%).
- The findings shown that, 17% of respondents with NGOs are members of SMC, but just 7% of the women outside NGO respondents are. The position of participation in SMC meetings is 87.88% for women involved in NGOs in contrast women outside NGOs programs have a substantially smaller proportion.
- According to the data, 26.94% of NGO-involved women belong to UPSC, whereas just 8.81% of non-involved women belong to UPSC. Intriguingly, at the standing committee sessions, 72.92% of NGO women voiced their own opinions and share their reasoned ideas, but only 42.86% of women who are not involved with NGO have done so.
- It's worth noting that women in NGO's has a cent percent participation in social organizations, whilst women out of NGOs are only 8.81%. Women's mindsets and voices have changed significantly as a result of NGOs intervention.

9.2.1 Specific Key Findings.

Familiar with NGOs Interventions. According to the study, most of the respondents confirmed that they are aware of the intervention of NGOs in their locality. They indicated that NGOs are involved in a variety of socioeconomic activities in their community, such as health, education, and livelihood assistance.

Out of NGOs Women also good understanding about NGOs. In terms of knowledge, both women involved in NGOs' activities and women who are not involved in NGOs' activities are aware of NGOs' activities in their community. In terms of developmental knowledge, women in both situations are well-versed in micro-credit, gender, education, and social awareness.

NGOs are effectively working for socio-economic betterment of Women. According to the findings, NGOs are providing technical skill training and microcredit support for their members for ensuring socio-economic betterment of women.

Most of the Women with NGOs Received Microcredit. According to the report, about 93% of women with NGOs obtained a loan from an NGO and used it to invest in various income-generating activities, on the other hand about 13% of non-NGOs respondents received loan from different sources, mostly from informal sector.

Women save their money for future security. According to the data, 88.60% of women with NGOs are able to save money for their future security. Respondents who are not affiliated with NGOs account for just 32.12% in total.

Agro-based Training treated as best weapon for financial betterment for women. The study findings show that agro-based skills training improved their livelihoods income and economic empowerment. Specially poultry, milking cows, beef fattening, ecological farming, sewing, handicrafts and food processing considerably boosted their marketable abilities. It was also discovered that through IGA training and microcredit support, women with NGOs were able to significantly raise their income and contribute to their financial emancipation.

Government has also provided skill training for women. On the other side, a few portions of government entities such as the Department of Social Services (DSS),

Department of Youth Development, and others have provided training to non-members respondents.

Awareness sessions provided most effective understanding about different social issues for women. It has proved that through the most appropriate facilitation and easily understandable behavior change communication materials and training modules, most of the women with NGOs improved their knowledge and practice in different social awareness issues including personal health and hygiene, nutrition, water and sanitation, family decision making process, child and women rights, importance of education, access to services, climate change adaptation and different government facilities etc. Without NGOs respondents reported less changes, although they had a good understanding of the education and Covid issues.

Women with NGOs more pro-active in family decision making process and socio-political issues. Through the study data, it has been proven that women with NGOs are significantly better knowledgeable and pro-active on socio-political issues and family decision-making process including political involvement and participation in social institutions. When compared to without NGOs, the capacity ratio of with NGO respondents in family level decision-making is excellent, according to the study.

The political involvement of women in NGOs is significant. The report shown that 7.25% of women with NGOs are politically sound in terms of participation, opinion sharing whereas just 3.11% of women outside of NGOs are interested in political activities. It has also indicated the NGOs initiative for political empowerment. It has also mentioned that 11.92% of women in NGOs stood for election as candidates, compared to just 4.15% of non-members.

Better understanding about Local level Judiciary System. According to statistics, 78.24% of women members have a basic understanding and knowledge about

local level judiciary system like village court, however just 23.83% of non-members respondents know about village court system.

Significant active Participation in Different Social Activities

a) School Management Committees. According to the data, a significant portion of respondents with NGOs (17.10%) are actively engaged as member of School Management Committees (SMCs), compared to just 7.77% of non-members of NGOs. Women in NGOs attend SMC meetings at a rate of 87.88%, whereas without NGOs attend at a far lower percentage.

b) Union Parishad Standing Committees (UPSCs). According to the study, 26.94% of respondents with NGOs are members of Union Parishad Standing Committees, compared to just 8.81% of non-member. Intriguingly, at the standing committee meetings, 72.92% of NGO members actively participated with their own opinion, but only 42.86% of non-member women are active in this regard.

c) Participation in other Social Organizations. All respondents with NGOs are actively engaged with different social organizations. It's worth emphasizing that women with NGOs are entitled for 100% participation in social organizations, but women without involvement with NGOs are only eligible for 8.81%. Women's ideas and voices have been significantly influenced by NGOs.

Finally, the results of this study reveal that NGOs have made significant contributions to grassroots women, as shown by significant improvements in all aspect like economic, social and political empowerment process. A tiny percentage of women involvement with NGOs are still lag behind due to a variety of circumstances.

9.2.2 Focus Group Discussions (FGD) Findings

Familiarity of Activities of NGOs. Through the FGDs, it has been proven that most of the respondents have a positive idea about the working modalities of NGOs including local, national and international NGOs like ESDO, BRAC, RDRS, ASA, TMSS, World vision and others, are active in their community. According to the FGD findings, most of the NGOs are working in micro-credit, WASH, sustainable agriculture, horticulture, vegetable cultivation, health, livestock, vocational and pre-vocational training, social awareness, child and women rights, climate change adaptation, non-formal education and ethnic minority rights. They also provided aged allowances, cash grants, input assistance, blankets, masks, soap, rice, and pulses, among other things. It's important noting that women who aren't active in NGOs aren't eligible for these services.

NGOs assist women in advocating for equality, justice, and fundamental rights. NGOs have made a substantial contribution in raising women's understanding of their rights by enabling them to exercise those rights. Furthermore, NGOs assist in the resolution of numerous land conflicts as well as the identification of water emergencies and remedies. By engaging in such activities, NGOs want to mainstream disadvantaged women and provide them with a platform to contribute to the local and national economies.

Through proper participation and investment in economic activities, NGOs' microfinance programs considerably helped to rural women's economic empowerment. NGOs provide multifaceted well-organized skills and knowledge transfer initiatives for boosting up the income and livelihoods of targeted women. Those training programs are primarily designed to improve their lives and livelihoods. It has been noticed that women who participate in various training programs are able to

become self-sufficient. Poultry, goat and milking cow rearing, beef fattening, homestead vegetable, food processing training and setting up their IGAs are best example within the study area. Data found that women not involved with NGOs did not get training in income-generating activities. Such women have little understanding on how to contribute to the family's income.

Economic development.

- NGOs in the study area are also striving to help rural women grow their economies. They are executing microfinance initiatives in rural areas, which are helping to improve the economic situations of the rural population.
- NGOs disbursed microcredit services to the disadvantaged women without requiring collateral, and consequently, women are continuing to engage in various income-generating activities in order to improve their economic empowerment. They may, for example, use the micro loan to establish a small enterprise, such as a poultry or dairy farm.
- Women who participate in microcredit programs may save money under savings schemes of NGOs as weekly basis for their future betterment.
- Most of the respondents mentioned that there is a strong correlation between income and the dignity of women. They mentioned that in most of the cases, gender-based violence significantly reduced after increasing income of the women.
- Women who do not have access to NGOs' support, microcredit, or services are deprived of fundamental living standards as compared to women who are connected to NGOs. They are unable to activate IGA activities and not able to generate income due to the lack of diverse

assistance including micro credit from NGOs. Consequently, individuals are experiencing difficulties at various stages of their lives and enterprises.

Social development.

- NGOs are undertaking multi-faceted initiatives to improve women's social roles and status, as well as to ensure their social empowerment.
- Some major variables that contribute to social empowerment include reducing child marriage, violence against women, the capacity to speak out against dowry, education rate, and participation in social groups.
- Focus groups looked whether NGOs have helped to boost social indicators of women's empowerment.
- The respondents has also reported that NGOs also significantly contributing for reducing dowry, early marriage and violence against women. Women who are more aware of their rights, are better equipped to defend themselves from societal issues as a result of NGOs' activities.
- It has been observed that the rate of women marrying later in life has grown, but child marriage continues to be prevalent issue in the study area.
- Child marriage raises mental torment and puts women's health at risk. The findings indicated that a small but considerable number of women are still subjected to physical and mental violence.
- Women with NGOs are also more powerful in their families and social environments than women who are not involved in NGO initiatives and activities, according to the research. Women who are not participating

in NGOs fall far behind compared to different indicators like quality of living, family decision-making process, access to different services, participation in social events and employment.

Participation in politics and local government election.

- NGOs are also seeking to boost women's engagement in political action in order to empower them politically.
- NGOs are developing and guaranteeing a political climate for women in society to attain these goals. They also give encouragement and training assistance, as well as establish opportunities for women to participate in various social networks such as Village Court, SMC, and others.
- It has also noted that, a significant number of women are reluctant about participating in local government election and mentioned that the existing election process is less transparent and risky for women.
- Due to low and unfavorable socio-economic circumstances, women are unable to participate in the election process (campaigning, meetings, and keeping a political link with higher authorities).
- Although women's political participation remains low, there has been a substantial positive change as a reaction to activities taken by NGOs; yet women outside of NGOs have little understanding of civil rights, citizen roles, and responsibilities.

Increasing public awareness.

- In terms of raising awareness, respondents who are member with NGOs have made significant progress:

- Early marriage, dowry customs, health, education, disaster management, and social well-being are among topics that NGOs educate their members about.
- Violence against Women and early marriage have decreased considerably.
- The responders with NGOs are also capable of disaster management and community resilience. During a flood, women may stockpile dry food and safeguard their household animals.
- Simultaneously, NGOs significantly contributed for reducing different social diseases and problems through appropriately addressing the said issues like early marriage, child labor, violence against women, dowry, drug addiction, primary health care, pregnant and lactating mother care, water and sanitation etc. People are now more aware about said issues and a significant improvement have already been achieved through the continuous awareness, campaign and counseling of NGOs. It has noted that, NGOs have most successfully responded for overcoming the situation through awareness, health and humanitarian services.
- It has been noted that, respondents without NGOs are unaware of many societal stigmas and superstitions, while women with NGOs are comparatively more aware of the difficulties because of NGOs' various meetings and training.

9.2.3 Key findings from Key Informant Interviews (KII)

- KIs believe that NGOs have an outstanding contribution on the lives of women. The socioeconomic and political condition of women has greatly improved through NGOs' interventions.
- Women without NGOs have less development in all areas. Due to less access to different training and support to non-NGO respondents, the gender gap is narrowing among women who have access to NGOs' services.
- According to KIs statistics, women with NGOs are better able to influence their socioeconomic and political circumstances than women without NGOs in the study area.

Chapter Ten: Recommendations and Conclusions

10.1 Recommendations

This study has developed some recommendations. Most of them are derived from the responses that the researcher has obtained through fieldwork i.e., FGD and KIIs. Participants in these methodological approaches were selected based on their expertise and enriched knowledge of the targeted population. In group discussion settings, everyone could recall their experiences and observations gained throughout their lives. During the fieldwork, researcher has heard several narratives from the respondents. Respondents describe their challenges that they confront in course of their attachment with NGOs. Some of the points are drawn by researcher himself following the observation of overall scenarios. For example,

- There is a reluctance among women in the study area, which impedes the development activities carried out by NGOs for women.
- Ethnic communities' women have a lack of employment opportunities and legal safeguards.
- Negative attitudes among family members, husbands, and women themselves.
- Inadequate educational opportunities for females and children in rural areas.
- Limited vocational and technical training programs for women and girls in IGAs such as sewing, food processing, handicraft, fishery, and animal husbandry.
- Inadequate technical and financial services for women entrepreneurs in terms of financing, backward and forward linkages and mainstreaming of marketing.

- Less appropriate micro credit support in terms of duration, amount and rate of interest.

Based on these issues, researcher extracted some of the crucial points they mentioned. Some of the recommendations stem from quantitative data that is reflected in existing literature. Quantitative variables act as judgments for generating recommendations. Recommendations are mainly to draw the attention of the government and respective NGOs who are working in this field.

10.1.1 Coverage, Focus and Collaboration

- NGO programs must be focused on women and gender equity, and that NGOs must work collaboratively with all stakeholders, including government institutions, educational institutions, LGIs, religious and social organizations, financial institutions, service delivery actors, private sectors, LGIs and extended families' husbands and family members, and other members of the society.
- Need to include all underprivileged women under different NGOs programs.
- The ethnic community's women are more vulnerable in all aspect. Need to more attention for protect themselves particularly for women and protecting their legal and land rights.

10.1.2 Inclusion in social institutions and pro-women initiatives

- Government has provided the provision of inclusion of women in different committees, but it is not well functioning. Need to ensure inclusion of women in different social institutions and activating the committees.

- To combat all forms of social prejudice, women's opinion must be heard in the social, economic, and political decision-making processes.

10.1.3 Family Counseling

- The role of the family is one of the most important variables influencing women's involvement in the decision-making process. Women in Bangladesh who were born and raised in their families are very dependent on their families for assistance. They are guided by their families in terms of what should be done, what should be avoided, and what will happen in the future. Need to raise awareness and sensitization among their families about women's empowerment and the need of doing so, they will be more likely to contribute to the improvement of women's social, political, and economic situations, therefore increasing their involvement in decision-making processes.
- Without proper cooperation of family (especially husband), continuation of any IGA or enterprise is difficult. Need to provide motivational awareness session for male family members for enabling environment for women entrepreneurs.

10.1.4 Activation of Local Government

- The government and NGOs take the required efforts to boost the engagement of female LGI representatives in different socio-political and institutional events and activities through different initiatives including collective consciousness raising, inspiration, door-to-door visits, publicity, *ward sova*, training, committee meeting for promoting social empowerment of women in various settings.

10.1.5 Information Dissemination

- Expanding massive awareness program targeting whole community for creating and enabling environment in favor of women.
- Extending the ongoing awareness campaign and sensitizing prominent socio-political leaders in support of women's socio-political empowerment.
- Need to disseminate NGO services information to the target audience through effective way.
- Skill Training and Input Support
- Continuation of development initiatives for long term sustainability (like permanent infrastructure and facilities of skill training, market linkage etc.).
- Providing input support to livestock and agricultural services at the doorstep, especially vegetable seed, vaccination for cattle's etc.
- Continuation of educational assistance including coaching, mentoring, stipend for vulnerable families' students and linkage with different technical educational institutes etc.
- Expanding IGA activities for self-employment.
- Asset transfer support for most vulnerable families.
- Expanding the Government's Social Safety Net program and ensuring access to Social Safety Net supports for the vulnerable women without any hazards.
- Participating in more multifaceted training programs (providing more training for the women on different IGAs like dairy, poultry, sewing, pottery, handicraft etc.).

- Wage employment through different interventions of NGOs.
- Market linkage support for fair price of their production.

10.1.6 Microcredit

- NGOs must take the initiative to raise the number of loans available, implement a flexible repayment system, lower interest rates, and provide various input services.
- Soft loan for woman for business setup and continuation of IGA activities.

10.2 Conclusions

According to the findings of the research, NGOs activities in Bangladesh provide an enabling climate for grassroots women. Specifically, the researcher has investigated the upliftment scenario of targeted women through NGO interventions and strategies. The researcher has also investigated the shifted role of women in decision making process in family, community, and society. In addition, find out the dignity of women in different stages as well as on the men's perspective, with the result that they became more supportive to women. The findings of the research indicated that NGOs are engaged in a variety of development initiatives for women in the study region, including livelihoods, skills and IGAs, and various socio-economic programs. Most of the NGOs concentrated on microcredit that targeted and organized impoverished women. Due to awareness-raising and skill development programs most significant changes has been achieved in a variety of skills, including tailoring, vegetable cultivation, handicraft, domestic animal rearing, and business entrepreneurship.

Women profit the most from participation in training programs because they get the ability to participate in a variety of developmental activities such as social, economic, and program of political advancement. Women are now able to choose a

family decision making strategy in collaboration with influential male members of the family and to speak out against all sorts of familial abuse in general. They are now more aware of the importance of mother and child health, nutrition, and education. Their children are more interested in education and more likely to enroll in school than their previous generations. Their inquisitiveness encourages them to get more involved in their communities and in social organizations. Participating in social activities helps to increase one's understanding and interest in political actions. A significant improvement also observed in their political empowerment in terms of engagement with political activities, contest in local government election and casted their vote in favor of preferred candidates. Through NGO interventions, a good number of women become successful entrepreneurs and most of them are now the owners of farms and participate in the workforce. They may assert their property rights and raise their voices against injustice by working and engaging in economic activity. Through the said achievement, remarkable change has achieved in decision making process and effective participation of women in family, community and societal level under the study area. Aside from these encouraging scenes, they face a number of obstacles in their quest for development, including less flexible microcredit support, poor market linkage, very limited grants and input support and poor access to governments delivery system. As a result, less and slow progress has also been observed in the socio-economic aspects. To address these difficulties, the research has provided several noteworthy suggestions, including soft loan, diverse training programs, awareness-building programs, logistical assistance, health facilities, and education programs. As the study pointed out, the whole community of stakeholders must lend a hand in the development of women and must oppose all types of prejudice against them. Women cannot change entire social systems on their own instead, all stakeholders of a society, including the family, civil

society, NGOs and the government must work together to ensure that women have access to social, economic, and political rights in their homes and communities. If this is accomplished, equity will be achieved via the principles of equality and justice.

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Annex-I: Questionnaire

(Will be used only for academic research purpose)

You are requested to help the study providing your valuable opinion

Questionnaire No-----

Survey Questionnaire

WOMEN IN NGOs: OPPORTUNITIES AND CHALLENGES

Researcher

Selima Akter

PhD Researcher

Social Welfare and Research Institute

Dhaka University

Supervisor

Dr. A S M Atikur Rahman

Professor

Social Welfare and Research Institute

Dhaka University

“CONSENT FORM”

We are conducting a research to examine the role of NGOs in improving rural women’s economic, political and social status in northern Bangladesh. To conduct this study we need some demographic and social information from you. If you are not comfortable with any question or any portion of the question you can skip it. We will use this data without exposing your identity. There is no chance of disclosing your identity as we will maintain highest confidentiality of your data. This data will be used nowhere except research purpose. 30 minutes will be needed for contacting the interview. We will be very grateful if you kindly give us the valuable 30 minute of yours.

Signature of the respondent

Name:

Address:

A. Demographic Information

1. Information of the Respondent

1.1 Name:

1.2 Age:

2. Family Information

2.1 Address:

Village:

Post Office:

Union:

Upazila:

District:

2.2 Total Family Member :

Male :

Female :

2.3 Religion :

Islam-1,

Hindu-2,

Christian-3,

Buddhist-4,

Others-5

3. Demographic Information of Respondent's Family

Serial No	Name	Gender Male-1 Female-2	Age (If below 01 than 00)	Relation with the house head (Code-1)	Marital Status (Code-2)	Educational Status (Code-3)	Do the children go to school ? Yes-1, No-2	Main Occupation (Code-4)	Second Occupation (Code-5)	Income from main occupation	Income from second occupation	Total monthly income	Comments
1													
2													
3													
4													
5													
6													
7													
8													
9													
10													
11													
12													

Code-1	Code-2	Code-3	Code-4	Code-5
1=House Head 2=Wife of the House Head (If there are more than one wife, than write 21 for first wife & 22 for second wife) 3=Son/Daughter 4=Father/Mother 5=Brother/Sister	1=Unmarried 2=Married 3=Widow/Widower 4=Divorced 5=Separated 6=Abandoned	1=Illiterate 2=Signature 3=If can read and write: 10=Class 1-Class 5 11=Class 6-Class 10 12=SSC 13=HSC	1=Agriculture 2=Household work 3=Agricultural wage labor 4=Non-agricultural wage labour 5=Service Holder	1=Agriculture 2=Household work 3=Agricultural wage labor 4=Non-agricultural wage labour 5=Service Holder

6=Daughter in law/Sun in law 7=Brother in law/Sister in law 8=Father in law/Mother in law 9=Grandson/Granddaughter 10=Other relative 11=No relation		14=BA 15=Beyond BA 16=Others	6=Bamboo/Cane related work 7=Mason/Construction worker 8=Fisherman 9=Boatman 10=Blacksmith 11=Porter 12=Rickshaw Puller 13=Carpenter 14=Small Business 15=Migrated worker (provide money) 16=Unemployed 17=Retired 18=Unable to work 19=Barber 20=Others (mention)	6=Bamboo/Cane related work 7=Mason/Construction worker 8=Fisherman 9=Boatman 10=Blacksmith 11=Porter 12=Rickshaw Puller 13=Carpenter 14=Small Business 15=Migrated worker (provide money) 16=Unemployed 17=Retired 18=Unable to work 19=Barber 20=Others (mention)
--	--	------------------------------------	--	--

4. Land Ownership Related Information of the Respondents

4.1 . Quantity of Agricultural Land

Code-1 = Landless

Code-2 = Highest 0.25 Acre

Code-3 = Highest 0.50 Acre

Code-4 = Highest 1 Acre

Code-5 = Highest 2 Acre

Code-6 = Highest 3 Acre

Code-7 = Highest 5 Acre

Code-8 = Highest 6 Acre

4.2 Quantity of Household Land

Code-1 = Landless

Code-2 = Highest 0.05 Acre

Code-3 = Highest 0.010 Acre

Code-4 = Highest 0.25 Acre

Code-5 = Above 0.25 Acre

Code-6 = Highest 3.00 Acre

Code-7 = Highest 5.00 Acre

Code-8 = Highest 6 Acre

4.3 Type of Household Land Ownership

Code-1 = Own

Code-2 = Lease

Code-3 = Demesne/Khas

Code-4 =Mortgage

Code-5 = Other people's land

5. Loan & Savings Related Information of the Family

5.1Savings Related

5.1.1 Do you or any other member of your family have any savings ?

Yes=1, No=2

5.1.2 If yes, than mention the details of savings

Saver (member id no)	Where is saving (Code-1)	Reason of saving (Code-2)	How much money are saved at present
1	2	3	4
Total Savings			

Code-1	Code-2
1= Samity 2= Bank 3= Financing 4=Mortgage 5= Self-saving 6= Prize Bond 7= DPS 8= Others	1= Hard days 2= Daughter's Marriage 3= Improving Status 4= Buying Land 5= Buying Consumer Goods 6= Others

5.2 Source, Phase and Usage of Loan

Loan	Sources of Loan (Code-1) 5.2.1	Quantity of loan (tk) 5.2.2	Repaid loan (tk) 5.2.3	Rate of interest (%) 5.2.4	Amount of unpaid loan (tk) 5.2.6	Usage of loan (code-2)	How do you repair the loan (Code-3)
Loan-1							
Loan-2							
Loan-3							
Loan-4							
Loan-5							

Code-1: Sources of loan	Code-2: Usage of loan	Code-3: Way of repairing loan
1- Relatives/Friends 2- Bank 3- NGO 4- Money Lender 5- BRDB/Government 6- Others	1- Buying food 2- Maintaining daily expenditure 3- Agriculture 4- Repay loan 5- Treatment 6- Building House 7- Business investment 8- Dowry 9- Education 10- Case 11- Buying land/Lease 12- Household utensils 13- Others	1- Selling agricultural crops 2- Loan again 3- Selling domestic animals 4- Selling tree 5- Selling land 6- Profit from business 7- Wages 8- Others

5.2.8 Do you repay the installment of the loan regularly?

Yes=1, No=2

5.2.8 If no, than why?

1=Unable to repay

2=The project has been failed for which I took loan

3= Spend for food/treatment

4=Others

6. Information regarding Respondent's Involvement with NGO Activities

Ask whether the respondent is a registered member of any NGO or other organization?

[Mention only after checking]

1=Yes, 2=No (If the answer is "no" than go to the next section)

**** Use more than one row if the same person involved in more than one organization**

Member ID	Type of the Organization (code-1)	How many months you are involved in this activity (month)	What types of activities you are involved in last one month (1=Yes, 2=No)										
			Group meeting	DPS & loan activity	Health awareness	Income generating activity	Skill development training	Water & Sanitation	Games	Cultural activity	Religious activity	SMC/VDC/Group	Others
1	2	3	4	5	6	7	8	9	10	11	12	13	14

Code-1: Types of Organization
1= NGO
2= Professional Organization
3= Club
4= CBO
9= Others (mention)

7. Respondent's Knowledge about NGO Activities

7.1 NGO activities in your locality

Mention the Running NGO Activities in Your Locality			
Serial Number	Name of NGO	Running Activities	Comments

7.2 What types of development activities do the NGOs implement in your locality?

Serial No	Type of Activity	Applicable for women involved in NGO activities ✓ Put here	Applicable for women not involved in NGO activities ✓ Put here
1	Microcredit		
2	Food Security		
3	Social Awareness		
4	Gender & Women Empowerment		
5	Education		
6	Environmental Development		
7	Disaster Management		
8	Others (mention)		

8. Income Generating Training of the Respondent

8.1 Is there any training opportunity for you provided by the NGOs?

	Applicable for women involved in NGO activities ✓ Put here	Applicable for women not involved in NGO activities ✓ Put here
1=Yes		
2=No		

If yes, then

8.2 From where you received training?

Serial No	Sources of training	Applicable for women involved in NGO activities ✓ Put here	Applicable for women not involved in NGO activities ✓ Put here
1	Government Institutions		
2	NGOs		
3	Private institution		
4	Others		

8.3 Which trainings have you received?

Serial No	Training On	Applicable for women involved in NGO activities ✓ Put here	Applicable for women not involved in NGO activities ✓ Put here
1	Livestock training (e.g., Dairy /Beef fattening)		
2	Vegetable gardening		
3	Entrepreneur development (small business)		
4	Jute work/Rug making		
5	Poultry farming		
6	Sewing		
7	Others		

8.4 What changes have you noticed as a result of this training courses?

Serial No	Training On	Applicable for women involved in NGO activities ✓ Put here	Applicable for women not involved in NGO activities ✓ Put here
1	Livestock training (e.g., Dairy /Beef fattening)		
2	Vegetable gardening		
3	Entrepreneur development (small business)		
4	Jute work/Rug making		
5	Poultry farming		
6	Sewing		
7	Others		

9. Respondent's Consciousness Session on Different Issues

9.1 Have you received any kind of consciousness session?

Type	Applicable for women involved in NGO activities ✓ Put here	Applicable for women not involved in NGO activities ✓ Put here
Yes		
No		

If yes,

9.2 From where have you received this session?

Serial No	Sources of training	Applicable for women involved in NGO activities ✓ Put here	Applicable for women not involved in NGO activities ✓ Put here
1	Government Institutions		
2	NGOs		
3	Private institution		
4	Others		

9.3 Which consciousness session have you participated in?

Serial No	Activity name	Applicable for women involved in NGO activities ✓ Put here	Applicable for women not involved in NGO activities ✓ Put here
1	Health, Hygiene & Sanitation		
2	Education & Children Issues		
3	Gender Issues (Equal rights, Domestic violence, Eve-teasing, Oppression & Protection against divorce)		
4	Family Decision Making		
5	Communicable Diseases/Viruses		
6	Disaster Preparedness		
7	Human Rights		
8	Leadership Development		
9	Violence against Women, Early Marriage		
10	Family Planning		
11	Others (Education)		

9.4 What are the changes you have noticed in your life after having this session?

Serial No	Activity name	Applicable for women involved in NGO activities ✓ Put here	Applicable for women not involved in NGO activities ✓ Put here
1	Health, Hygiene & Sanitation		
2	Education & Children Issues		
3	Gender Issues (Equal rights, Domestic violence, Eve-teasing, Oppression & Protection against divorce)		
4	Family Decision Making		
5	Communicable Diseases/Viruses		
6	Disaster Preparedness		
7	Human Rights		
8	Leadership Development		
9	Violence against Women, Early Marriage		
10	Family Planning		
11	Others (Education)		

10. Role of NGO in Expanding Education Programs

10.1 What are the activities of NGOs in expanding education in your community?

Serial No	Activity Name	Applicable for women involved in NGO activities ✓ Put here	Applicable for women not involved in NGO activities ✓ Put here
1	No activities		
2	Pre-primary school		
3	Financial support for education		
4	Joint approach services (Govt. & Private)		
5	Others (specify)		

11. Role of NGOs in Economic Empowerment of Women

11.1 Are you involved in any kind of economic activities?

Type	Applicable for women involved in NGO activities ✓ Put here	Applicable for women not involved in NGO activities ✓ Put here
Yes		
No		

If yes than,

11.2 What types of economic activities are you involved in?

Serial No	Training On	Applicable for women involved in NGO activities ✓ Put here	Applicable for women not involved in NGO activities ✓ Put here
1	Livestock training (e.g., Dairy /Beef fattening)		
2	Vegetable gardening		
3	Entrepreneur development (small business)		
4	Jute work/Rug making		
5	Poultry farming		
6	Sewing		
7	Others		

11.3 Do you have any savings of your own?

Type	Applicable for women involved in NGO activities ✓ Put here	Applicable for women not involved in NGO activities ✓ Put here
Yes		
No		

11.4 Where do you deposit your savings?

Serial No	Place of deposit	Applicable for women involved in NGO activities ✓ Put here	Applicable for women not involved in NGO activities ✓ Put here
1	Home		
2	NGO		
3	Samity		
4	Bank		
5	Store/specific person		
6	Government institution		
7	Others		

11.5 Are you capable of using your savings according to your preferrance?

Type	Applicable for women involved in NGO activities ✓ Put here	Applicable for women not involved in NGO activities ✓ Put here
1=Yes		
2=No		

12. Role of the Respondent in Family Decision Making

12.1 Information regarding participation in family decision making

Serial No	Type of Decision	Applicable for women involved in NGO activities ✓ Put here		Applicable for women not involved in NGO activities ✓ Put here	
		Yes			
1	Decision related to buying land/property				
2	Decision related to selling land/property				
3	Decision related to expenditure				
4	Decision related to treatment/entertainment				
5	Others (specify)				

12.2 Ability of making decision regarding children's education & employment

Serial No	Type of Decision	Applicable for women involved in NGO activities ✓ Put here		Applicable for women not involved in NGO activities ✓ Put here	
		Yes			
1	Expenditure of children's education				
2	Employment of the children				
3	Children's marriage				
4	Conceiving child				
5	Children's involvement with job sector				

13. Role of NGOs in Women's Political Empowerment

13.1 Are you involved in any kind of political activities?

Type	Applicable for women involved in NGO activities ✓ Put here	Applicable for women not involved in NGO activities ✓ Put here
1=Yes		
2=No		

If yes than,

13.2 Do your family support your political participation?

Type	Applicable for women involved in NGO activities ✓ Put here	Applicable for women not involved in NGO activities ✓ Put here
1=Yes		
2=No		

13.3 Have you ever competed in any kind of election?

Type	Applicable for women involved in NGO activities ✓ Put here	Applicable for women not involved in NGO activities ✓ Put here
1=Yes		
2=No		

If yes, than

13.4 What type of election it was?

Type	Applicable for women involved in NGO activities ✓ Put here	Applicable for women not involved in NGO activities ✓ Put here
1=Local election		
2=Other election		

If yes, than

13.5 Why have you participated?

Serial No	Reason of Participation	Applicable for women involved in NGO activities ✓ Put here	Applicable for women not involved in NGO activities ✓ Put here
1	Community development		
2	Responsibility towards the society		
3	Women empowerment		
4	Solve existing problems		
5	Others (specify)		

13.6 Did your family support you competing in the election?

Type	Applicable for women involved in NGO activities ✓ Put here	Applicable for women not involved in NGO activities ✓ Put here
1=Yes		
2=No		

14. Role of NGOs in Women's Social Empowerment

14.1 Do you know about Village Court?

Type	Applicable for women involved in NGO activities ✓ Put here	Applicable for women not involved in NGO activities ✓ Put here
1=Yes		
2=No		

If yes, then

14.2 Have you participated in any activities of Village Court?

Type	Applicable for women involved in NGO activities ✓ Put here	Applicable for women not involved in NGO activities ✓ Put here
1=Yes		
2=No		

If yes, then

14.3 What type of case disposal it was?

Serial No	Type of case	Applicable for women involved in NGO activities ✓ Put here	Applicable for women not involved in NGO activities ✓ Put here
1	Family violence		
2	Women oppression		
3	Village quarrel		
4	Theft, robbery		
5	Others		

14.4 Have you ever selected as a member of SMC (School Management Committee)?

Type	Applicable for women involved in NGO activities ✓ Put here	Applicable for women not involved in NGO activities ✓ Put here
1=Yes		
2=No		

If yes, then

14.5 Have you ever participated in SMC meeting?

Type	Applicable for women involved in NGO activities ✓ Put here	Applicable for women not involved in NGO activities ✓ Put here
1=Yes		
2=No		

If yes, then

14.6 Could you articulate your opinion in that meeting?

Type	Applicable for women involved in NGO activities ✓ Put here	Applicable for women not involved in NGO activities ✓ Put here
1=Yes		
2=No		

14.7 Are you a member of UP Standing Committee?

Type	Applicable for women involved in NGO activities ✓ Put here	Applicable for women not involved in NGO activities ✓ Put here
1=Yes		
2=No		

14.8 Have you participated in any meeting of that committee?

Type	Applicable for women involved in NGO activities ✓ Put here	Applicable for women not involved in NGO activities ✓ Put here
1=Yes		
2=No		

If yes, then

14.9 Could you articulate your opinion in that meeting?

Type	Applicable for women involved in NGO activities ✓ Put here	Applicable for women not involved in NGO activities ✓ Put here
1=Yes		
2=No		

14.10 Are you a member of local Club, Samity, Social Organization or any other organization?

Type	Applicable for women involved in NGO activities ✓ Put here	Applicable for women not involved in NGO activities ✓ Put here
1=Yes		
2=No		

If yes, than

14.11 What is your designation in that committee?

Serial No	Designation	Applicable for women involved in NGO activities ✓ Put here	Applicable for women not involved in NGO activities ✓ Put here
1	Cashier, NGO		
2	Community Clinic Member		
3	NGO Group Member		
4	General Secretary, NGO		
5	Member of Productive Group		
6	NGO Volunteer		
7	President, NGO Group		
8	UP Standing Committee Member		
9	Women Club Member		
10	SMC(School Management Committee) Member		

15. Suggestion:

1. How can women’s participation in NGO activities be strengthened?

Result of the interview: (put sign on the blank box beside)

1	Completely finished	
2	Partially complete	
3	Don’t agree to be interviewed	
4	No one is at home/Locked	
5	Moved away	

Name of the Interviewer

Signature

Date

Name of the auditor

Signature

Date

Annex-II: Questionnaire (Bangla Version)

(শুধুমাত্র একাডেমিক গবেষণা কাজে ব্যবহারের জন্য)

অনুগ্রহ পূর্বক তথ্য প্রদান করে গবেষণা কাজে সহায়তা করার জন্য সনির্বন্ধ অনুরোধ করছি

প্রশ্নমালা নংঃ -----

জরিপ প্রশ্নমালা

এনজিও'র অন্তর্ভুক্ত নারী: বাধা ও সম্ভাবনা

গবেষক :

সেলিমা আখতার

পিএইচডি গবেষক

সমাজকল্যাণ ও গবেষণা ইনস্টিটিউট

ঢাকা বিশ্ববিদ্যালয়

তত্ত্বাবধায়ক :

ড. এ এস এম আতিকুর রহমান

অধ্যাপক

সমাজ কল্যাণ ও গবেষণা ইনস্টিটিউট

ঢাকা বিশ্ববিদ্যালয়

“সম্মতি পত্র”

বাংলাদেশের উত্তরাঞ্চলের গ্রামীণ নারীদের অর্থনৈতিক, রাজনৈতিক ও সামাজিক উন্নয়নে এনজিওর ভূমিকা যাচাইয়ের জন্য আমরা একটি গবেষণা পরিচালনা করছি। অত্র গবেষণার জন্য আপনার নিকট থেকে কিছু ব্যক্তিগত এবং সামাজিক তথ্য সংগ্রহ করা হবে। আপনি চাইলে যেকোন প্রশ্ন বা প্রশ্নের অংশ এড়িয়ে যেতে পারেন। আমরা এই তথ্য আপনার পরিচয় গোপন করে ব্যবহার করব। এক্ষেত্রে কোন ভাবেই আপনার পরিচয় প্রকাশের সম্ভাবনা নেই এবং আপনার তথ্যের সর্বোচ্চ গোপনীয়তা নিশ্চিত করা হবে। আপনার এই তথ্য গবেষণা ব্যতীত অন্য কোন কাজে ব্যবহার করা হবে না। এই সাক্ষাৎকারের জন্য ৩০ মিনিট সময় প্রয়োজন হবে। আপনি যদি দয়া করে আপনার মূল্যবান ৩০ মিনিট সময় দিয়ে আমাদের সাহায্য করেন তাহলে আমরা খুবই উপকৃত হবো।

উত্তরদাতার সাক্ষর

নামঃ

ঠিকানাঃ

ক) জনতাত্ত্বিক তথ্যসূমহঃ

ক-১। উত্তর দাতা সম্পর্কিত তথ্য :

১। নাম :.....

বয়স :

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২। পারিবারিক তথ্যাবলী

২.১ ঠিকানা :

গ্রাম :.....

ডাকঘর :.....

ইউনিয়ন :.....

উপজেলা :.....

জেলা :.....

২.২ পরিবারের মোট সদস্য সংখ্যা :

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পুরুষ :

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মহিলা :

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২.৩ ধর্ম : (ইসলাম= ১, হিন্দু = ২, খ্রীষ্টান= ৩, বৌদ্ধ= ৪, অন্যান্য= ৫)

৩. উত্তরদাতাসহ পরিবারের জনমিতি তথ্যাবলী :

সদস্য ক্রঃ নং	নাম	জন্ম তারিখ পুরুষ-১ মহিলা-২	বয়স (যদি ০১ বছরের নিচে হয় তবে ০০)	পরিবার প্রধানের সাথে সম্পর্ক (কোড-১)	বৈবাহিক অবস্থা (কোড-২)	শিক্ষাগত যোগ্যতা (কোড-৩)	পরিবারের সন্তানরা ফুলে যায় কি না? হ্যাঁ-১, না-২	প্রধান পেশা (কোড-৪)	দ্বিতীয় পেশা (কোড-৫)	প্রধান পেশা থেকে মাসিক আয়	দ্বিতীয় পেশা থেকে মাসিক আয়	সর্বমোট মাসিক আয়	মন্তব্য
১													
২													
৩													
৪													
৫													
৬													
৭													
৮													
৯													
১০													
১১													
১২													

কোড-১	কোড-২	কোড-৩	কোড-৪	কোড-৫
১ = পরিবার প্রধান	১ = অবিবাহিত	১ = নিরক্ষর	১ = কৃষি	১ = কৃষি
২ = পরিবার প্রধানের স্ত্রী	২ = বিবাহিত	২ = স্বাক্ষরজ্ঞান সম্পন্ন	১৪ = ক্ষুদ্র ব্যবসা	১৪ = ক্ষুদ্র ব্যবসা
একাধিক স্ত্রী থাকলে, প্রথমা স্ত্রীর জন্য ২১ দ্বিতীয় স্ত্রীর জন্য ২২ এভাবে পূরণ করুন।	৩ = বিধবা/বিপত্তীক	৩ = লিখতে পড়তে পারে লিখতে পড়তে পারলে :	১৫ = স্থানান্তরিত শ্রমিক (টাকা পাঠায়)	১৫ = স্থানান্তরিত শ্রমিক (টাকা পাঠায়)
৩ = ছেলে/মেয়ে	৪ = তালাকপ্রাপ্ত/প্রাপ্তা	৪ = অকৃষি দিনমজুর	১৬ = বেকার	১৬ = বেকার
৪ = বাবা/মা	৫ = বিচ্ছিন্ন	৫ = চাকরিজীবী	১৭ = অবসরপ্রাপ্ত	১৭ = অবসরপ্রাপ্ত
৫ = ভাই/বোন	৬ = পরিত্যক্ত	৬ = বাঁশ/বেতের কাজ	১৮ = কাজ করতে অক্ষম	১৮ = কাজ করতে অক্ষম
৬ = পুত্রবধু/জামাতা		৭ = রাজমিস্ত্রী	১৯ = ক্ষৌরকার্য/সেলুন	১৯ = ক্ষৌরকার্য/সেলুন
৭ = শ্যালক/শ্যালিকা		৮ = জেলে	২০ = অন্যান্য (উলে-খ করুন)	২০ = অন্যান্য (উলে-খ করুন)
৮ = শ্বশুর/শ্বশুরী		৯ = মাঝি	৮ = জেলে	৮ = জেলে
৯ = নাতি/নাতনী		১০ = কামার	৯ = মাঝি	৯ = মাঝি
১০ = অন্যান্য আত্মীয়-স্বজন		১১ = মুটে/কুলি	১০ = কামার	১০ = কামার
১১ = অনাত্মীয়/কোন সম্পর্ক নেই		১২ = রিক্সাওয়ালা	১১ = মুটে/কুলি	১১ = মুটে/কুলি
		১৩ = কাঠমিস্ত্রী	১২ = রিক্সাওয়ালা	১২ = রিক্সাওয়ালা
			১৩ = কাঠমিস্ত্রী	১৩ = কাঠমিস্ত্রী

৪। উত্তরদাতার পরিবারের ভূমির মালিকানা সম্পর্কিত তথ্যঃ

৪.১ : আবাদি জমির পরিমাণ :

কোডঃ ভূমিহীন = ১, ০.২৫ একর পর্যন্ত = ২, ০.৫০ একর পর্যন্ত = ৩, ১.০০ একর পর্যন্ত = ৪,
২.০০ একর পর্যন্ত = ৫, ৩.০০ একর পর্যন্ত = ৬, ৫.০০ একর পর্যন্ত = ৬, ৬.০০ একর পর্যন্ত = ৭

৪.২ : বসত ভিটার ভূমির পরিমাণঃ

কোডঃ ভূমিহীন = ১, ০.০৫ একর পর্যন্ত = ২, ০.০১০ একর পর্যন্ত = ৩, ০.২৫ একর পর্যন্ত = ৪,
০.২৫ একর এর বেশী = ৫, ৩.০০ একর পর্যন্ত = ৬, ৫.০০ একর পর্যন্ত = ৬, ৬.০০ একর পর্যন্ত = ৭

৪.৩ : বসতভিটার ভূমির মালিকানার ধরণঃ

কোড-১ । নিজস্ব = ১, বর্গা = ২, খাস = ৩, বন্ধকী = ৪, অন্যের জমিতে বসবাস = ৫

৫ : পরিবারের সঞ্চয় ও ঋণ সংক্রান্ত তথ্যঃ

৫.১ : সঞ্চয় সংক্রান্ত

৫.১.১ঃ আপনার এবং খানার অন্য কোন সদস্যদের কোন সঞ্চয় আছে কি না? হ্যাঁ=১ না=২

৫.১.২ঃ যদি হ্যাঁ হয়, তবে খানার সদস্যদের সঞ্চয়ের বিস্তারিত বিবরণ উল্লেখ করুন

সঞ্চয়কারী (সদস্য আইডি নং)	কোথায় সঞ্চয় করেন? (কোড-১)	সঞ্চয় করার পরিকল্পনার কারণ কি (কোড-২)	বর্তমানে মোট কত টাকা সঞ্চয় স্থিতি আছে
১	২	৩	৪
সর্বমোট সঞ্চয়			

কোড-১ : সমিতিতে = ১, ব্যাংকে = ২, অর্থলগ্নী = ৩, বন্ধক নেয়া = ৪, মাটির ব্যাংক = ৫, মাটির ব্যাংক = ৫, প্রাইজ বন্ড=৬, সঞ্চয়পত্র/ ডাকঘর = ৭, অন্যান্যঃ =৮	কোড-২ : বিপদের দিনের জন্য = ১, মেয়ের বিয়ের জন্য = ২, অবস্থার উন্নতির জন্য =৩, জমি কেনার জন্য = ৪, ভোগ্য দ্রব্য ক্রয়ের জন্য = ৫, অন্যান্য ----- = ৬
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৫.২ : ঋণের উৎস, পর্যায় এবং ব্যবহার

ঋণ	ঋণের উৎস (কোড-১)	ঋণের পরিমাণ (টাকা)	পরিশোধিত ঋণ (টাকা)	সুদের হার (%)	ঋণ স্থিতি (টাকা)	ঋণের ব্যবহার (কোড-২)	কেমন করে এই ঋণ পরিশোধ
	৫.২.১	৫.২.২	৫.২.৩	৫.২.৪	৫.২.৫	৫.২.৬	

							করেন? (কোড-৩)
ঋণ-১							
ঋণ-২							
ঋণ-৩							
ঋণ-৪							
ঋণ-৫							

কোড-১ : ঋণের উৎস
 আত্মীয় / বন্ধু-বান্ধব-১
 ব্যাংক-২
 এনজিও-৩
 মহাজন-৪
 বিআরডিবি/সরকার-৫
 অন্যান্য ----- ৬

কোড-২ : ঋণের ব্যবহার
 খাদ্য ক্রয়-১ বিবাহে যৌতুক-৮
 দৈনন্দিন ব্যয় নির্বাহ-২ শিক্ষা-৯
 কৃষি কাজ-৩ মামলা-১০
 পাওনা শোধ-৪ জমিক্রয়/লিজ-১১
 চিকিৎসা-৫ গৃহ উপকরণক্রয়-১২
 ঘর নির্মাণ-৬ অন্যান্য..... -১৩
 ব্যবসায় বিনিয়োগ-৭

কোড-৩ : ঋণ পরিশোধের উপায়
 কৃষি পণ্য বিক্রি-১
 পুনরায় ধার করে-২
 গবাদী পশু/পাখি বিক্রি-৩
 গাছ বিক্রি-৪
 জমি বিক্রি-৫
 ব্যবসায় লাভ থেকে-৬
 মজুরী-৭
 অন্যান্য ----- =৮

৫.২.৮ : আপনি কি নিয়মিত ঋণের কিস্তি পরিশোধ করেন? না=২

৫.২.৯ : উত্তর যদি না হয় কেন? ১= পরিশোধের সামর্থ্য নাই

২= যে কাজে ঋণ নিয়েছি, সে প্রকল্পটি বিনষ্ট হয়েছে

৩= খাদ্য / চিকিৎসায় খরচ হয়েছে

8= অন্যান্য -----

৬. উত্তরদাতার এনজিও কার্যক্রমে যুক্ততা বিষয়ক তথ্যাবলী

উত্তরদাতা নারী কোন এনজিও অথবা অন্য কোন সাংগঠনিক কর্মকাণ্ডে নিবন্ধিত সদস্য কি না?
(যাচাই পূর্বক উল্লেখ করুন) 1= হ্যাঁ, 2= না [উত্তর না হলে, পরবর্তী মডিউলে যেতে হবে]

** একই ব্যক্তি একাধিক সংস্থায় নিবন্ধিত হলে তার জন্য একাধিক সারি ব্যবহার করুন.

সদস্য ID	সংস্থার ধরণ (কোড-1)	কত মাস যাবৎ কর্মকাণ্ডে জড়িত (মাস)	গত ১ মাসে আপনি কি ধরনের কর্মকাণ্ডের সাথে জড়িত ছিলেন? (1 = হ্যাঁ, 2= না)									এসএমসি/ভিডিও/গ্রুপ	অন্যান্য
			দলীয় সভা	সঞ্চয় ও ঋণ কার্যক্রম	স্বাস্থ্য সচেতনতা	আয় বর্ধন মূলক কর্মকাণ্ড	দক্ষতা বৃদ্ধির জন্য প্রশিক্ষণ	পানি ও পয়ঃ- নিষ্কাশন	খেলা-ধুলা	সাংস্কৃতিক	ধর্মীয়		
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.	13.	14.

Code-1: সংস্থার ধরন	
NGO1	CBO4
পেশাভিত্তিক সংস্থা2	অন্যান্য (উল্লেখ করুন).....9
ক্লাব3	

৭ : এনজিও কার্যক্রম বিষয়ে উত্তরদাতাদের ধারণা

৭-১ঃ এলাকায় এনজিওর সার্বিক কার্যক্রম

গ.১	আপনার এলাকায় কর্মরত সক্রিয় এনজিও গুলোর নাম উল্লেখ করুন :		
ক্রমিক নং	এনজিওর নাম	চলমান কর্মসূচী	মন্তব্য

৭.২ আপনার এলাকায় এনজিও কোন কোন উন্নয়ন মূলক কাজ করে?

নং	কর্মসূচীর ধরন	এনজিও কার্যক্রমে যুক্ত নারীর জন্য প্রযোজ্য ✓ টিক চিহ্ন দিন	এনজিও কার্যক্রমে যুক্ত নয় এমন নারীর জন্য প্রযোজ্য ✓ টিক চিহ্ন দিন
(ক)	ক্ষুদ্রঋণ কর্মসূচী		
(খ)	খাদ্য নিরাপত্তা কর্মসূচী		
(গ)	সামাজিক সচেতনতা কর্মসূচী		
(ঘ)	জেন্ডার ও নারী উন্নয়ন কর্মসূচী		
(ঙ)	শিক্ষা কর্মসূচী		
(চ)	পরিবেশ উন্নয়ন কর্মসূচী		
(ছ)	দুর্যোগ প্রতিরোধ কর্মসূচী		
(জ)	অন্যান্য (উল্লেখ করুন)		

৮. উত্তরদাতাদের আয় বর্ধনমূলক প্রশিক্ষণ সংক্রান্ত তথ্য

৮.১ এনজিও থেকে আপনাদের জন্য কোনো প্রশিক্ষণ ব্যবস্থা রেখেছে কি?

ধরন	এনজিও কার্যক্রমে যুক্ত নারীর জন্য প্রযোজ্য ✓ টিক চিহ্ন দিন	এনজিও কার্যক্রমে যুক্ত নয় এমন নারীর জন্য প্রযোজ্য ✓ টিক চিহ্ন দিন
(ক) হ্যাঁ		
(খ) না		

উত্তর হ্যাঁ হলে,

৮.২ কোথা হতে প্রশিক্ষণ গ্রহন করেছেন?

নং	প্রশিক্ষণের উৎস	এনজিও কার্যক্রমে যুক্ত নারীর জন্য প্রযোজ্য ✓ টিক চিহ্ন দিন	এনজিও কার্যক্রমে যুক্ত নয় এমন নারীর জন্য প্রযোজ্য ✓ টিক চিহ্ন দিন
১	সরকারি প্রতিষ্ঠান হতে		
২	এনজিও হতে		
৩	বেসরকারি প্রতিষ্ঠান হতে		
৪	অন্যান্য প্রতিষ্ঠান হতে		

৮.৩ কোন কোন বিষয়ে প্রশিক্ষণ পেয়েছেন?

নং	প্রশিক্ষণের বিষয়	এনজিও কার্যক্রমে যুক্ত নারীর জন্য প্রযোজ্য ✓ টিক চিহ্ন দিন	এনজিও কার্যক্রমে যুক্ত নয় এমন নারীর জন্য প্রযোজ্য ✓ টিক চিহ্ন দিন
(ক)	গৃহ পালিত পশু পালন সম্পর্কিত (ডেয়ারি, বিফ, ফাটেনিং)		
(খ)	শাকসবজির বাগানের উপর প্রশিক্ষণ		
(গ)	উদ্যোক্তা উন্নয়ন (ক্ষুদ্র ব্যবসা) প্রশিক্ষণ		
(ঘ)	পাটি তৈরি/পাট কাজের প্রশিক্ষণ		
(ঙ)	হাঁস-মুরগী লালন পালন বিষয়ক		
(ছ)	সেলাইকর্ম/সূচিকর্ম		
(জ)	অন্যান্য		

৮.৪। এই প্রশিক্ষণ নিয়ে আপনার জীবনে কি কি পরিবর্তন এসেছে?

নং	প্রশিক্ষণের বিষয়	এনজিও কার্যক্রমে যুক্ত নারীর জন্য প্রযোজ্য ✓ টিক চিহ্ন দিন	এনজিও কার্যক্রমে যুক্ত নয় এমন নারীর জন্য প্রযোজ্য ✓ টিক চিহ্ন দিন
(ক)	গৃহ পালিত পশু পালন সম্পর্কিত (ডেয়ারি, বিফ, ফাটেনিং)		
(খ)	শাকসবজির বাগানের উপর প্রশিক্ষণ		

(গ)	উদ্যোক্তা উন্নয়ন (ক্ষুদ্র ব্যবসা) প্রশিক্ষণ		
(ঘ)	পাটি তৈরি/পাট কাজের প্রশিক্ষণ		
(ঙ)	হাঁস-মুরগী লালন পালন বিষয়ক		
(ছ)	সেলাইকর্ম/সূচিকর্ম		
(জ)	আন্যান্য		

৯. উত্তরদাতাদের সচেতনতা মূলক প্রশিক্ষণ সংক্রান্ত তথ্য

৯.১। আপনারা কোন ধরনের সচেতনতা মূলক প্রশিক্ষণ পেয়েছেন কি না?

ধরন	এনজিও কার্যক্রমে যুক্ত নারীর জন্য প্রয়োজ্য ✓ টিক চিহ্ন দিন	এনজিও কার্যক্রমে যুক্ত নয় এমন নারীর জন্য প্রয়োজ্য ✓ টিক চিহ্ন দিন
হ্যাঁ		
না		

উত্তর হ্যাঁ হলে,

৯.২। কোথা হতে প্রশিক্ষণ গ্রহণ করেছেন?

নং	প্রশিক্ষণ প্রদানকারী প্রতিষ্ঠান	এনজিও কার্যক্রমে যুক্ত নারীর জন্য প্রয়োজ্য ✓ টিক চিহ্ন দিন	এনজিও কার্যক্রমে যুক্ত নয় এমন নারীর জন্য প্রয়োজ্য ✓ টিক চিহ্ন দিন
১	সরকারি প্রতিষ্ঠান হতে		
২	এনজিও হতে		
৩	বেসরকারি প্রতিষ্ঠান হতে		
৪	অন্যান্য প্রতিষ্ঠান হতে		

৯.৩। সচেতনতা বিষয়ক কী কী কার্যক্রমে আপনি অংশগ্রহণ করেছেন?

নং	কার্যক্রমের নাম	এনজিও কার্যক্রমে যুক্ত নারীর জন্য প্রযোজ্য ✓ টিক চিহ্ন দিন	এনজিও কার্যক্রমে যুক্ত নয় এমন নারীর জন্য প্রযোজ্য ✓ টিক চিহ্ন দিন
(ক)	স্বাস্থ্য, হাইজিন ও স্যানিটেশন সচেতনতা		
(খ)	শিক্ষা ও শিশু বিষয়ক সচেতনতা বৃদ্ধি		
(গ)	জেন্ডার বিষয়ে সচেতনতা তৈরি করা (সমান অধিকার, গার্হস্থ্য সহিংসতা, ইভ-টিজিং, নিপীড়ন, এবং বিবাহ বিচ্ছেদের বিরুদ্ধে সুরক্ষা)		
(ঘ)	পারিবারিক সিদ্ধান্ত গ্রহণ প্রক্রিয়া		
(ঙ)	সংক্রামক ব্যাধি		
(চ)	প্রাকৃতিক দুর্যোগ প্রস্তুতি		
(ছ)	মানবাধিকার		
(জ)	নেতৃত্ব উন্নয়ন		
(ঝ)	নারী নির্যাতন, বাল্য বিবাহ		
(এং)	পরিবার পরিকল্পনা		
(ট)	অন্যান্য (শিক্ষা)		

৯.৪। এই সচেতনতা মূলক কার্যক্রমে অংশগ্রহণ করে আপনার জীবনে কি কি পরিবর্তন এসেছে?

নং	পরিবর্তনের ধরন	এনজিও কার্যক্রমে যুক্ত নারীর জন্য প্রযোজ্য ✓ টিক চিহ্ন দিন	এনজিও কার্যক্রমে যুক্ত নয় এমন নারীর জন্য প্রযোজ্য ✓ টিক চিহ্ন দিন
(ক)	স্বাস্থ্য, হাইজিন ও স্যানিটেশন সচেতনতা		
(খ)	শিক্ষা ও শিশু বিষয়ক সচেতনতা বৃদ্ধি		
(গ)	জেন্ডার বিষয়ে সচেতনতা তৈরি করা (সমান অধিকার, গার্হস্থ্য সহিংসতা, ইভ-টিজিং, নিপীড়ন, এবং বিবাহ বিচ্ছেদের বিরুদ্ধে সুরক্ষা)		
(ঘ)	পারিবারিক সিদ্ধান্ত গ্রহণ প্রক্রিয়া		
(ঙ)	সংক্রামক ব্যাধি		
(চ)	প্রাকৃতিক দুর্যোগ প্রস্তুতি		
(ছ)	মানবাধিকার		

(জ)	নেতৃত্ব উন্নয়ন		
(ঝ)	নারী নির্যাতন, বাল্য বিবাহ		
(ঞ)	পরিবার পরিকল্পনা		
(ট)	অন্যান্য (শিক্ষা)		

১০. শিক্ষার সম্প্রসারণে এনজিও'র ভূমিকা

১০.১ শিক্ষার সম্প্রসারণ করার জন্য আপনার এলাকায় এনজিওদের কী কী কার্যক্রম চালু রয়েছে ?

নং	কার্যক্রমের নাম	এনজিও কার্যক্রমে যুক্ত নারীর জন্য প্রযোজ্য ✓ টিক চিহ্ন দিন	এনজিও কার্যক্রমে যুক্ত নয় এমন নারীর জন্য প্রযোজ্য ✓ টিক চিহ্ন দিন
(ক)	কোন কার্যক্রম নেই		
(খ)	প্রাক প্রাথমিক স্কুল		
(গ)	শিক্ষায় আর্থিক সহায়তা		
(ঘ)	যৌথ পদ্ধতির সেবা সহায়তা (সরকারি এবং বেসরকারী)		
(ঙ)	অন্যান্য (সুনির্দিষ্ট করুন)		

১১. নারীর অর্থনৈতিক উন্নয়নে এনজিও'র ভূমিকা

১১.১ আপনি কি কোন অর্থনৈতিক কর্মকাণ্ডে জড়িত?

ধরন	এনজিও কার্যক্রমে যুক্ত নারীর জন্য প্রযোজ্য ✓ টিক চিহ্ন দিন	এনজিও কার্যক্রমে যুক্ত নয় এমন নারীর জন্য প্রযোজ্য ✓ টিক চিহ্ন দিন
(ক) হ্যাঁ		
(খ) না		

যদি হয় তবু,

১১.২. কী ধরনের কর্মকাণ্ডে জড়িত আছেন?

নং	ধরন	এনজিও কার্যক্রমে যুক্ত নারীর জন্য প্রযোজ্য ✓ টিক চিহ্ন দিন	এনজিও কার্যক্রমে যুক্ত নয় এমন নারীর জন্য প্রযোজ্য ✓ টিক চিহ্ন দিন
(ক)	গবাদি পশু (দুগ্ধ/গরুর মাংস মোটাতাজাকরণ)		
(খ)	সবজি বাগান		
(গ)	উদ্যোক্তা উন্নয়ন (ছোট ব্যবসা)		
(ঘ)	পাটি তৈরি/পাটের কাজ		
(ঙ)	পোল্ট্রি		
(চ)	সেলাই		
(ছ)	অন্যান্য (সুনির্দিষ্ট করুন)		

১১.৩. আপনার নিজস্ব নগদ টাকা জমা আছে?

ধরন	এনজিও কার্যক্রমে যুক্ত নারীর জন্য প্রযোজ্য ✓ টিক চিহ্ন দিন	এনজিও কার্যক্রমে যুক্ত নয় এমন নারীর জন্য প্রযোজ্য ✓ টিক চিহ্ন দিন
(ক) হ্যা		
(খ) না		

১১.৪. আপনার সম্বন্ধিত অর্থ কোথায় জমা রাখেন?

নং	সঞ্চয়ের স্থান	এনজিও কার্যক্রমে যুক্ত নারীর জন্য প্রযোজ্য ✓ টিক চিহ্ন দিন	এনজিও কার্যক্রমে যুক্ত নয় এমন নারীর জন্য প্রযোজ্য ✓ টিক চিহ্ন দিন
(ক)	বাড়ী		
(খ)	এনজিও		
(গ)	সমবায় সমিতি		
(ঘ)	ব্যাংক		
(ঙ)	স্টোর/নির্দিষ্ট কারো কাছে		

(চ)	সরকারী প্রতিষ্ঠান		
(ছ)	অন্যান্য		

১১.৫. আপনি কি নিজের জমানো টাকা প্রয়োজনমতো ব্যয় করতে পারেন?

ধরন	এনজিও কার্যক্রমে যুক্ত নারীর জন্য প্রযোজ্য ✓ টিক চিহ্ন দিন	এনজিও কার্যক্রমে যুক্ত নয় এমন নারীর জন্য প্রযোজ্য ✓ টিক চিহ্ন দিন
(ক) হ্যা		
(খ) না		

১২. পারিবারিক সিদ্ধান্ত গ্রহণ প্রক্রিয়ায় উত্তরদাতার ভূমিকা

১২.১ পারিবারিক সিদ্ধান্ত গ্রহণের ক্ষমতা সংক্রান্ত তথ্য

নং	ধরন	এনজিও কার্যক্রমে যুক্ত নারীর জন্য প্রযোজ্য ✓ টিক চিহ্ন দিন		এনজিও কার্যক্রমে যুক্ত নয় এমন নারীর জন্য প্রযোজ্য ✓ টিক চিহ্ন দিন	
		হ্যা	না	হ্যা	না
(ক)	জমি / সম্পদ ক্রয় বিষয়ে				
(খ)	জমি/ সম্পদ বিক্রয় বিষয়ে				
(গ)	পারিবারিক আয়-ব্যয়ের হিসাব বিষয়ে				
(ঘ)	চিকিৎসা / বিনোদন বিষয়ক সিদ্ধান্ত গ্রহণের ক্ষেত্রে				
(ঙ)	অন্যান্য (সুনির্দিষ্ট করুন)				

১২.২. ছেলে-মেয়ের পড়াশোনা বা চাকুরী সংক্রান্ত নিম্নোক্ত বিষয়গুলোতে সিদ্ধান্ত গ্রহণের ক্ষমতা সংক্রান্ত তথ্য

নং	ধরন	এনজিও কার্যক্রমে যুক্ত নারীর জন্য প্রযোজ্য ✓ টিক চিহ্ন দিন		এনজিও কার্যক্রমে যুক্ত নয় এমন নারীর জন্য প্রযোজ্য ✓ টিক চিহ্ন দিন	
		হ্যা	না	হ্যা	না
(ক)	ছেলে মেয়ের পড়াশোনার ব্যয় বিষয়ে				
(খ)	ছেলে মেয়ের চাকুরী সংক্রান্ত বিষয়ে				
(গ)	সন্তানদের বিবাহের বিষয়ে				

(ঘ)	সন্তান গর্ভধারণের বিষয়ে				
(ঙ)	কর্মক্ষেত্রে সন্তানদেও জড়িত থাকার বিষয়ে				

১৩. নারীর রাজনৈতিক ক্ষমতায়নে এনজিওর ভূমিকা

১৩.১. আপনি কি কোন প্রকার রাজনৈতিক কার্যক্রমে জড়িত আছেন?

ধরন	এনজিও কার্যক্রমে যুক্ত নারীর জন্য প্রযোজ্য ✓ টিক চিহ্ন দিন	এনজিও কার্যক্রমে যুক্ত নয় এমন নারীর জন্য প্রযোজ্য ✓ টিক চিহ্ন দিন
(ক) হ্যাঁ		
(খ) না		

যদি হ্যাঁ হয় তবে,

১৩.২. আপনার রাজনীতিতে অংশগ্রহণ পরিবার সমর্থন করে কি?

ধরন	এনজিও কার্যক্রমে যুক্ত নারীর জন্য প্রযোজ্য ✓ টিক চিহ্ন দিন	এনজিও কার্যক্রমে যুক্ত নয় এমন নারীর জন্য প্রযোজ্য ✓ টিক চিহ্ন দিন
(ক) হ্যাঁ		
(খ) না		

১৩.৩. আপনি কি কখনো কোন ধরনের নির্বাচনে প্রতিদ্বন্দ্বিতা করেছেন?

ধরন	এনজিও কার্যক্রমে যুক্ত নারীর জন্য প্রযোজ্য ✓ টিক চিহ্ন দিন	এনজিও কার্যক্রমে যুক্ত নয় এমন নারীর জন্য প্রযোজ্য ✓ টিক চিহ্ন দিন
(ক) হ্যাঁ		
(খ) না		

১৩.৪. যদি হ্যাঁ হয়, তবে সেটি কোন ধরনের নির্বাচন ছিলো?

ধরন	এনজিও কার্যক্রমে যুক্ত নারীর জন্য প্রযোজ্য ✓ টিক চিহ্ন দিন	এনজিও কার্যক্রমে যুক্ত নয় এমন নারীর জন্য প্রযোজ্য ✓ টিক চিহ্ন দিন
(ক) স্থানীয় নির্বাচন		
(খ) অন্যান্য নির্বাচন		

১৩.৫. যদি হ্যাঁ হয়, তাহলে কেন অংশ নিয়েছিলেন?

নং	অংশগ্রহণের কারণ	এনজিও কার্যক্রমে যুক্ত নারীর জন্য প্রযোজ্য ✓ টিক চিহ্ন দিন	এনজিও কার্যক্রমে যুক্ত নয় এমন নারীর জন্য প্রযোজ্য ✓ টিক চিহ্ন দিন
(ক)	সম্প্রদায়ের উন্নয়নের জন্য		
(খ)	সমাজের নিকট দায়বদ্ধতা থেকে		
(গ)	নারী উন্নয়নের জন্য		
(ঘ)	বিদ্যমান সমস্যা সমাধানের জন্য		
(ঙ)	অন্যান্য (সুনির্দিষ্ট করুন)		

১৩.৬. নির্বাচনে প্রতিদ্বন্দ্বিতা করাকে আপনার পরিবার সমর্থন করেছিল কি?

ধরন	এনজিও কার্যক্রমে যুক্ত নারীর জন্য প্রযোজ্য ✓ টিক চিহ্ন দিন	এনজিও কার্যক্রমে যুক্ত নয় এমন নারীর জন্য প্রযোজ্য ✓ টিক চিহ্ন দিন
(ক) হ্যাঁ		
(খ) না		

১৪. নারীর সামাজিক ক্ষমতায়নে এনজিওর ভূমিকা:

১৪.১. আপনি গ্রাম আদালত সম্পর্কে জানেন কি না?

ধরন	এনজিও কার্যক্রমে যুক্ত নারীর জন্য প্রযোজ্য ✓ টিক চিহ্ন দিন	এনজিও কার্যক্রমে যুক্ত নয় এমন নারীর জন্য প্রযোজ্য ✓ টিক চিহ্ন দিন
(ক) হ্যাঁ		
(খ) না		

১৪.২. উত্তর হ্যাঁ হলে, আপনি কি গ্রাম আদালতের কোন কার্যক্রমে অংশগ্রহণ করেছেন?

ধরন	এনজিও কার্যক্রমে যুক্ত নারীর জন্য প্রয়োজ্য ✓ টিক চিহ্ন দিন	এনজিও কার্যক্রমে যুক্ত নয় এমন নারীর জন্য প্রয়োজ্য ✓ টিক চিহ্ন দিন
(ক) হ্যা		
(খ) না		

১৪.৩. উত্তর হ্যা হলে, সেটা কি ধরনের বিচার ছিল?

নং	বিচারের ধরন	এনজিও কার্যক্রমে যুক্ত নারীর জন্য প্রয়োজ্য ✓ টিক চিহ্ন দিন	এনজিও কার্যক্রমে যুক্ত নয় এমন নারীর জন্য প্রয়োজ্য ✓ টিক চিহ্ন দিন
(ক)	পারিবারিক কলহ		
(খ)	নারী নির্যাতন		
(গ)	গ্রাম্য ঝগড়া-বিবাদ		
(ঘ)	চুরি-ডাকাতি		
	অন্যান্য		

১৪.৪. আপনি কখনো কোন স্কুল কমিটিতে সদস্য মনোনীত হয়েছেন?

ধরন	এনজিও কার্যক্রমে যুক্ত নারীর জন্য প্রয়োজ্য ✓ টিক চিহ্ন দিন	এনজিও কার্যক্রমে যুক্ত নয় এমন নারীর জন্য প্রয়োজ্য ✓ টিক চিহ্ন দিন
(ক) হ্যা		
(খ) না		

১৪.৫. উত্তর হ্যা হলে, কখনো স্কুল কমিটির সভাতে অংশগ্রহণ করেছেন?

ধরন	এনজিও কার্যক্রমে যুক্ত নারীর জন্য প্রয়োজ্য ✓ টিক চিহ্ন দিন	এনজিও কার্যক্রমে যুক্ত নয় এমন নারীর জন্য প্রয়োজ্য ✓ টিক চিহ্ন দিন
(ক) হ্যা		
(খ) না		

১৪.৬. উক্তর হ্যা হলে, সভাতে কি আপনি আপনার মতামত দিতে পেরেছিলেন?

ধরন	এনজিও কার্যক্রমে যুক্ত নারীর জন্য প্রযোজ্য ✓ টিক চিহ্ন দিন	এনজিও কার্যক্রমে যুক্ত নয় এমন নারীর জন্য প্রযোজ্য ✓ টিক চিহ্ন দিন
(ক) হ্যা		
(খ) না		

১৪.৭. আপনি কি ইউনিয়ন পরিষদের ষ্ট্যান্ডিং কমিটির সদস্য?

ধরন	এনজিও কার্যক্রমে যুক্ত নারীর জন্য প্রযোজ্য ✓ টিক চিহ্ন দিন	এনজিও কার্যক্রমে যুক্ত নয় এমন নারীর জন্য প্রযোজ্য ✓ টিক চিহ্ন দিন
(ক) হ্যা		
(খ) না		

১৪.৮. উক্ত কমিটির কোন মিটিং-এ আপনি উপস্থিত ছিলেন কিনা?

ধরন	এনজিও কার্যক্রমে যুক্ত নারীর জন্য প্রযোজ্য ✓ টিক চিহ্ন দিন	এনজিও কার্যক্রমে যুক্ত নয় এমন নারীর জন্য প্রযোজ্য ✓ টিক চিহ্ন দিন
(ক) হ্যা		
(খ) না		

১৪.৯. যদি হ্যা হয়, তাহলে আপনি কি সেই মিটিংয়ে নিজের মতামত দিতে পেরেছিলেন?

ধরন	এনজিও কার্যক্রমে যুক্ত নারীর জন্য প্রযোজ্য ✓ টিক চিহ্ন দিন	এনজিও কার্যক্রমে যুক্ত নয় এমন নারীর জন্য প্রযোজ্য ✓ টিক চিহ্ন দিন
(ক) হ্যা		
(খ) না		

১৪.১০. আপনি কি স্থানীয় কোন ক্লাব, সমিতি, সামাজিক সংগঠন, নেটওয়ার্ক বা অন্যান্য কমিটির সদস্য?

ধরন	এনজিও কার্যক্রমে যুক্ত নারীর জন্য প্রযোজ্য ✓ টিক চিহ্ন দিন	এনজিও কার্যক্রমে যুক্ত নয় এমন নারীর জন্য প্রযোজ্য ✓ টিক চিহ্ন দিন
(ক) হ্যা		
(খ) না		

১৪.১১. যদি হ্যা হয়, তাহলে সেই কমিটিতে আপনার পদবী কোনটি?

ইং	পদবী	এনজিও কার্যক্রমে যুক্ত নারীর জন্য প্রযোজ্য ✓ টিক চিহ্ন দিন	এনজিও কার্যক্রমে যুক্ত নয় এমন নারীর জন্য প্রযোজ্য ✓ টিক চিহ্ন দিন
১	ক্যাশিয়ার, এনজিও গ্রুপ		
২	কমিউনিটি ক্লিনিক কমিটি মেম্বর		
৩	এনজিও গ্রুপ সদস্য		
৪	সাধারণ সম্পাদক, এনজিও গ্রুপ		
৫	উৎপাদন গ্রুপের মেম্বর		
৬	এনজিও স্বেচ্ছাসেবী		
৭	সভাপতি, এনজিও গ্রুপ		
৮	ইউনিয়ন স্ট্যান্ডিং কমিটি		
৯	নারী ক্লাব		
১০	ইউনিয়ন স্ট্যান্ডিং কমিটি		
১১	স্কুল ম্যানেজমেন্ট কমিটি		

১৫. সুপারিশ:

১. এনজিও'র কার্যক্রমগুলোতে নারীর কার্যকর অংশগ্রহণ কিভাবে আরও শক্তিশালী করা যেতে পারে?

সাক্ষাৎকারের ফলাফল: (পাশের খালি ঘরে টিক চিহ্ন দিন)

- | | | |
|----|--------------------------|--------------------------|
| ১. | পূর্ণ সমাপ্ত | <input type="checkbox"/> |
| ২. | আংশিক সমাপ্ত | <input type="checkbox"/> |
| ৩. | তথ্য দিতে রাজী নন | <input type="checkbox"/> |
| ৪. | বসত বাড়ী ফাঁকা/তালাবদ্ধ | <input type="checkbox"/> |
| ৫. | অন্যত্র চলে গেছে | <input type="checkbox"/> |

সাক্ষাৎকার গ্রহিতার নাম

দস্তখত

তারিখ:

নিরীক্ষকের নাম

দস্তখত:

তারিখ:

Annex-III: List of Villages Under the Study

Selection of the Study Area	Ten villages of Thakurgaon Sadar under Thakurgaon district			
List of the Studied Villages	Sl.	Village	Union	District
	1	Chairman para	Auliapur	Thakurgaon
	2	Vadgaow	Auliapur	Thakurgaon
	3	Madargonj	Auliapur	Thakurgaon
	4	Chondipur	Jogonnathpur	Thakurgaon
	5	Palpara	Akcha	Thakurgaon
	6	Khusupur	Rahimanpur	Thakurgaon
	7	Goalpara	Thakurgaon	Thakurgaon
	8	Balial	Molani	Thakurgaon
	9	Baragaon	Hazarapara	Thakurgaon
10	Chilarang	Chilarang	Thakurgaon	