

Socio-economic Development of Rural Women in Bangladesh: A Study of the Role of Some Leading NGOs



This thesis submitted to the University of Dhaka for the Degree of Doctor of Philosophy

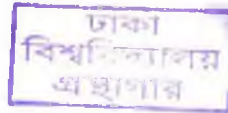
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February 2010

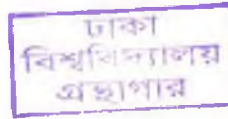
Declaration

The material embodied in this thesis is original and has not been submitted in part or full for any other diploma and degree of any University.



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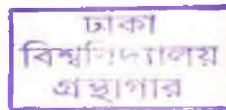


This dissertation titled **“Socio-economic Development of Rural Women in Bangladesh: A Study of the Role of Some Leading NGOs”** prepared by Salina Begum under my supervision is satisfactory for submission to the Department of Public Administration under the faculty of Social Sciences, University of Dhaka for the award of the degree of Doctor of Philosophy.



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Dedicated to my Parents

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Though I tried utmost to justify my arguments in a logical and coherent manner in this thesis, I am alone responsible for all errors and omissions.

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List of Abbreviation

- ASA- Association of Social Advancement
APHD- Asia Partnership for Human Development
BRAC- Bangladesh Rural Advancement Committee
BRDB- Bangladesh Rural Development Board
BRDP- Bangladesh Rural Development Programme
BARID- Bangladesh Academy for Rural Development
BDS- Business Development Studies
CARD- Centre for Agriculture and Rural Development
CIRDAP- Centre for Integrated Rural Development for Asia and the Pacific
CRC- Committee on the Rights of the Child
CUSO- Credit Union Service Organization
GDP- Gross Domestic Product
GB- Grameen Bank
GAD- Gender and Development
HDI- Human Development Index
HCP- Hard Core Poor
IGA- Income Generating Activities
IGVGD- Income Generating and Vulnerable Group Development
IFAD- International Fund for Agricultural Development
LFS- Labour Force Statistics
MFIs- Microfinance Institutions
MBBS- Mahila Bittahin Samabaya Samity
MCC- Metropolitan Community Church
NFPE- Non Fonnal Primary Education
NGOs- Non Government Organisations
NCBs- National Commercial Banks
NGOAB- NGO Affairs Bureau
PKSF- Palli Karma Sahayak Foundation

PACT- Programme of Assertive Community Treatment
RWP- Rural Works Programme
RPP- Rural Poor Programme
RLF- Revolving Loan Fund
RIC- Resource Integrated Centre
RDRS- Rangpur Dinajpur Rural Service
STUP- Specially Targeted Ultra Poor
SRF - Sericulture Resource Centre
SAP- Social Action Programme
TIP- Thana Irrigation Programme
TTDC- Thana Training and Development Centre
UP- Union Parishad
VO- Village Organisation
VGD- Vulnerable Group Development FFW - Food for Works
WB- World Bank
WID- Women in Development
WFP- World Food Programme
WHDO- Women Health and Development Programme

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Abstract

Bangladesh is a densely populated country (913 per sq. km). The total population is 134.8 million. The annual growth rate of population was 1.47 percent in 2003 (Bangladesh Bureau of Statistics, 2006). About 31 million people reside in the urban areas and 103 million people reside in the rural, respectively (Bangladesh Bureau of Statistics, 2006). The per capita GDP was estimated at 445 USD in 2004/05 (Bangladesh Economic Review, 2005). The economy of Bangladesh is mainly based on agriculture that includes crop, fishery livestock and forestry sub- sectors. There is a big gap in exports and imports value. The overall balance of trade is unfavorable for Bangladesh over the decades. A substantial portion of the total population is living in poverty.

Poverty is widespread in the country and more so in the rural areas. It is estimated that around 50 per cent of the population lives below poverty line and about half of them is considered to be the hard-core poor. The rural poverty is characterized by landlessness, over-crowding in agriculture, underdevelopment of rural non-farm sector, colossal unemployment, low savings and acute shortage of credit facilities. Women are the disadvantaged group in the country and more so in the rural areas in their traditional setting with little literacy and almost no skill training. Rural infrastructure in the country consists of 2,100 identified growth centres, 14,400 km of feeder roads, 87,000 km of rural roads and some 8,300 km of water ways during the monsoon. These infrastructures that contribute towards rural development are mostly underdeveloped and poorly maintained.

Bangladesh is trying to develop its Human Resources to compete in local and global market. Women in Bangladesh is almost half of the total population but the problem is 18% of women in Bangladesh are involved with some activities and the rest are as dependent though they are capable to be an efficient human resource which might help Bangladesh for the development of his economy in some extent. As a poor country, Government could not able to spread his activities among all over the country. This is why non-government organizations (NGOs) were getting top priority

and scope to do work with the government for the sake of the women development as well as the whole country. This is why researcher feels to do some research on it and do study the elements that are involving to women development through NGO in Bangladesh.

The NGO activities have been especially significant in such vital sectors as poverty alleviation through micro-credit and skill development training (on agricultural and non-agricultural income-generating activities), human resource development in grassroots. In spite of two and half decades of economic' development, Bangladesh is still regarded largely as a rural economy. Agriculture contributes about 80 percent of its people who still live in the rural areas. The GOB, in its long-terms plans (Five Year Plans) identified poverty alleviation and rural development as a key area of concern, people's participation and self-reliance were used as the terminology for alleviating poverty and sustainable development in its plan documents (GOB, 1998). These documents particularly the last Five Year Plans (1990-1995; 1997-2002) and also the abandoned 20 year perspective plan (1996-2010) aimed to reduce poverty by ensuring better access for the rural poor to the means of production through their organizations for productive activities, development of agriculture, infrastructures and social service needs. It recognized the potential of utilizing the dynamism of participation of the people, their efficiency in utilizing capital and labor.

Nevertheless, access of the rural poor to basic social services (e.g. health centers, safe water, hygienic sanitation, school etc.) is still considered inadequate. Large-scale corruption and poor service delivery provisions are known to be the two key reasons for this structure. Thirty seven years after the independence of the country it is still an open question as to which the rural development programmes benefit most.

The socio-economic condition of Bangladesh during the post liberation period (1971) was very deplorable. The overall situation of the war-devastated country was not suitable for conducting nation-building activities. Such a situation emerged due to a crisis of instability in the political, social, economic and cultural fields. Stability is regarded as being the most essential pre-condition for development. But after

liberation of the country from the Pakistan, then administration could not create a congenial atmosphere in the country. Hence, due to political unrest and social disorganization, a major initiative in the development sector could not be successful.

Just after independence of the country the newly independent country needed huge infrastructural reconstruction and immediate relief and subsequently rehabilitation among the returnees who left the country. Both international NGOs and national NGOs played a vital role during the period. NGO work was visible and come light prominently just after independence of country.

It is quite clear that NGOs have been able to bring about substantial changes in the lives of its programme participants, in terms of facilitating their material, perceptual and relational/power pathways to empowerment, both at the individual and family levels. Women who were previously not involved in any income earning activities have now begun to participate due to their involvement with NGOs. In many cases, they have become engaged in non- traditional activities or are now engaged in more than one income earning activity throughout the year. Due to their involvement in NGO, women have begun to acquire positive self- perceptions of their own personal interests. These self- perceptions will allow them to assert themselves and demand for their rights in their struggle towards socio- economic empowerment. It is also apparent that many men have begun to appreciate the benefits of having their wives involved in ASA/ BRAC or Grameen Bank.

Involvement with NGO also appears to act as a change agent in reducing women's economic dependence on their husbands and other male kin. Women reported that they now have an independent source of income; they no longer need to rely solely on their husbands for the purchase of personal and household items. Women have also reported about improvement of their relationships with their husbands, primarily because they provided them with capital for investment purposes. As for women's mobility, it is also clear that NGO involvement has had positive impacts to some extent. Many women never even ventured outside their own locality prior to NGO involvement, let alone travel to a local market. Traveling to the centre meeting has

given these women opportunities to communicate with the outside world and at the same time has helped them overcome their fear and timidity in dealing with strangers.

NGOs Like Grameen Bank, ASA and BRAC's rural development programmes has a positive and definite impact upon the women of the villages. Their sponsored activities have made them confident, reduced their dependency only in male member also helped them to come out of the house and participate in different outdoor activities. All these have an impact in their family life. Our rural people especially women are the victims of all socio-cultural bindings. It is impossible to expect anything drastic overnight, but changes are definitely obvious and encouraging.

Chapter One

Introduction

This study probes the pattern of socio-economic development of the rural women in Bangladesh. In the main, the study describes the impact of the NGO programmes at the village level as well as what kind of development that has been carried out by them in Bangladesh since their establishment. It also probes various problems of the rural women and the efforts at work towards mitigating such problems.

Bangladesh is an agrarian country. The vast majority of her population lives in villages and is dependent on agriculture for survival. In such a society rural development has been a major concern for the planners, policy makers and researchers. In recent times attention is given to alternative development strategies. A major realization has been made to develop policies and initiate programmes that would benefit all strata of the population.

Low productivity, a rapid increase of population ever widening income disparity between the rich and the poor, inherited backwardness and poverty, illiteracy, a great multitude of unemployed or ineffectively employed manpower, lack of investment opportunities, and the slow growth are some of the salient features that make up the rural milieu in Bangladesh. Despite resource and technology based rural development strategies, the growth rate in food production per capita fell (Ghai *et,al*,1979, Gable and Springer,1979 pp 687-703). It is in this background that the Government agencies proclaim policies of rural development and family planning, education and policy makers have developed approaches for changing the structure of production and income distribution there by extending socio-economic benefit to the landless, small and marginal farmers, making for more equal distribution of opportunities for the rural population of Bangladesh.

Rural development is a total problem having many facts. The rural life has become a tough problem in the vicious circles of poverty, unemployment, illiteracy, ill-health,

population explosion, poor social infrastructure etc. The rural society, in fact, has been the victim of all sorts of miseries. Accordingly rural development has been given top priority by the present Government and "development from below" has been considered as a strategy.

Bangladesh has a long experience in the field of rural development. A series of rural development efforts like cooperative Movement (1904), Rural Reconstruction Programme (1938), Village Agricultural and Industrial Development (V-Aid, 1953), Comilla Model of Rural Development (1959) etc. were made in different phases of time. The cooperative movement started in 1904 could not fulfill the growing needs of the rural poor. No organized effort was made to promote rural development before launching the V-AID programme (Ahmed et. Al, 1995 p1).

Later in 1962, a rural works programme was introduced to undertake rural development through the basic democracy at the village level which was introduced by the then ruling regime. The national Food-for-Works (FFW) was launched by the Government of Bangladesh (GOB) in 1975 as a first directly targeted food aid programme which has evolved as a major, multi donor and nation-wide operation. Food aid to the FFW programme is by far the largest resource available on a continuing basis to support seasonal employment creation and infrastructure development in rural Bangladesh.

The following year (1976) a second programme, the Vulnerable Group Feeding (VGF) Programme was undertaken as a relief programme providing wheat and other commodities for supplementary feeding and rehabilitation. In 1985-87, the programme was renamed as Vulnerable Group Development (VGD) to reflect the changing focus from relief to development. This programme provides income transfer to the female beneficiaries.

Among the poor in Bangladesh systems of patriarchal descent, residence and purdah (the practice of secluding and protecting women to uphold social standards of modesty and mobility) interact to isolate and subordinate women. Women are socially and economically dependent on men. Cultural norms are based on asymmetrical

assumptions regarding what is appropriate for sex, what male versus female need and what they are entitled to. Education is often considered irrelevant for girls and at an early age they learn to accept a deprivation relative to male members. Because of purdah many women are confined to the homestead and the area immediately surrounding it, and their contacts with the world outside of the family are extremely limited. These social norms have curtailed women's reinforcing their economic dependence.

In agricultural activities (agriculture, fisheries, poultry), 77.4% women are employed at present. Of the total manufacturing workers, 22.6% are women working at major non-agricultural manufacturing industries (BIDS, 1996). In the private sector, female workers are paid less than male workers. At present it is encouraging that number of government and non-government organizations have developed packages for entrepreneurship of women in traditional and non-traditional sectors. Moreover, slow growth in per capita income, fall in production, food crisis, shortage of business capital, hindrance in all contributed to create a gloomy socio-economic picture. Problems of poverty, over population and unemployment seem to be unavoidably bound together a large number of women in Bangladesh, both in urban and rural areas, to enter the labor market for survival.

However, over the past two decades, norms segregating and suppressing women have been crumbling down. Nevertheless, women's access remains limited to services that can equip them to acquire knowledge, obtain essential social services and overcome gender specific constraints to labor force participation. In the society, men have generally been the main beneficiaries of economic development, while women have remained largely unskilled or semi-skilled. Women comprise the largest share of those living below the poverty line. Due to severe economic and financial constraints in some cases and in order to survive also, women have in the past decades been breaking away from the confine seclusion and patriarchal control. The numbers of women who have to go out to work have increased.

Women and children are especially vulnerable under the prevailing social order. It poses great problem for women and children especially in the rural areas. They are not only socially discriminated but are subject to threat, exploitation and harassment of all sorts. Though some non-government organizations (NGOs) are strongly playing their policy advocacy role in favor of gender balance yet a desirable conscious social condition remains a far cry.

Study Focus

The focus of my study is to find out the real picture of rural women due to the impact of the NGO Programmes to bring about the expected result of reducing poverty and illiteracy in rural Bangladesh in the present agrarian society. The major aim of the study is to analyze the socio-economic development of rural women and NGO programmes in Bangladesh. By agrarian hierarchy in the amorphous agrarian structure "of Bangladesh I refer simply to land ownership structure which is in constant flux and is, in fact, mainly a question of land ownership" (Gunnar Myrdal, 1968, p 569).

Development then bring out the fundamental question not asked by its theoreticians: development for what? development for whom? and also the question of undertaking social inequalities. Can we speak of a development plan common to all classes of society? These are the questions that need classification in regard to development problems of rural Bangladesh. There is wide agreement concerning the ultimate objectives of development, such as a adequate levels of living, an equitable distribution of income, goods and services, availability of productive employment, equal opportunity for social mobility, elimination of exploitation and discrimination and popular participation in the decision making process.

Rural development is essentially the task of the rural people guided by effective leadership. It is because of this that the importance of the problem of participation in development has appeared in recent years more and more in the research, the thinking and debates of international institutions. It has become almost obligatory to present participation as one of the essential conditions for the success of rural development

programmes. This for example the report of a meeting of experts on "Aid for rural development in a basic needs perspective" organized by the OECD Development Cooperative Directorate in 1978 describing the conclusion arrived at notes: "to achieve the objectives of integrated rural development, it is essential that the rural poor participate in decision making at all stages in the development cycle from pre-planning through implementation and even to evaluation. Such participation in decision-making should extend to the grass-roots level (OECD Report, 1978, p 10).

The resources are limited in our society and that the supply of inputs for production is scarce, their availability is of the neither adequate nor timely. So, too much reliance on outside helps is not wise as it seldom comes in the hour of need nor it is consistent with the prestige and honor of an independent society. In the circumstances, the people are to grid up their lines and strive for higher yields by better management of the available resources.

Keeping in view the realities of our country, attempts had been made by various organization at different times for rural as well as national development. But their attempts could not attain success for various reasons. After independence BRDP come forward with rural development programme towards doubling food production and improving the lot of village people. But this organization also could not realize the expectation with which they started the rural development programme. Gradually it was realized that the spirit of development can come only when people are organizationally mobilized at grass-root level.

The slogan for rural development through Government of Bangladesh has received popular support in the country. The central focus of Government of Bangladesh is on the rural sector to create awareness amongst the rural people about the development possibilities of their own rural area with the help of their own resources, supplemented by proper utilization of under utilized or un-utilized resources, physical and human. It aims at developing the community responsibility for ensuring better distribution of the

production. So that each individual house hold can become self-reliant and self-sufficient with its income.

NGO activities in Bangladesh have virtually grown into a movement through the last two and half decades of sovereign existence of the country. It has been observed that from at least the late seventies NGOs have been acquiring an increasingly prominent role in the major development process (Haque, 1988, p 14). The NGOs have achieved in bringing about required institutional changes at the grassroots level to facilitate implementation of need based development efforts to improve the quality of life of the people in general and more particularly of the people living in the rural areas (JICA, 1995).

On account of certain characteristic advantages such as rapid response, flexibility in financial and operational matter and close relationship with people to be served, NGOs have achieved this noticeable success in spelling up development activities, through still within the limited areas of their operation, covering 15-20 percent of the total population.

The NGO activities have been especially significant in such vital sectors as poverty alleviation through micro-credit and skill development training (on agricultural and non-agricultural income-generating activities), human resource development in grassroots. In spite of two and half decades of economic development, Bangladesh is still regarded largely as a rural economy. Agriculture contributes about 80 percent of its people who still live in the rural areas. The GOB, in its long-term plans (Five Year Plans) identified poverty alleviation and rural development as a key area of concern, people's participation and self-reliance were used as the terminology for alleviating poverty and sustainable development in its plan documents (GOB, 1998). These documents particularly the last Five Year Plans (1990-1995; 1997-2002) and also the abandoned 20-year perspective plan (1996-2010) aimed to reduce poverty by ensuring better access for the rural poor to the means of production through their organizations for productive activities, development of agriculture, infrastructures and social service

needs. It recognized the potential of utilizing the dynamism of participation of the people, their efficiency in utilizing capital and labor.

Nevertheless, access of the rural poor to basic social services (e.g. health centers, safe water, hygienic sanitation, school etc.) is still considered inadequate. Large-scale corruption and poor service delivery provisions are known to be the two key reasons for this structure (Rahman, 1999). Thirty seven years after the independence of the country it is still an open question as to which the rural development programs benefit most.

The socio-economic condition of Bangladesh during the post independence period (1971) was very deplorable. The overall situation of the war-devastated country was not suitable for conducting nation-building activities. Such a situation emerged due to a crisis of instability in the political, social, economic and cultural fields. Stability is regarded as being the most essential pre-condition for development. But after independent of the country from the Pakistan, then administration could not create a congenial atmosphere in the country. Hence, due to political unrest and social disorganization a major initiative in the development sector could not succeeded.

Just after independence of the country the newly independent country needed huge infrastructural reconstruction and immediate relief and subsequently rehabilitation among the returnees who left the country. Both international NGOs and national NGOs played a vital role during the period. NGOs work was visible and come light prominently just after independence of country.

To complement the govt. effort, NGOs working in the field of relief and rehabilitation also started to help the poor in their development efforts. For implementing their work in the rural areas the Community Development Approach has been taken to solve the problem.

Study Objectives:

The main objectives of the study are to find out the relationship between the credit policy of the NGOs and the effectiveness of the NGO programmes to alleviate the poverty level of rural women. The objectives centres on assessing the socio-economic development of the beneficiaries.

Broad objectives of the Study are:

1. To find out the real problems of rural women in development spheres in Bangladesh.
2. To assess the nature, achievements and shortcomings of a sample of women targeted projects of three leading NGOs in Bangladesh namely Association Social Advancement (ASA), Bangladesh Rural Advancement Committee (BRAC) and Grameen Bank (GB).
3. To assess the impacts of women targeted projects of ASA, BRAC and Grameen Bank in the sample towards developing the socio-economic conditions of rural women.
4. To suggest recommendations for implementing the programmes for women of ASA, BRAC and Grameen Bank, in particular and of Government, in general more effectively towards the two fold goal: rural women empowerment and enhancement of socio-economic status of rural poor women in Bangladesh.

Assumption:

Two assumptions are made towards the achievement of the objectives. The one- primarily it is assumed that women's participation in income generation activities provided through NGOs develops the Socio-economic condition of them and increases decision making capability in the family; and two- there is a correlation between a woman's ability to make decision on factors that affect her life and her improved status in the family.

Scope of the Study:

Bangladesh is considered basically a rural based country. Its most people live in rural areas and depend on rural economy. Most of the rural women belong to rural based non-government organizations. ASA, BRAC and Grameen Bank are reported to have taken many projects to develop the women by involving in socio-economic development of Bangladesh. These three NGOs are widely regarded to be the leading development partners of Government in this important development sphere.

The present study is concerned with ASA, BRAC and Grameen Bank as special organization of poor rural women, with the view to find out how these women are benefiting from the project operations and what impact the programme has on them.

To make the study a substantive one, its scope have encompassed the operation of a sample of women targeted projects of the three leading NGOs: ASA, BRAC and Grameen Bank. To begin with, however, the study focused on the socio-economic development of Bangladesh, in general, and on the socio-economic conditions of the rural women in Bangladesh, in particular. Within the specified scope the study have centered on focusing the emergence of the NGOs in general, and the programs of the women targeted projects of ASA, BRAC and Grameen Bank, in particular. The financial resources, project management patterns, organizational techniques of the sampled projects have also been probed. The study has a fieldwork component encompassing a sample of income generation, education, and community-building projects means for the women.

Methodology of the Study:

Multiple methodologies such as content analysis, case studies, survey etc. have been used for the purpose of the study. Different tools including interview, observation, focused group discussion, survey of documents etc. are used for data collection.

Content Analysis: The content analysis method has been used to develop a conceptual framework for understanding the NGOs rural development efforts. For this purpose the different aspects of NGOs such as conceptual framework, growth, types, role and function etc. available in the works of different scholars have been analyzed to single out the characteristic features of NGOs. Similarly, the relevant literature on development with special focus on rural development has been surveyed to identify the general features of rural development efforts. A theoretical analysis of the NGOs approach to rural development efforts has been made based on the outcome of the above activities. This has provided the basis of case studies directed towards having a clear picture of NGO's rural development efforts in Bangladesh.

Selection of Sample for Case Studies: Primarily considering the dimensions of involvement in the rural development efforts in terms of time, nature of expertise, coverage, size, exposure, linkage etc. Three NGOs, the ASA (Association of Social Advancement), BRAC (Bangladesh Rural Advancement Committee), and GB (Grameen Bank) have been selected for the purpose of the study. These NGOs are working throughout the country with their established organizational networks.

ASA Bangladesh is one of the most prominent NGOs in Bangladesh who is directly involved with the development of women by giving training, education, micro-credit, health service etc. ASA is also one of the most innovative organizations, having introduced systems and policies of credit management that aim at minimizing the cost and maximizing the income by disbursing loan to all the members within a short time. Participants are expected to learn from ASA model: how to minimize the operational cost and maximizing the income through accelerated expansion and how to attain an early financial Self-sufficiency. Next, BRAC Bangladesh is another large NGO; micro credit is the principal component of its women development as well as rural development programme. It has been following the credit plus approach to micro finance and providing social intermediation services clubbed with its micro finance programme viz., elementary education, essential health services, business development services (BDS) marketing link-ups etc. BRAC also promotes direct involvement of the

poor as entrepreneurs in farm and off-farm sectors including horticulture, sericulture, fisheries, poultry, livestock etc. BRAC's approach is a holistic one, as women need support services in terms of capacity building, and marketing inputs to sustain their ventures. Participants are expected to learn from BRAC Model: credit plus approach, and how to provide or network for provision of business development services and capacity building support services, along with the financial intermediation.

Finally, Grameen Bank has initiated a credit based poverty alleviation programme for the rural poor, who largely depend on their labour as a means of support. The Grameen Bank has initiated a social development programme that sets out guide lines for some activities and course of conduct for borrowers. It also provides organizational support to help the poor make productive use of their credit and income. This type of social intermediation improves the viability of both the borrowers and the lenders by increasing the borrower's productive capacity and human capital.

Since in terms of concentration and time span of involvement in the field of rural development, ASA, BRAC and GB are in leading position, it can rationally be considered that they have been able to evolve more developed systems of rural development efforts compared to other NGOs in the country. Based on this rationale these three organizations have been selected for in-depth study.

Field level information has been collected from three villages of Ashugonj thana named Lalpur, Nayagaon and Tarua in the district of Brahmon Baria. The Lalpur, Nayagaon and Tarua Branch Office of ASA, BRAC and Grameen Bank have been selected for their longer period of operation and good performance in this sector. Office documents as well as the opinions of the NGOs functionaries have been taken into consideration in selecting the field units. Besides the accessibility of the data collectors to use relevant information have also provided another criterion to select the field units. Field level data specially related to the group members are used to verify some of the elements pertinent to NGOs approach and efforts to rural development programme. Information was gathered from the borrowers by using questionnaire on various aspects

of their livelihood like socio-demographic background, credit management, household income and expenditure aspects, borrower's perception towards welfare under micro credit programme and their problems' in micro credit programme.

Data Collection: Data have been collected from both the secondary and primary sources with equal emphasis. Theoretical analysis of NGOs rural development efforts is solely based on the information available from secondary sources. But both primary and secondary data are used to analyse the rural women development efforts of the NGOs under study.

Secondary Data: The sources of secondary data can be grouped into following categories based on the nature of sources.

- i. Books, journals, periodicals, annual reports, manual, research monograph, evaluation reports, seminar papers and newsletter.
- ii. Government documents such as different acts, circulars of NGO Affairs Bureau, Social Welfare Department.
- iii. Different documents of NGOs such as policy papers, project proposals, monitoring reports etc.

Primary Data: Data from primary sources have been collected using a number of tools such as interview, observation, general discussion, focused group discussion etc. from the Lalpur, Nayagaon and Tarua village Branch Office of ASA, BRAC and Grameen Bank. Since most of the group members are female and the rural women are the worst victims of under-development 100 female members of the three NGOs selected for the study have been interviewed in the respective programme area. The groups are selected on the basis of better performance level and the group members are of age group 20 - 45 years having at least two years involvement with the NGOs concerned.

Moreover, group discussions among the beneficiaries were also arranged with a view to obtaining their balanced opinions amidst cross discussions centering on problems of rural women. In the processing, the field research data were analyzed using computer. Apart from questionnaire, beneficiaries from ASA, BRAC and Grameen Bank, those

not included in the target population, were also asked questions orally. Besides the questionnaire survey, observation method was also given equal emphasis.

Tools and Techniques of Data Collection:

The major variables covered in the study are related to women's. education, work, health and legal situation, gender roles and relationships and some socio-demographic characteristics like age, income, occupation, and marital status. However, due to the differential nature, three methods of data collection process were used to collect data.

The major techniques used to collect data were: questionnaire interview, group discussion session and general observation.

- 1) **Questionnaire-interview:** This technique was used to investigate the socio demographic characteristics, knowledge level, attitude and needs perceived by the 100 village respondents. The questionnaire consisted of 40 items, of which some were closed category items, some pre-coded responses and a few open-ended questions.
- 2) **Group discussion:** Group discussions were carried out among women villagers and NGO workers. The purpose of this technique was to understand the gender roles and relationships, i.e. practical needs vs. strategic needs, conditions and positions.
- 3) **Observation:** A general observation was made on the characteristics of the three villages, their way of living, housing condition and overall environmental conditions.

Limitation of the Study:

During the data collection phase some major difficulties has to be faced. As a female researcher, some problems created barrier to collect data while interviewing the respondents. In the sample villages, the respondents were not always available, and the interviewer sometimes had to make odd-time (such as at night time) visits in order to

take interview. Therefore, in many cases only the available respondents were interviewed. Interviews with high officials were difficult because they could not be reached at all or because they were preoccupied with their business and gave minimum time to discuss the issues.

Selection of Study Area:

Since the study aimed at exploring the socio-economic condition, awareness level and attitude of the rural women toward national developmental Programmes and their perception of needs, three villages were selected that may represent the Bangladeshi rural areas. The three villages Lalpur, Tarua and Nayagaon at Ashugonj thana are chosen as the area of study. Both these areas are situated about 65 to 75 km from Dhaka city and easily are accessible by public transport. The programme performances of these areas are considered satisfactory in the study area.

Selected Literature Review

NGO programme got its highest priority for its rural development programme in rural Bangladesh specially for rural women. A good number of literatures on NGO programme have already been developed. Most of these studies deal with microcredit programmes of the NGOs and its impact, problems of rural development planning, implementation and other issues. A few studies have focused on issues of rural women's problem and prospects toward empowerment. This chapter reviews selected studies on NGO programme to examine and understand the actual needs of the rural women in Bangladesh.

Datta (2004, pp 55-81) conducted a study on the micro-credit program in Bangladesh in order to assess whether the credit facility reached the poorest of the poor or not. The author mentioned that micro-credit program had positive role in poverty alleviation and women empowerment. Nevertheless, the author further stated that the program had failed to reach the poorest of the poor.

Doocy *et al.* (2005, pp 2371-2382) conducted study in Ethiopia in order to examine the impact of microcredit programme on the nutritional status of the borrowers. They observed that microcredit programme had increased the nutritional status of the women borrowers and their family members. They mentioned that provision of providing credit to women had enhanced household's well-being.

Dowla and Alamgir (2003, pp 969-988) conducted a study on the borrowers of NGOs in Bangladesh. They examined their saving behavior. They found that microcredit program had positive impact on the compulsory saving of the borrowers. The authors indicated that the amount of savings of the borrowers had increased over time. According to them, in case of Buru Tangail (microcredit provider) average saving per borrower was 378 taka in 1993 and it was 670 taka in 1999. They suggested that appropriate regulation must be made for mobilizing saving.

Kabeer (2001, pp 63-84) indicated that in Bangladesh, women were still backward in their decision-making process despite their participation in the microcredit program. According to author, men, even poor men, always had more choices in terms of accessing to the economic opportunities than women. The author also indicated that when loans were directed to women rather than to men, it was much more likely to benefit women themselves and as well as their entire family.

Khandker (2003, p 2945) conducted a study of Bangladeshi borrowers on the impact of microcredit on the household consumption. The author found that microfinance had benefited the poorest, and it had a sustained impact on poverty reduction among the program participants. According to the author, it had also positive spillover impact in reducing poverty at the village level. But, the author also indicated that the effect was more pronounced in reducing extreme than moderate poverty.

Matin and Hulme (2003, pp 647-665) examined the impact of Income Generation and Vulnerable Group Development Programme (IGVGD) of Rural Advancement Committee (BRAC), one of the reputed NGOs in Bangladesh. They found that the programme had a positive impact on the income and living-standard of the participants.

They also indicated that IGVGD programme had reached the very poor households through providing livelihood protection and promotion simultaneously. Based on the IGVGD experience; they suggested that anti poverty programs must adopt the strategy of providing food relief along with skill training and microfinance (as a package program) for better performance.

Pitt *et al.* (2003, p 2998) estimated the impact of microcredit programme on the rural Bangladeshi women's autonomy within the household. They observed that women's participation in the microcredit program had helped to increase women's empowerment in terms of household-decision making ability, access to financial and economic resources, women's social networking and mobility.

Rao (2003, pp 76-86) conducted a study on microfinance institution in India and Bangladesh. the author mentioned that microcredit programs can be viewed as an important component of rural development strategies for generating employment, micro enterprise development and in reducing poverty. According to the author, microcredit program had mainly targeted the rural poor women because they were found to have minimum access to economic resources. The author also reported that microcredit program had improved the social, economic, legal and political status of the rural poor among women.

Seibel and Torres (2003, pp 117-130) examined whether Grameen Bank explicators were sustainable or not, by studying the (Center for Agriculture and Rural Development) CARD, a rural bank in Philippine which was one of the explicators of Grameen Bank of Bangladesh. Based on the success of CARD, they concluded that the Grameen-type of microfinance institutions (MFIs) could be sustainable.

Bayes (2001, pp 261-272) evaluated the role of telecommunication within the context of rural development in Bangladesh under the Grameen Bank's telecommunication program. The author indicated that the program had benefited the poor more than non-poor. the author also mentioned that Grameen Bank's style of managing

telecommunication had helped significantly to expand access to vital information input for all segments of the population and it had also reduced inequality.

Park and Ren (2001, pp 39-62) conducted a study in China to examine the empirical propositions that underpin successful microfinance programs reaching the poor (targeting), financial and operational performance (sustainability), and program benefits (impact). They observed that only some of the poor had been benefited from greater credit access. The authors also stated that non-governmental programs had performed well than the governmental programs. According to the authors, the performance was poor for the governmental programs.

Pitt (2000, pp 15-48) conducted a study on the group-based credit program in Bangladesh. The author examined the effects of credit program on agricultural contracts and supply of agricultural labor. The author stated that microcredit programs had increased own-cultivation through sharecropping for the male members. It had also increased their hours in field crop self-employment. According to the author, female credit effect was larger than male credit effect in increasing sharecropping. The author observed that credit program had increased self-employment for both male and female borrowers.

Begum (1998) made a comparative study between credit receivers and non-credit receivers in Dinajpur district of Bangladesh. The author reported that the annual average family income of the credit receivers was higher than that of non-credit receivers. The author also stated that credit receivers had relatively higher level of awareness (on socioeconomic aspects) than the non-credit receivers due to the intervention of Grameen Bank's credit program.

Hossain (1998, pp 63-84) conducted study on the borrowers of Grameen Bank of Bangladesh. the author indicated that there was a positive impact of agricultural program of Grameen Bank on the loanees. The income of loanees was higher after joining the Grameen Bank program than before. The overall change in income was 50 percent and the change in employment was 33 percent over the study period.

Sharma and Zeller (1997, pp 1731-1742) examined the repayment rates of 128 credit groups belonging to three group-based credit programs of NGOs in Bangladesh: (i) Association for Social Advancement (ASA), (ii) Bangladesh Rural Advancement Committee (BRAC) and (iii) Rangpur, Dinajpur rural Service (RDRS). They found that the performance of the Nationalized Commercial Banks (NCBs) was poor (in terms of recovery rate) as compared to the group-based credit programs. They observed that the recovery rate was low and declining for the NCBs. They concluded that group-based lending programs had positive impact on the repayment behavior and it had helped in reducing transaction cost as well.

Goetz and Gupta (1996, pp 15-63) conducted a study on women's control over credit. They found that Bangladeshi women had limited control over their earnings and productive decisions. They stated that women borrowers were more likely to retain full control over loan use when they were separated, divorced or became a widow. They observed that women had more control in traditional activities in particular poultry and livestock rearing. The authors stated that the year of membership with the credit program was positively related to their ability to control credit.

Hashemi *et al.* (1996, pp 635-653) studied the microcredit program of Grameen bank and BRAC in Bangladesh. They examined the effect of microcredit program on women's empowerment. They conducted a survey on 1,300 married women under the age of 50. They concluded that both the credit programs had positive effect on women's empowerment. BRAC and Grameen Bank programs had increased their economic security, purchasing ability, mobility, ability of taking household decision, contribution to family support and political/legal awareness.

Onal *et al.* (1995, pp 227-236) investigated improved allocation of subsidized credit among farm groups in East Java, Indonesia. They found that not only agricultural output, but also rural income distribution would be improved by increasing the availability of subsidized credit to the small farmers.

Rahman and Khandker (1994, pp 49-92) evaluated three credit programs in Bangladesh, namely BRAC, Bangladesh Rural Development Board (BRDB) and Grameen Bank. Their study focused on the self-employment opportunity of the borrowers under credit programs. The authors found that the credit programs had expanded self-employment opportunity among the borrowers. They also mentioned that participation rates and employment per worker were higher among the program participants than the target group population in the control areas.

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Chapter 2

Socio- Economic Scenario of Rural Bangladesh

Overview

Bangladesh is densely populated country (913 per sq. km). The total population is 134.8 million. The annual growth rate of population was 1.47 percent in 2003 (Bangladesh Bureau of Statistics, 2006). About 31 million people reside in the urban areas and 103 million people reside in the rural, respectively (Bangladesh Bureau of Statistics, 2006). The per capita GDP was estimated at 445 USD in 2004/05 (Bangladesh Economic Review, 2005). The economy of Bangladesh is mainly based on agriculture that includes crop, fishery livestock and forestry sub- sectors. There is a big gap in exports and imports value. The overall balance of trade is unfavorable for Bangladesh over the decades. A substantial portion of the total population is living in poverty.

Bangladesh is one of the most densely populated countries of the world and a vast majority of the population live in the rural areas. Poverty is widespread in the country and more so in the rural areas. It is estimated that around 50 per cent of the population lives below poverty line and about half of them is considered to be the hard-core poor. The rural poverty is characterized by landlessness, over-crowding in agriculture, underdevelopment of rural non-farm sector, colossal unemployment, low savings and acute shortage of credit facilities. Women are the disadvantaged group in the country and more so in the rural areas in their traditional setting with little literacy and almost no skill training. Rural infrastructure in the country consists of 2,100 identified growth centres, 14,400 km of feeder roads, 87,000 km of rural roads and some 8,300 km of water ways during the monsoon. These infrastructures that contribute towards rural development are mostly underdeveloped and poorly maintained.

During the last four decades, much has been talked about rural development and decentralization but in reality per capita real income in rural areas has registered a decline (Alamgir, 1978, pp 261-300; Sobahan, 1985, pp 8-20) and the vast majority of the rural poor have been caught in the grip of increasing impoverishment (Khan, 1977, pp 351-362; Westergaard, 1983, pp1-28). The middle peasantry is under tremendous economic pressure because of the high rate of concentration and dispossession of land ownership (Rahman, 1982, pp 51-83). Some of the causal factors need to be examined to increase our understanding of the observed changes in the degree of inequality and pauperisation.

According to UNDP's Human Development Index (HDI) which is based on life expectancy, educational attainment and income indicators- Bangladesh is placed at position No: 146 out of a total of 173 countries. About 78 percent of its people lived in poverty during the period 1980-90. In fact Bangladesh accounts for 7.2 percent of the world's poor (Hye 1996, pp 14). Information on the poverty situation during the last two and half decades indicates that poverty did not really improve significantly. Bangladesh is predominantly rural, the majority of the poor live in the rural areas. While urban poverty is not negligible both in terms of number of people and intensity in the backdrop of almost continuous rural urban migration, it is regarded as reflection of rural poverty. Because of this rural origin, urban poverty is not transient, as was experienced in the industrially developed countries at a similar stage of their development. Rural poverty thus dominates the economy.

Table 1: Bangladesh at a Glance

Poverty and Social Indicators	Bangladesh	South Asia	Low income Countries
Population mid 1996 (million)	121.6	1,264	3,229
GNP per capita (US\$)	260	380	500
GNP 1996 (billions)	31.6	481	1,601
Annual Growth Rate			
Population	1.6	1.9	1.7
Labour Force	2.1	2.1	1.7
Poverty Head Count (%)	48	-	-
Urban Population (%)	18	26	29
Live expectancy at birth	58	61	63
Infant mortality (per 1000 live birth)	77	75	69
Child malnutrition (% of children under 5)	67	-	-
Access to safe water	96	63	53
Illiteracy (age 15+)	62	50	34

Source: World Bank, 1998

Bangladesh's social indicators are low by Asian standards, but significant improvements have been made in such areas as infant mortality, fertility, life expectancy, a decline in the rate of growth of population, and primary school enrolment. Infant mortality has been reduced to 71 per 1000 live births in 1994 from 113 in 1987. Life expectancy at birth has increased from 55.1 in 1985 to 58.7 in 1994. Primary school gross enrolment was 94 percent in 1996, a rapid increase from 77 percent in 1990.

Social indicators for women in Bangladesh are still much worse than for men, reflecting the traditional unequal status of women and their poor health conditions. Bangladesh ranks 116th among 174 countries in UNDP's 1996 gender-related index. There have been some improvements: participation in the labour force grew from 10.6 percent in 1989 to 14.1 percent in 1991, and women's access to income generating activities has increased through better access to micro-credit programs. Lower population growth and fertility rates have also had beneficial impacts on women's

status. Nevertheless, women lag behind in adult literacy (45 percent for males but only 24 percent for females), primary school completion, and secondary school enrolment.

Female-headed households represent the most acute form of pauperization and poverty in rural Bangladesh (Hye, 1996) in 1989-90, females on average had a nutritional intake only 88% that of males and earned only 40% of the wage rate earned by males. While 8% of male-headed households fall within the category of extreme poor, the corresponding figure for female-headed household is 33%. Among the low ranking countries having female HDI as percentage of male HDI, Bangladesh, is ranked at the 77th position out of a total of 130 countries (Hye, 1996).

Problems of Rural Life:

A brief description of problems that village peoples all most enviably encounter are provided below:

1. High population growth density:

As per 1991 population census of Bangladesh more than 120 million (unadjusted) people live in country of 1,44,000 Sq. Km. The annual compound growth rate of population over 1981 is 2.17 percent. The population is increased from 89.91 million in 1981 to 100.47 million in 1985 and then to 107.99 million in 1991. More than two fifths (40.91%) of the total population is below the age of 14 years and more than half (55%) of it is in the working age group (15-59 years). Of the total population, about 85% live in rural areas. The net population increases by about 2.0 million each year. The population density per square kilometer increased from 624 in 1981 to 782 in 1991. Nowhere else in the world so many people concentrated in such a small area. High population pressure, in the absence of countervailing changes, stands in the way of overall development process, causes severe unemployment and adversely affects the living standard of people. All most very year land-man ratio becomes unfavorable in relation to its viability of production. The land-man ratio diminished from 0.37 acres in 1960 to 0.26 in 1977 and then to 0.25 acres in 1984-85. As a result of high population

growth and economic disadvantages of fragmented landholding, the small and poor peasant's land has become the object of sale. Loans taken by poor peasants for subsistence lead to mortgage and they are often forced to sell their land for bridging the gap between income and expenditure to meet their immediate needs and in turn become landless peasant.

2. Lack of Finance:

The per capita GDP in Bangladesh \$ 445.00 in 2004-2005. Due to subsistence economy, there is no capital to invest for intensive cultivation.

3. Fragmentation of Holdings:

As a result of population pressure and Muslim law of inheritance, the holding are being fragmented to an uneconomic size, the average land holding is very small. 51% of the of the 6,139,480 farm house-holds cultivate less than 2.5 acres of land. About 13% of the rural people have no land of their own. The population of small landholders and those with no land is just increasing and the economic holding is disappearing.

4. Low productivity:

The traditional method of cultivation is practiced by the farmers which is responsible for low yields.

5. Uneven social structure:

Rural society of Bangladesh is highly differentiated with rich and owners at the apex and the landless labourers at the bottom, while owner cultivators and share croppers come in between. There are also such divisions as literate and illiterate; self-employed, underemployed and unemployed etc. Poverty strikes unevenly among these groups and the rich poor gap becomes wider (Swadesh Bose, 1974, pp 21-29).

The poorest section of the society can hardly respond to new opportunities for raising income. The rural power structure is mostly dominated by the richer groups who are always acquisitive and augment their interest through the entrenched access to

decision- making power and productive resources. These seem to exist a sharp polarization of interest between the rich and the poor in rural society today and the major process of polarization of emerges from the unequal ownership of assets and unequal access to other institutional facilities. This, in turn, creates social and economic inequalities and is fraught with consequences which trigger depending of rural poverty.

6. Low resource and Endowment (land) low productivity:

The rural economy of Bangladesh is mainly agro- based and more than 85 percent of the population is directly dependent on agriculture which contributes about 46 percent of GDP. Land takes the leading role in generating rural income and its distribution. But about 60-70 percent of the household do not possesses enough land to generate income for subsistence. The available findings on landholding structure showed a very skenwed distribution of land (Gini index = 0.55) and this has been associated with the rise of landless marginal farmers in the rural society (Mohiuddin, A, 1981, 1981,p 33).

Landless is accelerated because small holders cannot survive on their agricultural income and compelled to sell their land. This phenomenon leads to fragmentation of landholdings and splitting them into a number of very uneconomic small pieces of land which effectively holds back the economic viability of land productivity and also labour productivity. The most evident reason of rural poverty is the low productivity of arable land devoted to crop. Among the rice producing countries in Asia, Bangladesh occupies the lowest position in rice production per hectre. The Norwegian aid review report for Bangladesh pointed out that the output per farmer in developed countries is 15-20 times as high as for farmers in Bangladesh. Water control and adoption of modern technology are the pre-requisites for higher yield. At present, the area covered by irrigation is only about 25 percent of the total cultivated land and only one fifth of the rice area is under HYV. To equip the agriculture sector of Bangladesh with modern technology would cost such a large sum that it appears to be beyond the realm of possibility given current saving and investment rates. These phenomena actually

restrain the higher yield and income and eventually manifest the higher incidence of poverty.

7. Dependence on Nature:

As the cropping pattern is dependent on the monsoon, farming depends on the whims of nature, especially floods, cyclone, tidal bore and drought. If nature smiles, the farmers smile is the sort of dependence on weather condition. This absolute fatalistic dependency has to be strong and effective methods.

8. Lack of marketing Facilities:

There is no organized marketing system for the farmer. The situation is worsened by bad communication in rural areas. The heavily indebted farmer cannot afford to wait for a better season or price for his produce. He, there, sells at a low price immediate after harvesting and he stands exactly where he was.

9. Indebtedness:

The farmers are heavily in debt for which they pay a high rate of interest. After an unfavourable nature condition and crop failure, the farmer has to approach the money-lender to mortgage his small holding and borrow money at an exorbitant rate of interest. As his requirement is substantial and cannot be met from the normal sources of credit, he has no other alternative but to accept the high rate of interest which varies from 80 to 100 percent for the survival of himself and family.

10. Illiteracy:

Literacy is an important factor for productive employment opportunity income of an individual and it is an important process of relieving poverty in the long run. Low level of literacy has a direct bearing on production and poverty. Illiteracy, on the other hand, is one of the main social problems and it possesses as an obstacle to the adoption of improved process of production and development. Moreover, illiterate people have less

access to productive employment and have less, mobility in the labour market as they are unskilled. Although, some progress albeit show has been achieved, yet literacy rate in Bangladesh as reported in the population census of 1991 was only 35.8 percent. The corresponding figure for rural areas is even lower. The same source also indicated that more than 66 million people of age 5years and above were illiterate in 1991. Sex bias was also significant is case of illiteracy.

11. Unemployment:

Unemployment is another most important process of rural impoverishment. It is rooted in an insufficient and inadequate use of work force. Although, reduction of poverty though higher employment generation continues to be the major objective of all the Five year plans, the economic development in the last two decades has failed to make a significant improvement in the sphere of employment generations for the vast majority of the rural people. About one –third of the labour force is unemployed or under employed. The Second Five Year plan envisaged creation of 3.7million employment opportunity between 1980-81and 1984-85, but the generation of new employment was estimated to be about 3.2 million, indicating a further deterioration of unemployment situation (Shoaib,S, 1980, pp 29).

In recent years, target oriented rural development programes undertaken with focus on employment of landless poor households in rural areas have, however, created very limited employment opportunities for the poor.

12. Natural Calamities:

Vagaries of nature sometimes appear to be the cause for rural poverty. The economy has been experiencing severe strain mainly due to natural hazards like recurrent drought, flood, water logging tornado etc. In the presence of these disasters over which we have very little control, it is extremely difficult to help rural poor to graduate from poverty prosperity. A study of 'Bengal Famine' highlighted the staggering decline in the exchange entitlements of the social groups alienated from land in rural Bengal and

identified with the agricultural labourers. Since independence of Bangladesh in 1971, floods consequently the famine in 1974 affected the lives of thousands or millions and was humanitarian tragedy. The steep increase in prices of agricultural commodities due to natural calamities has forced the small and marginal farmers to sell their land and other assets which has rendered them landless and made them destitutes.

Poverty of Bangladesh

In Bangladesh though the poor are to be found everywhere, there are certain areas where the incidence of poverty is most acute. These areas often have very dense population, fragile ecology, and vulnerability to drought, flood and cyclone almost in regular cycles, river erosion, deforestation, destruction of topsoil and nutrient deficient soil condition reducing the life-support system. Ten Thanas in northern Bangladesh are included in the list where the extremely poor live. These Thanas are Nageswari, Kurigram, Ulipara, Rawamari, Chilmari, Shundargonj, Gaibandha, Fulchhari, Dewangonj and Saghata. (Bruce Curey, 1996).

Causes of Poverty

Establishing the causality of poverty is complex task given that poverty itself is multifaceted and the criterion upon which poverty is based of often situation specific. A comprehensive study undertaken by Hossain and Sen (1992) attempted to identify the determinants of incomes of poor and non-poor households in rural Bangladesh. Based on regression models, Sen and Hossain noted that:

- The size of land owned by the household is the most important determinant of rural incomes
- The adoption of new technology contributes significantly to the increase of rural incomes.
- The contribution of labor to household incomes is high. The contribution of a female worker is about 60 percent lower than that of and male worker, implying

that female workers are employed in lower productive activities and or are paid lower than agricultural workers.

- Higher education contributes significantly to the increase of rural incomes. However, the effect of the higher education on income is greater for households engaged in non-farm activities than for farm household.
- The adoption of new agricultural technology increased income for both groups of households. But the effect is greater for the poor households than for the non-poor.
- In poor households, the income of the female workers is 52 percent lower than the income of the male workers.

Propensity of Poverty

During the last two and half decades, the poverty situation did not improve, and the headcount ratio of poverty (which relates available income to the cost of a minimum diet) was estimated at 43 percent for 1999-89 as compared to the corresponding figure of 44 percent for 1963-64. There was fluctuation in the incidence of poverty around this horizontal line. The poverty situation deteriorated sharply in the immediate post independence period due to the destruction of productive capacity caused by the war of independence, dislocation in the economy due to large-scale migration and resettlement of people and severe droughts and floods from 1972-74. The situation further deteriorated due to the famine and consequent disinvestment of assets by the low-income group during this same period. By 1977-78 the poverty ratio reached nearly 80 percent. (Hossain 1997, pp 70-93).

The BIDS study based estimates of rural poverty on household income data for the year 1989-90, i.e. the benchmark year of the study, and found 55% of rural population living poverty. The study points out that within the ranks of the absolute poor, as measured with the poverty line income, there is an even more extreme level of distress which can be categorized as extreme or hard-core of poverty. The survey data based on income classification further showed that between 1987-88 and 1989-93 while absolute poverty

(extreme and moderate poverty taken together) had declined by 5% extreme poverty over the same period increased by 2%.

The BIDS study concluded that:

- The impact of various government and non-government targeted programmes benefited the moderate poor, but had little impact on the extremely poor.
- Over the last two and a half decades, poverty has declined only marginally—from 44% in 1963-64 to 38% in 1989-90 by per capita expenditure classification (5% deducted from the original estimate because of non-monetary earnings by the poor).
- There were considerable fluctuations around this horizontal trend line. These fluctuations have been analyzed as follows: serious deterioration in the poverty situation in the early years of independence (early seventies), allowed by a modest but sustained improvement from the late seventies right through to the mid-eighties, sharp upswing in the poverty ratio in 1988-89 after the consecutive floods of 1987 and 1988, and fast recovery from this situation as reflected in the poverty ratio of 38% in 1988-90.

Table 2: Trends of Rural Poverty

	1973-74	1976-77	1977-78	1978-79	1981-82	1983-84	1985-86	1988-89
Poverty line Income(TK./Annum)	1150	1633	1894	2064	2227	3150	3701	4340
Headcount ratio(%)	71.3	-	-	-	65.3	50.0	41.3	43.8
Per capita expenditure Classification								
Per capita income Classification	-	-	-	-	60.0	42.8	38.9	38.7
Per household expenditure Classification	60.3	78.9	77.4	65.8	55.3	46.3	37.3	43.4
Per capita expenditure Classification	-	73.1	72.8	60.7	51.3	39.8	35.9	40.0

Source: BIDS, 1997

In summary therefore, there has been very little change in the poverty situation between 1963-64 and 1989-90, and the magnitude of poverty in percentage terms is the same now as it was in early sixties. What improvement there has been has largely benefited the moderately poor with little change in the living condition of the extremely poor; However since 1990 the rural poverty situation has witnessed an unmistakable though modest improvement.

The major challenge in the social sectors appears to lie in quality improvement, efficiency (including capacity building of the agencies concerned), and equitable access to social services. A recent study (World Bank, 1996) makes an assessment of the characteristic features of development policies in Bangladesh, and suggests that development policies in Bangladesh tend to:

- lack responsiveness – are usually symbolic, some policies are " a matter of too little, too late".
- are inconsistent – though there are efforts of inter ministerial consultative process, policy is still found to be inconsistent.
- are unpredictable – numerous policies suffer sudden reversal or changes in direction.
- lack credibility – most Bangladesh greet policy announcements with considerable.
- Skepticism- viewing them more as a token response to donor demands rather than as genuine commitment to change.
- are unimplementable – the government also creates major problems when it announces policies which are clearly unrealistic- for example its commitment for non-formal education for all by year 2000, which was widely regarded as impossible to achieve.

Poverty and Development Plans in Bangladesh

Beginning from 1973, successive development plans in Bangladesh have highlighted the issue of poverty. The First Five-Year Plan (1973-78), placed emphasis on a

socialistic restructuring of the economy so that the benefits of development could be distributed more equitably among the different groups of people. In a sense, the plan was pre-occupied more with the task of post-independence economic reconstruction and the international economic crisis arising from the oil price hike, than with the poverty problem of the country. The Second Five-Year Plan (1980-85) made a renewed effort for bringing in the poverty issue to the forefront through its emphasis on basic need. The thrust in the Third Five-Year Plan (1985-90) was on poverty alleviation through creation of employment and income opportunities for the rural poor. Keeping poverty alleviation as the primary objective, the Third Plan set the target of bringing up at least 10 percent of the rural poor above the poverty line. The Fourth Five-Year Plan (1990-95) addressed poverty linking growth with creation of employment and income, human development, development of rural institutions supporting the rural poor and greater participation of women in economic activities. Poverty alleviation has been the central theme of the Fourth Five-Year Plan. The Fifth Five-Year Plan (1997-2002) emphasized poverty alleviation through creation of employment opportunities. The Plan envisages increasing total employment from about 49 million persons in 1995/96 on GOB and NGO collaboration for poverty alleviation.

About 85 per cent of the population lives in the rural Bangladesh and about half of them live in abject poverty. The Fifth Five Year Plan noted that:

....the aim of rural development is not only to lift the poor above the poverty line but also to bring about improvement in the quality of both material and cultural life. It will include both widening and deepening the production and technological base of the rural economy and expanding public services, such as primary education, health services and transport and communication in the rural areas. The success of the rural development strategy will, however, depend on containing successfully the problem of population growth on the one hand and providing opportunities for productive employment of family labour including women, in the other. In the present democratic setting, the prime mover of rural development will, in fact, be the people themselves, while the government will act as a catalytic agent through provision of an enabling policy

framework and support services to complement local efforts. As reflected in the plan of actions already initiated by the government, effective local level institutions will be put in place and practical modalities will be worked out for active participation of local people in evolving a framework for grass-root planning and implementation of local level development programmes and projects.

Planned development has been frustrated by a number of factors. First, political instability loomed large over most of these years since independence though a semblance of elected government was maintained. It was in the nature of thing that the absence of a truly representative government led to political turmoil adversely affecting development process. Worse still was the private agenda that the lack of public accountability bred indiscriminately. This not only added fat to projects but as said, gift horses also failed to earn their hay. Secondly, foreign aid flow and its modality affected the development effort. Although Bangladesh received generous aid, its level was not adequate to mount the investment programmes which the successive Plans envisaged. Even in that year (1989/90) when aid flow (disbursement) reached its peak (\$ 1.8 billion) investment/GDP ratio was 12.80 per cent only, still one of the lowest in the south-east Asian region. Nor was aid flow steady; it appears to have reached its plateau at around \$ 1.4 billion at constant market prices of 1984-85. At such prices average annual inflow of foreign aid during the Second Plan was lower than that in 1979/80 and steadily declined in real terms (at 1984/85 import prices) after the flood year of 1987/88 when aid flow was \$ 1.59 billion. The modality of aid has also drastically changed with the gradual withering commodity aid which used to generate counterpart fund for local currency financing of projects, and commitment of counterpart fund of food aid to selective projects. Thirdly, the development process has been disrupted by frequent occurrences of natural disasters like flood, cyclone and drought. They not only pre-empted scarce resources for relief work and rehabilitation but also sapped saving and investment habit, particularly in the agriculture sector due to high risk. All these compounded to frustrate planned development with shortfalls in investment and output. The planned outlay and GDP growth targets with their actual of the successive Plans are shown in **Table 3**.

Table 3: Plan Size Actual Expenditure and GDP Growth Rate of Past Plans

(in million Taka)

Plan	Plan Size			Estimated Actual Expenditure			Growth Target (%)	Realised Growth (%)
	Total	Public	Private	Total	Public	Private		
1	2	3	4	5	6	7	8	9
First Five Year Plan	44,550	39,520	5,030	20,740	16,350	4,390	5.50	4.00
Two Year Plan	38,610	32,610	6,000	33,590	24,020	9,570	5.60	3.50
Second Five Year Plan	172,000	111,000	61,000	152,970	103,280	49,690	5.40	3.80
Third Five Year Plan	386,000	250,000	136,000	270,110	171,290	98,820	5.40	3.80
Fourth Five Year Plan	620,000	347,000	273,000	598,480	274,083	324,397	5.00	4.15

Source: Five Years Plans of Bangladesh

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Chapter Three

NGO Intervention in Bangladesh

In recent days, the role of NGO's, engaged in the developing program for the poor and developing countries of the third world have become a highly discussed topic. Bangladesh is a country of villages, high population and rural economy. Most of its population is used to rural customs and manners. In today's world the lives of people are centered on villages and towns, in respect to Bangladesh every development program is naturally centered and oriented on the villages. Among all government, non-government and voluntary invitees for rural upliftment the non-government involvement is vital.

This involvement has come into more prominence during 90's. The NGO's engaged in rural development are partially dependent on government organizations and also financially on foreign aid. Among these the most prominent are BRAC, ASA, PROSHIKA, GRAMEEN BANK, SWANIRVAR BANGLADESH, VRC etc.

The contribution of NGOs in the development of Bangladesh has become a controversial issue. Judgment concerning their performance varies between two extremes: there are those who believe the endeavour of NGOs as repetitious and their activities largely insignificant. However, other consider NGOs as competent and essential agents in the transaction of national development. Many development professionals and policy makers acknowledge that NGOs are proficient to carry on benefits to the poor who are almost always ignored by government programmes due to their disproportionate programme planning and top-down implementation procedure (ANGOC, 1984, pp 351-360). The greater achievement of NGOs is considered to be in evolving organisations of the poor and associating them in development activities.

Definition of NGO

The terminology NGO may be used to include any institution or organisation outside the Government, and as such may include political parties, private and commercial

enterprise, co-operatives, trade unions, even sports clubs, etc. In fact, the terminology involves all those organisations which are concerned in multi-dimensional development activities with the objective of all alleviating poverty of the rural and urban poor.

Though the NGOs work outside the government structure, they operate within the legal framework of the country. In Bangladesh, the NGOs are used to register themselves with the Government under the Voluntary Social Welfare Agencies (Registration and Control) Ordinance of 1961 and the Foreign Donation (Voluntary Activities) regulation Ordinance of 1978.

NGOs or non-governmental organizations are mostly known, now-a-days, as PVDOS or private voluntary development organizations, or NGDOs (non-governmental organizations). As commonly conceptualized and defined they tend to have a well-specified mission, they usually provide services that are considered as professional (requiring people with some specialized skills for rendering them), they have a clearly identifiable formal structure, they normally work with at least some salaried staff and often render support to other organizations, mostly community based organizations, but also other, even governmental agencies (Dale, 2000; Holloway, 1999, pp 10-13).

NGOs are sometimes used with a broader meaning, even occasionally as encompassing all kinds of voluntary and private non-profit organizations. Dale (2000) defined non-profit organizations as those that are specified in the laws of a country and are exempted from taxation. In Bangladesh, however, the term NGO refers to all such organizations and institutions that are registered with the government under Voluntary Social Welfare Agencies (Registration and Control) Ordinance of 1961 and the Foreign Donation (Voluntary Activities) Regulations Ordinance of 1978. NGOs could be defined, in Ethiopian context, as voluntary humanitarian private organizations, non-profit making, non-self serving, non-political, non-partisan and independent organizations involved in the promotion of social justice and development using its own resources (Tekle, 2000, pp 66-70).

In Bangladesh, the NGOs have been defined as an association of persons formed through initiatives of a few committed persons dedicated to the design, study and implementation of development projects at the grass root level. They work outside government structure, but operate within the legal framework of the country. They are involved in direct action oriented projects some times combined with study and research. Their target populations are primarily rural poor. Although the voluntary work and the voluntary organizations have a long history and tradition in Bangladesh, the NGOs, as are known today, have a recent origin (Hye, 1996, pp 14-28)

Classification of NGOs is made through seeing the role of the NGOs played in different countries in the world. Basically, the NGOs are of three types: local NGOs those work locally to look after the local problem with a small fund. Its work span is not much wider; national NGOs have wider span of work area than those of the local ones. Their work purview is nation-wide and the international NGOs works globally. Their work area might be the whole world. There are some types of NGOs classified based on the hierarchical, value loaded thought etc, (M. Asaduzzaman & A.K.M Ahsan ullah in *Social Science Review*, 2002, pp 359-386).

There have been few generations of NGOs in development. The first generation NGOs are mainly engaged in relief and welfare i.e.the direct delivery of services to meet an innumerable deficiency experienced by the receiving population, while the second generation NGOs are involved in small-scale self reliant and local development. Third generation NGOs aim at achieving sustainable system (Ahmed, 2000), and the fourth generation become activists or educators of the people rather than catalysts. There are some 20,000 NGOs registered with the Department of Social Services and Women Affairs under the Voluntary Act 1961. About 1,078 NGOs are funded by external donors, of which 135 are foreign and 943 local NGOs. These include a wider variety of women, youth and religious groups, humanitarian, charitable and relief organization, professional and commercial associations, trade union, credit institutions and development agencies (Hossain, 1996, pp 12-20).

NGO activities in British Colonial Regime

The aforementioned system of non-governmental efforts continued almost undisturbed way in the country till British invasion in India. The colonial rule brought about substantive changes in the social system by breaking down its long existing dynamic equilibrium. The Permanent Settlement act of 1793, deprived peasants in Bangladesh from their right on land, handed over the ownership of land to the Zamindars and consequently destroyed the rural economy as well as social stability (GOB, 1989, pp 10-11). The traditional authority structure became handicapped, the self-reliant village system lost their continuity and became dependent on urban administrative centers created by the colonial government.

The educational institutes formerly established and run by the community came under threat for financial crisis. Moreover, the hostile role of the colonial government and subsequently taking English as state language replacing Persian language annihilated a large number of such community educational institutes (Sekandar Ali Ibrahim 1985, pp 39-46). Local cloth industries were destroyed for the sake of British cloth market (Hassan Uzzaman, 1982, p 92) and traditional Panchayat, the non-governmental system of village judiciary and administration, was replaced by local state government. All these were associated with food deficiency and famine in the country causing thousands of death and rural-urban migration. Huge number of landless and jobless people migrated to the towns and cities, the administrative centres, in quest of food and job. These realities produced new objective condition for new types of charity works and welfare organizations.

So for the voluntary activities are concerned, the colonial period was marked by the presence of a number of Christian Missionary Organizations who opened some new avenues of welfare activities along with preaching Christianity. It is to be noted here that Christian missionaries arrived in Bangladesh long before the British rule, but after the seizer of state power by the British they assumed more responsibilities with added momentum under government patronage. On the other hand government wanted to

create a class of persons Indian in blood and colour but English in taste, in opinions, in morals and in intellect-which led it to introduce a different type of education system for achieving this led it to introduce a different type of education system for achieving this objective. The missionaries fulfilled this need by establishing primary Schools in the different regions of the country. The Christian missionaries first learnt Bangla to teach the native English language. As for example William Carey sent by the Baptist mission arrived in Bangladesh in 1793 and within a year he established a school.

NGOs in Pakistan Regime

With the withdrawal of British rule from the subcontinent in 1947, India and Pakistan emerged as independent nation states, when Bangladesh became a province of Pakistan named as East Pakistan. During Pakistan Regime, government took initiatives in the different sectors of life from development perspective. But the continued military administration and absence of political authority made the bureaucracy as the most dominating institution and impeded political development including the development of local government body at the grassroots level meant for representing the will of the people. Basic Democracy Systems, a four-tier local government body in Pakistan introduced by general Ayub Khan mainly to serve the political purpose of the military government was under the tutelage of bureaucracy and worked as its extension to implement some of the development activities in East Pakistan. During more than two decades of Pakistan period only few international NGOs were working at national level. But these were not development in nature “CARE and CRB” were two big organizations which conducted relief program at that time. The Society of Friends (Quaker) had been working for many years in Dhaka but mostly in socio-cultural sphere and in peace promotion (khawja Shamsul Huda, 1990, p 1) local social welfare agencies and missionary organizations working here were not also endowed with developmental and promotional attributes.

Despite of the existence of few NGOs in Pakistan period, but the objective situation for the emergence of NGOs intervention in the subsequent decades in the independent Bangladesh was created at that time. The urban biased planning and urban-based

development institution fostered by military rule and bureaucracy in Pakistan could not help develop local level institution during Bangladesh period this void help NGOs grow in rapid pace.

NGOs in Bangladesh Regime

Through a nine month long independence war starting from March 26 to December 16 Bangladesh got her independence in 1971. But like Pakistani regime local government institutions could not also develop in Bangladesh, furthermore the gap between rural people and the public bureaucracy increased, the bureaucracy institutionally became quite unable to address the dynamics of underdevelopment fulfilling people's development needs. But unlike the situation of Pakistan regime in post independence period of Bangladesh, multifarious reasons acted behind the rapid growth and development of a huge number of NGOs. Some mutually inclusive factors such as continuous presence of socio-political and natural disasters, flow of donors support, government's favorable role, severe poverty situation, changed nature of global economy, policy of international financing agencies, absence of local level institution etc. are functionally responsible for rapid and extensive growth and development of NGOs in the country.

The devastating cyclone of 1970 in the coastal districts of Bangladesh caused the death of one million people and demolished huge property. Primarily it opened a wide avenue for NGOs' involvement and the independence war of 1971 ensured the continuity of this involvement with new spirit, dimension and economic base of the country along with heavy toll of life. Millions of people became homeless at the end of the war and were thrown into endless hunger, diseases and sufferings. Government alone was quite unable to face the situation; since it had neither sufficient resources nor administrative strength to face the devastating situation. The NGOs at this very critical moment came forward to help the war ravaged people of the country with the task of relief and rehabilitation.

In the post independence period Bangladesh encountered many other socio-political and natural disasters such as the famine of 1974, Burmese refugee issue of 1978 and 1991, floods of '87 and '88, tornado of 1991, flood of 1998 and number of cyclones and draughts, which inevitably expanded NGOs role to recover the damages of these mishaps with the supports of donors and government. Besides these, the continuous prevalence of silent socio-economic disaster causing remarkable increase in poverty, landlessness, unemployment, disparity between rich and poor as well as rural and urban areas, social oppression, rural-urban migration etc. also accentuate extensive growth and extended role of NGOs in Bangladesh.

Government has established its system of development administration throughout the whole country consisting on well-manned development bureaucracies with different functions at the upazilla and district levels for national development. Local government bodies and other committees have also been annexed with this system for ensuring people's participation. Like Pakistan period the failure of this system to present strong and representative local government bodies functionally integrating common people and address their needs as well as to face unintended socio-economic and natural disasters provides constant scope for non-governmental intervention in the country.

Moreover political instability characterized by the unexpected fall of government, emergence of military regime and existence of economic crisis also necessitated and accelerated NGOs diversified involvement all over the country. NGOs now share some of the government responsibilities and eventually government also recognizes NGOs as its development partners. Political ideology of empowering the poor and changing the existing socio-economic system in some cases also give rise to some NGOs in Bangladesh.

Above all donor's interest and availability of fund act as the most vital cause behind the emergence of new NGOs and shifting of functions of a number of former welfare organizations/ clubs from amateurish charitable works to NGO activities. It is worth mentioning here that in post independence period, the direct involvement of many

foreign agencies in relief/rehabilitation activities provided opportunity to the most of the NGO leaders to work with them and establish close contact with donors. This opportunity helped them develop their own NGOs after the withdrawal of the activities of those foreign agencies in Bangladesh. BRAC, RDRS, PROSHIKA, GUP, HADS, CARITAS etc. Share the same realities in respect of their origin.

Missionary spirit still plays significant role in the growth of local NGOs in Bangladesh. There are some international funding agencies backed by the churches providing fund to local NGOs with the recommendations of their representative organizations in Bangladesh. Asia partnership of Human Development (APHD), as for example, based in Bangkok is solely church financed funding agency, provides fund for Bangladeshi NGOs following the recommendation of Caritas Bangladesh.

Expansion of NGOs activities in Bangladesh goes hand in hand with that of the other parts of the world. Expanded role of first world NGOs influences the rapid growth NGOs in this country also. This role of first world NGOs is discussed in many ways from different corners. A good number of NGOs in developed countries are often found very much interested to extend services and/or support services in the developing countries for getting more fund from their own governments that help development of NGOs and NGO activities in these countries too.

The group with revolutionary thinking often interprets NGOs having their roots in the capitalist world and/or supported by the later as the carrier of neo-colonialism in the Bangladesh who also actively work for sustaining the socio-economic condition of the country in favour of the interest of global capitalism (Badruddin Omar, 1997, p 9). A different interpretation can also be made regarding the involvement of such NGO leaders with strong and active commitment for empowering the poor with the help of their organizations. With the drastic change in the global politics, after the fall of Soviet Union as Socialist state, advent of free market economy and being failed in the direct politics in changed situation some of these leaders preferred NGO to satisfy their political motive and created new NGOs (Tanvir Mokammel, 1987, pp 46-47).

Micro-credit phenomenon linked up with international financing organization gives new dimension to the emergence of new NGOs in Bangladesh. Almost all the development NGOs are running credit program, which is also profit generating for the NGOs and conducive to their self reliance. Now some service NGOs working in some specific fields are also undertaking credit program for their beneficiaries. In this program the poor, landless people are the borrowers and their credit behavior is very satisfactory in terms of repayment of loan. Therefore, international financing institutions and other donor agencies become interested in funding micro-credit program. For the expansion of micro-credit program through NGOs, government created altogether a new organization (which may be called government NGO) named Palli Karma-Shahayak Foundation (PKSF), which has produced new objective situation behind the growth of new NGOs in Bangladesh with special objective of running micro credit program.

Role of NGOs in Bangladesh

The ware of independence in 1971 took a heavy toll of human lives and millions of people were rendered homeless. The NGOs came forward to help the war-ravaged people with the task of relief and rehabilitation (chowdhury, 1989, p 45). Later, they switched over their operations from relief and rehabilitation to sustainable development activities aimed at raising the socioeconomic condition of the disadvantaged section of the population especially for the women. The great majority of indigenous NGOs is engaged in activities falling under the 'welfare' category and is registered under the Voluntary Social Welfare Agencies. Developmental NGOs wishing to receive foreign funding should be registered with the NGO Affairs Bureau (NGOAB) and they should then comply with the provisions of a series of Ordinances passed in 1978 and 1982 (NGOAB, 2001). Other NGOs not under the view of the Bureau are registered with the Social Services Ministry, Department of Education, Department of Youth Affairs, Ministry of Forests and the Environment or the Women's Affairs Ministry and receive overseas project funding directly through the respective line Ministries.

From an early stage, developmental NGOs have laid emphasis on empowering the poor against those above them in the social system, notably landowners, money lenders and local politicians, which are often closely inter-connected or overlapping categories. These members of the local elite are seen as depriving the poor of opportunities to sustain themselves through productive activities and of monopolizing access to resources provided by Government (NOVIB, 1995). Early attempts to empower the poor had an ideological focus, placing emphasis on the process of 'conscientization' through a cycle of action, reflection and improved action, often in parallel with educational and training activities. Whilst some NGOs, retain their concentration on this process, many others now place their major emphasis on provision of services, and most particularly credit, with conscientization remaining as a relatively minor component of activities in the field. Although the main emphasis of many NGOs has shifted from consciousness- raising activities, most still operate under an ideological approach, which differs from that underlying government programmes in similar fields (Goetz, 1996, p 55).

One of the major reasons for the increasing use of NGOs in developmental activities is to find an alternative and better channel for development aid in the third world countries. The aim of this search is to pluralize the actors or stakeholders involved in the development activities so that the poorest of the poor could be reached more effectively, by bypassing the oligarchic state structure of most of the developing countries. Thus disappointment and criticism with public sector performance, in both donor and recipient countries, has had an important impact on this development (Tekle, 2000, pp60-70). From a more general perspective the issue is also related to the continuously declining environment of the third world development, characterized by recurrent financial crisis, population growth, environmental degradation, poor agricultural and industrial production, growing corruption, bureaucratic complexities, inadequate policies, lack of democratic exercise in the politics (Huda, 1993, pp 445-453). NGOs are constantly seeking to reach the poorest. Their rural development strategies tend to have built into them an element of constructive confrontation against the exploiters: the bureaucracy and the money lenders (Billis and Mackieth, 1992, pp

252-261). Apart from significant effort in development work of these organizations they have been building bridges between people in the North and in the South, and making disadvantaged people self-reliant. In order to overcome the global challenges, i.e. fighting poverty, environmental degradation, and upholding human rights, equality and democracy in societies these organizations needed to find their way ahead (World Bank, 1996, p 30).

The NGOs identified three problems faced by the rural population such as, a general and desperate lack of resources, massive unemployment and underemployment and there was the breakdown of social cohesion. The NGOs recognized the poverty and unemployment are closely intertwined and that increasing employment is one of the ways in reducing poverty (David, 1988, pp 146-169) and hence the question for Bangladesh is how to create nearly 20 million jobs before the end of the century. Improvement of human resources is a pre-requisite for successful implementation of development programmes. The major condition of the NGOs lies in developing human potentials through building organizations of the poor, through structural analysis and continuous education and social action. The incidence of poverty in Bangladesh is much higher compared not only to the East Asian countries, but also to our South Asian neighbors. And the women the poorest of the poor, they are also disproportionately represented among the poor. Diana Pearce (1978) coined the term, 'feminization of poverty' which implies that not only are women as a group likely to be poorer than men, but more women than men are falling into the poverty trap. Since poverty at a high level is still persisting in Bangladesh, the development efforts undertaken in this country focus on poverty alleviation. Almost all foreign donations came in this country for poverty alleviation. All the NGOs work with two basic missions, to alleviate poverty and empowering the poor, especially women (Lovell, 1992, pp 165).

Approaches of NGO

The first approach of NGO involvement can be seen as relief and welfare services which have to be sustained by massive external assistance. NGOs with this approach seek to address poverty issues through direct delivery of relief and welfare services.

Simple infrastructure projects, moving medical clinic services, donations of food and implements these have, and still constitute essential and appropriate responses to emergency situations demanding immediate and humanitarian response. However, such actions have increasingly been seen to offer little more than temporary alleviation of the symptoms of underdevelopment.

In the second half of the seventies, a second NGO approach emerged. This approach stressed rural development activities with community self-reliance as the ultimate goal. This was achieved through developing strong community based approaches plus the introduction of self-help and income-generating activities.

The terms 'rural development' came in vogue with NGOs who were involved in multi-sector approaches or interventions at community-level. These NGOs consciously focused on interrelated rural development.

In the eighties, some NGOs have concentrated their efforts towards achieving changes in the institutional and policy environment to promote greater people's control and initiative. This thrust can be distinguished as a third approach because of the emphasis on development of sustainable systems, a consideration which was not present in the second approach of the mid-seventies.

Contribution of NGO

The significance of the NGO approaches lies in its crucial, albeit limited role with respect to innovativeness, creativity and rich experience in micro-level planning of development activities. Indeed, many have acquired special skills which government institutions using the bottom-up planning approach, do not have. NGOs have demonstrated capability to effectively reach the rural poor target groups as well as document their activities for potential replication. They are better able to elicit the participation of the grassroots and employ participatory methods in their work.

NGO activities spring from the reality that the bulk of the lower classes still live in poverty and ignorance. NGOs aim at doing away with the roots of poverty and backwardness, structural inequalities and cultural values that prevent people's empowerment.

As external agents of change, NGOs are able to communicate the needs and aspirations of the local communities to government agencies. Normally because of their commitment, patience and endurance, NGOs are able to help transform the people's aspiration into actual development efforts. Furthermore, NGOs are able to catalyze and become effective communication channels at the grassroots level between the different partners in the development process.

However, the biggest contribution of NGOs is in the conscientization and mobilization of communities and people's organization, NGOs have helped under-privileged communities reflect and act on problems and issues that affect them.

Other important functions which NGOs provide include mobilizing resources for development, generating public awareness through networks of information and communication, developing profession skills in relevant areas and facilitating feedback to and from policy and decision makers.

NGOs in Removing Rural Poverty

All over the world the role of NGOs and their varied development tactics are very important. Such as in different countries of Latin America the NGOs and some Christian organizations are helping in revolutionary acts. Again in Africa or in the poor countries of Asia the role NGOs in development of socio-economic structure cannot be belittled. Because we must not forget that the NGOs have got celebrated tradition of development in the urban and sub-urban regions of Asia. Example: in India: Gandhibadi movement, in The Phillipines: rural reformation movement, in Korea: 'Saye Meul' movement etc. In most of the cases these NGO projects have been proved to be more efficient than those of administratives of the government.

Though in the beginning in Bangladesh the NGOs started functioning by relief work, during 80's they turned to be as "participatory development approach" and started their programs specially towards employment in agriculture, education, health family planning and such welfare, making these an success. Here onwards these NGO programs have become a desired profession and employed a number of educated young people.

The NGOs engaged in eliminating rural poverty in Bangladesh have a common target and process of work. The operations of these NGOs are entered specially among landless farmers, women and terminal farmers. Moreover, their operations are also for those who are religiously lower cast, and also among the aborigines. Their common operation is to create awareness, forming groups, to adjust with the newest methods of development, to create employment, to seek extra earning, bargain for higher wages for group members, more comfortable lease on land, legal aid for fallow land, institutional credits, and for the poor rural community: educational health, nutrition, family planning and development of sanitation. Considering the tactics of their pilot projects we can figure out the role working NGOs in Bangladesh as in followings:

Forming Institutional Structure for Human Development and Rural Poor.

Human development, personal respect, personality, spread of creativity, relation between social and national structure of administration, relation between exploiting over lordship and in this regards, analytic knowledge, people's duty and invention and taking proper steps effectively. On the other hand, poverty is limited not only in materialistic measure; rather it leads people to non-reliable capability and effort, thoughts and ideas that also destroy confidence and creativity. Though the rural poor have better experiences of life they are unable to solve their problems in any scientific method. So, in this respect the role of NGOs is praiseworthy in encouraging people for scientific ideas against that so-called backdated and superstitious life style. Such as: primary training, advanced training, arranging several discussion programs in different regions, regular education for aged persons, analytic weekly discussion, combined

search for solution through seminar and workshops, and development for socio-economic projects.

Secondly, for this new thoughts and realizations to come into perfection, the pre requisite is to organize the rural poor in a proper way and from a strong institutional structure by their leadership. This way, be working together, mutual understanding, feelings and creating discipline they can become a self-reliant strength by making an organized effort by the help of outside human and material objects, in reducing the gradual dependency on the rural rich community. With this target the NGOs are working in the villages with smaller groups, credit serving, mother welfare society, homeless community and making stronger the rural institutional structure day by day. NGOs also provided training for skill development in the field of livestock and poultry, horticulture, handicrafts, etc. For example, Nizera Kori runs training programmes for the members of village organizations. These programmes are at different levels, and individuals attend successively higher levels. Not all members of an organisation attend; in the first instance, one or two members of a new group will go. By 1986, for example 3,529 people had been on a basic training course, and a lesser number on more advanced courses (Harland, 1991, p 124).

Creating Employment and Increase Income:

By creating employment for the rural people to increase their income by taking several steps and tactic and innovation the NGOs have gained the country's and foreign experts praises. NGOs and Grameen Bank have performed at a much higher level than government credit schemes and their achievements compare very favorably with all other anti-poverty strategies in the country. Presently these have been so impressive that Bangladesh is now a center for the global diffusion of micro-credit ideas although it is still a recipient of ideas about savings. The schemes undertaken by the NGOs in Bangladesh are irrigation for the landless, PC culture, coastal fishing, handloom power loom project, distributing materials for agriculture to the landless formers, poultry and cattle rearing for the poor women, silk worm project, bee farming, micro-business,

husking, small and cottage industries, handicrafts from bamboo, cane, mud and carpentry etc.

Beside, the service provided to thousand of male and female on vaccinating cattle and poultry, building sanitary latrine slabs, equipment for irrigation, providing mechanics for tube-well and husking machine, horticulture etc. and training on all these. The people are giving service in all basic needs and taking an important part in rural economy. Our of all these projects at present in Bangladesh by the NGO credits there are 400 irrigation projects, 1.6 million fallow ponds on the verge of production. The laborers who used to earn 12 taka a day are earning Tk.45-50 in the same time. A veterinary worker is earning Tk.40 a day. Cattle's rearing has proved to be a profitable project with 90% success. Besides, the earning from cottage and small industries is also mentionable. Only from jute products 1 million dollar is earned every year round.

Spread of Best Fitted Technology and Social Service:

Treadle pump, bamboo tube-well and solar drier by RDRS: stand pump and Tara pump by MCC and MWM etc. locally produced materials are mainly financed by NGOs. These have helped the terminal farmers attain good economical result. Moreover, education, health, nutrition, family planning and development of sanitation are also among the social services undertaken by the NGOs. Such as, in health sector BRAC invented oral rehydration, EPI vaccination program for children, VERC's education for aged persons', and widespread nutrition program, primary health and media-care and rural people's awareness in getting these facilities. Apart than these in several times, in high tides and cyclones and in various natural calamities the NGOs came forward effectively with success. Ex:- in 1988's flood effected country around 80 local and foreign NGOs received Tk. 840 million foreign aid and distributed that (Nayeema Rahman, 2000, pp 318-324.

NGOs and Women in Bangladesh

The NGO co-coordinating body, ADAB (Association for development Agencies in Bangladesh), reported in 1990 that it had registered around 550 local level NGOs engaged in development activities and 316 national and foreign NGOs receiving foreign donations (Reddle and Robins 1995, p 120) In 2008 NGOAB (NGO Affairs Bureau) registered 1813 local and 130 foreign NGOs in Bangladesh. Action Aid, CAFOD, Christian Aid, Save the Children, Oxfam are the most prominent British NGOs and USAID and World Vision, are two large US-based international organizations working in Bangladesh. Action Aid Development Centre programme encourages savings and extend credit to the poor, particularly women, organized into small groups and stresses self-reliant development, Action Aid Bangladesh has attained a considerable degree of success in achieving it's aims. Provision of credit has been increasing and assuming a dominant place in NGO programmes. Special credit institutions in Bangladesh have dramatically increased the credit available to poor rural women since the mid 1980s. Women in Bangladesh have gained an international reputation for their excellent credit performance in specialized credit institutions. This achievement is remarkable given the extreme socio-cultural constraints on women's productivity in Bangladesh. The special credit programme which are justly famous in Bangladesh for their capacity to reach the poor, have had a notable success in overcoming institutional barriers to lending to women (Goetz and Gupta, 1996, p 49) During 1989-92, 1.8 million rural women were reached by the three largest special credit programmes alone: Grammen Bank, Bangladesh Rural Advancement Committee, (BRAC is one of the largest southern NGOs which employs 45000 people and has an annual budget of US\$ 23 million and operates a number of large scale multi sectoral programmes and the Government's RPP (rural poor programme). Offering a comprehensive package to the poor, Grameen Bank perhaps holds a promise and potential to play a pioneering role in bringing about a possible breakthrough in the stagnant society of rural Bangladesh (Hashemi and Scholar 1996, pp 635-653). Over the recent years it has developed a mechanism which includes supervision of the

borrowers, giving them expert financial and investment advice, selling of Bank shares to the borrowers, etc.

Cumulative disbursement to women in these programmes have increased over the period and in the process, the gender differentials have been substantially reduced. As a result credit provision for women is now seen as a powerful tool for institution-building at the grassroots level and has become a mainstay of many NGO efforts in rural areas (Goetz and Gupta, 1996, p 52). There are a number of reasons for targeting women through special credit programmes. The uncertain economic environment in the rural area in the 1980s has favored an increasing focus on credit and income-generating programmes for men as well as women. The 1980s brought increasing pressures from promoters on gender-sensitive development policy in Bangladesh's domestic development community and its foreign aid donors for the inclusion of women in rural credit and income-generating activities. It is seen as a credit input for increasing women's employment or economic empowerment which can enhance women's self-confidence and status within the family (Goetz and Gupta, 1996, p 53).

Go-NGOs Collaboration

The institutional framework for poverty alleviation in Bangladesh can be categorised into: (1) public initiatives (undertaken by GOB, through different Ministries, Divisions and other agencies(CIRDAP, 200, p 25) and (2) private initiatives (taken by groups, NGOs). More than one thousand NGOs are at present working in Bangladesh for alleviation of poverty. Yearly budget of these NGOs are around Tk. 4000 crores (40 billion). The leading NGOs are BRAC, ASA, Proshika, CARITAS, CARE, GB is also working in the field of poverty alleviation supported by the GOB and other resources. BRDB is the largest public sector organisation involved in poverty alleviation. Which is implementing a number of projects and programmes using different approaches and strategies under Rural Poor Programme (RPP).

The Targeted Approach associated with targeted development has been prominent with increasing and wider involvement of government. Examples of some selected public sector programmes with their distinct approaches are listed in the following **table-4:**

Table-4: Public Sector Programmes

Approach	Programme
<ul style="list-style-type: none"> • Establishment of Safety nets for the poor with the use of food aid • Creation of Rural Infrastructure • Rural Development Programme by BRDB • Financing NGO's Microcredit Programme 	<ul style="list-style-type: none"> • Food for Work • Vulnerable Group Development • Test Relief • LGED Programme • RD-5, RD-9, RD-12 • PKSF • Different Ministries (Youth, Women, Social Welfare).

From the initial phase of mutual distrust and misgivings, both the government and NGOs have come a long way in realising their complementing role in strengthening grass- root poverty alleviation initiatives. While effective involvement of NGOs in areas where they have comparative strengths and support capacity enhancement in the area where they appear to be weak should form the basis for government-NGO collaboration, it is also important to realise certain limitations of the NGOs. The NGOs outreach is often regarded as limited and fragmented which largely excludes the HCP groups (WB, 1996, p 30). Some of these limitations are the outcome of weak institutional capacity while others are conditioned by low replicability potential. The following table provides a comparative analysis of the strengths and weaknesses of government and NGOs programmes.

Table-5: Strengths and Weaknesses of Government and NGOs Programmes in Poverty Alleviation

	Government Programmes	NGOs Programmes
Strengths	<ul style="list-style-type: none"> • Wide coverage is possible if resources allow • Institutional Mechanism provides • Direct access and support from public Resources/other related agencies and departments • Legal framework of Transparency and accountability is followed. • Long term sustainability of the system itself 	<ul style="list-style-type: none"> • Grassroots linkages and commitment of field staff to know and solve problems • Non hierarchical culture in their organogramme. Suggestions welcome from their field staff and decisions are taken at field staff and decisions are taken at field level • More concentration due to limited activities and area specific approach • Indigenous coping mechanism of the community problems with better perceptions
Weaknesses	<ul style="list-style-type: none"> • Inflexible due to centralised Planning • No or minimum involvement of grassroots/target beneficiaries • Poverty alleviation conceived as trickle down effect of the programme • Poor are considered as unified community • Plans are made in towns, participatory methods are not encouraged or facilitated. 	<ul style="list-style-type: none"> • Flexibility creates scope of suppressing transparency and avoiding accountability • Projects limited to particular circumstances which could not be generalised • Government suspicion on their activities • Adhoc, piecemeal and unplanned approach with frequent change in policy

Source: Various Studies

During the last quarter of the century, a number of programmes and projects have been implemented by various governmental and Non Governmental organisations to reduce the incidence of poverty. These programmes can be categorised (Alam 1993) into two groups: (1) growth oriented programmes and (2) targeted oriented programmes and the interventions can be categorised broadly (Ahmed, A 1999) into: (1) transfer mode and (2) the credit mode. A variety of approaches and programmes have been undertaken both by Government and NGOs to promote direct interventions for reducing poverty within a targeted approach.

The policy environment in Bangladesh has been largely conducive to the growth and functioning of NGOs. The relationship between Government and NGOs has witnessed three phases over a period of about 30 years. During the **first phase** (may be termed as ignorance phase), Government and NGOs ignored each other. After rehabilitation period in 1970s, Government was skeptical about the role of NGOs and wondered why they were spending huge amounts on health, education and poverty alleviation programmes. Therefore, during the **second phase** (may be called as recognition phase) from 1974 to the late 1980s, there was a kind of mutual rivalry and recognition of each other. During the **third phase** (also called partners in development) which started in the early 1990s, Government and NGOs realised that both needed each other. Government did not consider NGOs as contractors rather as partners.

In the beginning, the NGOs which intend to implement donor funded projects were required to submit (for clearance) their projects to the Economic Relations Division (ERD) of the Ministry of Finance. Later based on experience, it was strongly felt that donors were discouraged due to substantial delay taken by ERD. Therefore, NGO Affairs Bureau (NAB) was created under the Prime Minister's Office. NAB is headed by a Director General with 3 Directors, 13 officers and 30 supporting staff. The Bureau has no field office. It is mandatory to get a decision within 90 days for registration and 45 days for approval of project proposals. Fifty days is the lead time for clearance of expatriate working with NGOs financed by donors. At present about 400 expatriates are working with NGOs.

A major element of GO and NGO interventions is the need for new approaches and development initiatives and the ability of NGOs to provide alternative models derived from the mix of local culture and tradition with new technology and management skills. With the gradual change of emphasis from community welfare to integrated development of the poor, NGOs can play an important role in complementing the Government efforts through developing appropriate institutions. (Planning Commission 1995). The Government emphasis on the need for extensive programmes for organising the people at the grassroots level has further expanded the scope for the partnership role of NGOs.

In order to enhance GO-NGO collaboration and coordination, a twenty three member GNCC (Government NGO Consultative Council) was set up headed by the Prime Minister. The Council include 14 members from NGOs/Civic Society Organizations and 8 from development ministries at the rank of Joint Secretaries.

Number of NGOs in Bangladesh

Bangladesh has undoubtedly experienced mushroom growth of NGOs over the last few decades but it is difficult to have the actual number of NGOs now working in country. Variations are found in the statistics given by different authorities. NGOs, for their operation, must have registration from nay of the government authorities including Directorate of Social Services, Directorate of Joint Stock Companies and NGO Affairs Bureau (NAB). Directorate of Social Services gives registration to NGOs through its respective district or local offices as well as from its central office. To have the exact number of NGOs all of these offices should be consulted. There is another problem with the organizations registered with the Directorate, for it provides registration to all sorts of voluntary organizations ranging from sports club to orphanage. Some of the voluntary agencies work having being registered with the Directorate of Joint Stock Companies under the Ministry of Commerce. Though non-profit agencies may be registered with this directorate but it mainly concerns for the profit earning business enterprises. All the Joint Stock Companies in the country get legal status only when

they have registration from the directorate. Besides these, a number of non-government organizations, popularly known as welfare trust and Wakfah-state are registered by government magistrate. NGO Affairs Bureau provides registration only to the NGOs receiving foreign fund. From the perspective of financial and management strength NGOs registered with NGO Affairs Bureau are more institutionalized and are also regularly monitored or supervised by the donor agencies and Bureau as well.

Table-6: Number of NGOs registered with NGO Affairs Bureau

Period	Number of NGOs Registered		Total
	Local	Foreign	
1990-91	102	10	112
1991-92	129	12	141
1992-93	77	14	91
1993-94	106	9	115
1994-95	108	5	113
1995-96	97	5	102
1996-97	115	7	122
1997-98	100	8	108
1998-99	119	3	122
1999-2000	133	12	145
2000-01	101	5	106
2001-02	45	2	47
2002-03	117	7	124
2003-04	84	6	90
2004-05	94	3	97
2005-06	68	6	74
2006-07	131	8	139
2007-08	87	8	95
Total	1813	130	1943

Source: Web site of NGO Affairs Bureau (www.ngoab.gov.com)

There are some frontier organizations of NGOs in Bangladesh such as HADS, VHSS, CDF etc. Members of these frontier organizations are supposed to be active NGOs in the countries. At present most of the active development NGOs including BRAC, PROSHIKA, ASA, RDRS, the largest NGOs in the country are the partners of Palli Karmany-Shahayak foundation (PKSF) of government. But PKSF partners constitute a very minor section of NGOs while the number is concerned. However, the following

table depicts a picture of the number of NGOs affiliated with different registration authorities and forum.

53,454 Social Welfare organizations registered with the Directorate of Social Services, Government of Bangladesh. These include all sorts of club and charitable bodies. Most on them are also inactive. Before 1992 all NGOs must have to be registered with the directorate but now this registration has been exempted in the case of NGOs having foreign fund and are registered with the NGO Affairs Bureau (NAB). ADAB is the nationally recognized apex organizations of NGOs, working in the field of development. It is mainly a coordinating body and also provides support services to member organizations.

Types of NGOs Working in Bangladesh

Complying with the need of the situation and with the intention of the donor agency, differentiation has taken place in the NGO realm in Bangladesh. Various types of NGOs mono-functional or/and poly-functional are now working both in rural and urban areas for discharging multifarious services. Based on the country of origin NGOs may be divided as foreign NGOs and indigenous NGOs. Both types of NGOs are working in Bangladesh. Most of the local indigenous NGOs are mainly rural based. The big NGOs like BRAC, RDRS, ASA, PROSHIKA and other international NGOs though are mainly based in the cities but render their services in the rural areas due to the disadvantageous position of the rural people. There are some NGOs in Bangladesh like Nijera Kori, Women for women, Thangamara Mohila SamajKallayan Samitte, Narigrantha Probartana, Bangladesh women's Health Coalition etc. run by the women for the cause of women's emancipation. According to the jurisdiction of their operational areas NGOs in Bangladesh may be also categorized as local, regional and national NGOs. HADS, RIC, etc. are local NGOs, RDRS, BDS are regional NGOs, BRAC, Proshika, ASA etc. are national level NGOs having their functional network throughout the whole country. In this way NGOs in Bangladesh may be categorized into different categories.

On the basis of origin, some are Bangladeshi NGOs and some are of foreign or international NGOs. Some of the international NGOs are directly implementing different projects in Bangladesh through their own offices. There are also some international NGOs that do not directly implement any project in Bangladesh but provide funds to the Bangladesh NGOs to implement particular projects. These international funding NGOs may have their field office in Bangladesh or may perform this function from their own countries. On the other hand the indigenous NGOs are classified into two broad categories – local or national.⁽¹⁶⁾ For examples, BRAC, PROSHIKA, ASA, etc. are indigenous national NGOs whereas Uttaran, CRC etc. are indigenous local organizations funded and run by the local people within the limited jurisdiction of the locality. Caritas, Save the Children Fund, CARE, RDRS (Organization of World Lutheran Services) are international NGOs based in Bangladesh while some NGOs like APHD, NOAB who are international donor organizations, and provide funds for Local/National NGOs but are not based in Bangladesh.

According to the nature of involvement in development activities NGOs may be of two categories, implementing and supportive NGOs. Implementing NGOs directly implement the programme and supportive organizations provide supports to the implementing NGOs. Most of the Bangladeshi NGOs fall within the first category. These two categories of NGOs in no way are mutually exclusive. Often predominantly implementing NGOs also undertake support service programs and, similarly, support organizations can also implement some programs. Both these two categories again be sub-categorized as indigenous and international implementing/supportive organizations. RDRS, CDS, BRAC, PROSHIKA, ASA etc. are implementing agencies. Besides RDRS all of these NGOs are indigenous implementing NGOs, VERC is a supportive NGO but it is Bangladeshi by origin while OXFAM, SAP, PACT etc. are foreign supportive NGOs working in Bangladesh.

Given the heterogeneity and overwhelming number of NGOs it is somewhat difficult to categorize them into distinctive types. NGOs could be classified on the basis of spatial coverage and sources of funds such as:

- a) Local NGOs: which run programmes in only a few villages, collecting funds mostly from local sources or from national or international NGOs (Gono Unnoyon Prochesta, Dipshika, etc.)
- b) National NGOs: which work in distinct geographical locations covering a number of districts, mostly receiving funds from foreign countries (BRAC, PROSHIKA, ASA, Nizera Kori, etc.)and
- c) International NGOs: which also operate in several geographical locations, having their headquarters based outside the country and being operated mostly by expatriates (RDRS, MCC, CONCERN, etc)

The NGOs mostly receive funds from three sources. These are:

- i) national organisations of different capitalistic states such as USAID, CIDA, etc.;
- ii) different relief organisations such as OXFAM, CUSO, Inter pares, etc.; and
- iii) different religious institutions such as Lutheran Mission, Rabital-Al-Alam Al-Islam, Ramkrishna Mission, etc.(M. Nurul Haq & Shirin Hussain, 1996, pp 443-445).

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Chapter Four

Status & Empowerment of Rural women and NGO Effort in Rural Bangladesh

In Bangladesh, Status of women is inferior to men. Their life is shaped by the patriarchal society and their reproductive role is emphasized by social, cultural and religious traditions. Men generally own and manage family land, income and women's labour. The social system makes women dependant on men at all stages of life (World Bank, 1990).

On an average, a woman is married by 17 and has seven pregnancies in her life time. By the time she reaches 50 years, her chances of being either widowed or divorced is 25 percent, whereas for men of the same age group it is less than 1 percent. Women and girls are systematically discriminated against in the allocation of food within the family, although they have sole responsibility for cooking, collecting fuel wood and water, cleaning and washing.

A typical Bangladeshi girl receives some 20 percent fewer calories per day than her brother, and is more likely to be malnourished (UNICEF, 1987). Bangladesh is one of only four countries where more girls than boys die before the age of five. In education, skill development and training women lag far behind men as most of the scarce resources of poor families is spent on boys who are expected to be future providers of the family.

Previously the vast majority of women were not considered "economically active" in government statistics on labour force, as women's activities within homestead were ignored. In 1985-86 Labour Force Survey, only 10 percent women were listed in the labour force and for men, the figure was 81 percent. However, the female activity rate increased to 63 percent in 1989 survey, as expenditure saving activities performed by women in rural households were included as economic activities. There is a 10 percent

quota for women in government services but it is not fulfilled. Women also face discrimination in wages. Government statistics show that average female wage rates are about 50 percent lower than the prevailing male wage.

The constitution of Bangladesh grants women equal rights with men, however, in family matters such as marriage, divorce, custody of children, inheritance and maintenance, personal laws prevail which are discriminatory against women. There are several laws such as Dowry Prohibition Act, 1980 and Cruelty to Women Deterrant Act, 1983 and ILO Conventions to protect women from discrimination but usually women are either unable or unwilling to seek legal redress in case of discrimination (Ahmad Nilufar, 1995, pp 16-17).

Status of Women in Bangladesh

The poignant indicators and reminders of the subordinate status of women and their marginalized position in society is to be found in their literacy rate, life expectancy, labourforce participation, socio-political awareness and in many other factors compared to men. Some of these factors are:

Literacy: The degree of literacy among women is an important factor to the appreciation of their legal rights and in widening the range of possibilities for employment. In Bangladesh female (15+) literacy rate is only 35.9 as against 50.5 per cent for males. The percentage of female children attending primary school is 61.0 as against 68.9 for male. On the other hand the dropout rate, for the female is higher (17.6%) than that of male (15.3%).

Sex Ratio and life Expectancy: The capacity to survive is of course the most important aspect of life and at low level of GNP per capita, relatively low level of life expectancy and sex ratio perform well as indicators of women's relative position in a given society. Women are physiologically more efficient than men, but in our country there are more men than women (106:100). Consequently the life expectancy of women (57.6) is less than that for men (58.1) in our country. Child mortality rate is

higher among the girls (10.2, per 1000) than the boys (9.1). The number of severely malnourished children was also higher among the female (13.3) than the male (11.9).

The deficit in Women's number arises mainly from high incidence of maternal mortality, repeated and shortly spaced pregnancies, endemic infections, relatively higher death rate of female children, etc. The biased attitudes of household's members towards the female child is in part traditional. But such traditions are unlikely to have survived unless they closely linked with some economic imperatives of the household like son preferences, work worth, dowry claims, etc.

Labourforce Participation: In Asian culture people want to see women simply as an ideal mother or the recipients of welfare activities or at best as a co-bread winner. Moreover, conceptual and definitional shortcomings in defining women's work and in gathering and processing data on activities done by women neither gets adequate recognition, nor adds fully to their status within the male-female equation. Therefore, the female employment participation rate in South Asia is only 29 per cent and most of them are involved in informal sector. Even when they do find work they tend to get paid much less. Wage rate (without food) of agricultural labourers for female worker was estimated at Tk. 21.4 as against Tk. 25.8 for male (BBS. 1996). The employment rate in agriculture and non agricultural activities for female in Bangladesh are 88.1 (mostly post harvest activities) and 11.9 as against 55.8 and 44.2 for male respectively. The problem is that the reproductive responsibilities are solely carried out by women without recognition in national accounts.

In the rural setting, recently women have been increasing by taking up new challenges, accepting non-traditional work. According to the labour force statistics about half of the labour Force (20 million) were women in 1991.

In recent years labour force definition followed in the LFS, household and expenditure saving work has been conceptually included as economic activity but its value is yet to be included in the national accounting system. Majority of our rural women work as unpaid family labour in the family based domestic production and subsistence oriented

agricultural sector. Women's role in cottage industries and other para-agricultural activities is still invisible and overlooked. Their contribution is phenomenal but they remain behind the screen and their work is not reflected in the GNP because they are unpaid.

In the decade of the eighties female labour force participation increased from 6 percent in 1981 to 11 percent in 1989. In 1990, 87.8 percent women were engaged in agriculture which was subsistence oriented and unpaid, and 12.2 percent women were engaged in non-agricultural activities. The total number in labour force participation of women in agriculture was 18.5 million (Nari O Unnayan, Women for Women, P 76). Statistics elsewhere reveals that about 88 percent were involved in agricultural activities. 18 percent work in their own land, 4.7 percent in domestic agriculture, 4.2 percent for caring livestock, 12.3 percent as paid labourers, 0.7 percent in fish cultivation. The same source also indicates that 3.0 percent in husking, 0.1 percent of rural women were engaged in food processing; 11.8 percent in agriculture outside household. The total involvement of women in rural labour force was 54.4 percent. Taking the subsidiary activities into consideration the participation rate was 75.4 percent. (See Table-7)

The nature of agricultural work done by women is involvement in pre and post harvest agricultural processes like preservation of seeds, planting, transplanting, clearing of weeds and small scale irrigation. Rural women are also involved in harvesting, husking, parboiling, preparation of different kinds of cereals collecting secondary food items. In recent years landless women's groups have leased land irrigation equipments for productive purposes.

This fascinating rate of increase is due to the changes in the definition and is the beginning of making invisible labour visible. It is a stark reality that poverty has driven poor women out of their households to income generation. Survival has made a breakthrough from seclusion and social stigma that women should work indoors. Flood, river erosion, increased landlessness have caused desertion and divorce and

have increased women's vulnerability and led to increased number of female headed households.

Self employment prospects in rural areas have opened new vistas of option and choices for women and have been able to change the entire life style of many rural women. The following table shows women activities in rural labour force:

Table-7: Women in the Rural Labour Force (1989)

Rural Activities	Primary Activities	Subsidiary Activities
Agricultural Production (Direct involvement)		
Engaged in self owned farming	17.8	4.8
Engaged in household agriculture	4.7	3.1
Livestock rearing	4.2	1.1
Paid agricultural activity	12.3	3.1
Fish cultivation	0.7	-
Total	39.6	12.1
Involvement in Agricultural Processing		
Husking	3.0	3.3
Food processing	0.1	-
Total	42.6	15.4
Employment outside household agriculture	11.8	5.6
Total involvement of women in rural labour force	54.4	21.0

Source: Empowerment of Women Nairobi to Beijing (1985-95),
Women for Women, August 1995

Women's Power in Politics: Women's power in policy planning and decision making process is crucial for increasing their access and control over resources and

development interventions. Unfortunately by tradition and cultural norms women occupy a subordinate position both in family and social set-up. Their inferior socio-political position contributes to the natural physiological differences between the sexes and has been using this male created in conducive situation to justify their exclusion from politics and many professions. Consequently, women almost every where are under represented both in local and national bodies. Number of women as Chair person is only 15 in 'Union Parisad' in the face of more than 4,500 total chairpersons. The situation in Parliament is now better than before.

Gender Issues, Poverty and Population Programme:

Gender issues are also interlinked with rural poverty through population issues. In the poorer households large number of children often constitute only resources that they can control. They consider son as security in old age as well as in the society. There are several instances that a mother gave birth to number of daughters until they were blessed with a son. This attitude pushed the family in poverty circle in two ways: firstly, they can not maintain the family expenditure which leads to poor health and nutrition condition of the family as whole; and secondly, daughters are made to serve as relief from work for their mothers and have limited access to development interventions.

Fertility and status trend show that the countries which have succeeded in fertility transition there the status of both rural and urban women is high in terms of access to literacy, education, paid employment and low female infant mortality rate. It is also evident from the studies that the number of children is significantly lower in those illiterate families where women involved in gainful employment. If access to employment provides women with regular and adequate income, its impact on family planning is, perhaps, more than that of literacy. Some poverty alleviation programmes generally view household as a unit of analysis and aim interventions at men only. But a poor household can escape only when all of its members can have access to food,

health care ,skill, training etc. Development programmes aiming at alleviating poverty need to target women and men with regard to access to resources and services.

Gender Differences in Intra Household Resource Allocation:

Women are more vulnerable than men to micro nutrient deficiencies that aggravate poor health (World bank, 1995, p 25). Poor health and nutritional condition reduce productivity to a great extent. Studies indicate that the combined effects on morbidity and mortality create three types of deficiency in vitamin A, Iodin and Iron. A study in Andra Pradesh, India found that disabling conditions caused by malnutrition and the prevalence of diseases reduced female labour forces ` capability to work by 22 percent (Chattarjee Quoted in World Bank, 1995, p 25). Intrahousehold inequalities in education, health and nutritional allocation and consumption caused lower participation of women in productive activities physical as well as mental abuse also hampered the productivity and well being of women. Lack of basic social services such as water supply and sanitation also caused distress to women.

During the last ten years, women's participation in manufacturing and garment industries increased dramatically because of growing landlessness, lack of employment opportunities in the rural areas and impoverishment in the rural households. In these industries they are mostly involved in the rudimentary technology and lower wages. They are also the victims of discrimination, exploitation and harassment. Poverty often forced girls and women to be employed as maid –servant: both in rural and urban households. Their wages are far below the basic minimum wage rate and often they are subjected to inhuman treatment as domestic maids. Wages paid to women are generally 60-70 per cent of those paid to men. The gender wage gape is justified by differences in educational levels, experiences, skills, lower participation of women in labour market as a consequence of their reproductive and other demands on their time. Those sorts of employment for women therefore neither brings higher status nor changes in their poverty situation.

In Bangladesh, violence against women, illegal trafficking and institutionalization of prostitution is increasing gradually. Several researchers contend that the factors behind all these are economic marginalization and their lack of access to resources in the family and in the society. In any cases poor parents are forced to send them in the town as a maid or factory workers for earning money but they tend to fall prey to the achninations of intermediaries and racketeers. In this way any girls/women are inducted in to prostitution or sold either within the country or sent abroad. Domestic violence against women is much higher in lower income groups. Domestic violence and rape cause women to lose a significant percentage of working days and social status.

In general four aspects of human life have been considered in defining poverty situation: (a) level of income, (b) ownership of productive resources like land, animal, etc., (c) access to inputs, services and marketing facilities, and (d) control over income, assets and inputs. Status of women in Bangladesh in relation to above criteria clearly shows that in all respects women have less access to and control over all these resources. They are therefore, the poorest and the most vulnerable of the rural poor.

Women's Access to Resources: Access to land has multifold implications on women's lives. Land serves as security against poverty and provides the means to meet basic needs. But various studies show that only in 30 per cent cases women claimed their legal shares though 80 per cent of the total households came from family who owned some land. The claims of widows are generally viewed with less antagonism. In most cases they do not get any significant support from their in-laws and in many cases widows with minor children were pressurised to sell their land to the relatives at a low price. Moreover, the situation forced them to come back to their natal home where they become burden with their minor children. The forcing out of small land holdings and new settlements resulted into women's poverty situation, social disintegration, precarious living condition and destruction of the productive system.

Women Headed Households and Poverty: Another cause of poverty situation of women is the migration of male members from the rural areas. As rural economic

conditions worsen more and more men are compelled do leave the countryside in search of employment. They left behind their wives and children in the villages without providing financial support for several months even. In those families women bear the sole responsibilities. In many cases these people are remarried in their working areas abandoning their families. Women in these households also face social insecurity and repression. About 17 per cent of the total families in Bangladesh are headed by women. Widowhood due to age gap between husband and wife and polygamy are the other two major reasons for this pathetic condition. Often the poverty issues, divorce, separation and abandonment are intertwined. The rate of divorce and separation is 3 times higher in poorer households compared to 15% in upper middle class or rich. The guardianship of minor children apparently put these women in disadvantaged position. Due to love and affection to her children she feels in humanistic to separate a child from her. But when divorce, separation and/or violence forces a women to come back to her natal house, it becomes difficult for her to support the children of her own where the law to compel the father to bear the cost of maintaining is not working at all.

Despite the Dowry Act that makes dowry to be punishable offence and the presence of some development agencies who made women to protest against dowry, the taking and giving of dowry has been flourishing alarmingly. It is not only demanded during marriage time, in many cases grooms demand dowry several times after marriage. Price hike and unemployment situation are two major reasons for this. The practice of dowry is exacerbating because women are powerless and inferior in the society. In the poor families a divorced woman can start her economic activities with her 'Mohr' also sharply increased during the past decades. But claiming the rights of 'Mohr' is almost absent in the society. In the poor families a divorced woman can start her economic activities with her 'Mohr' but in most cases they get back little or no amount as the law enforcing people seldom negotiate and put pressure on men for the poorer women. The effects of dowry demands and absence of claiming the rights of 'Mohr' are many. These are not only the consequences of poverty but also the causes of poverty.

Women and Income: Women's involvement in economic activities is crucial to the success of poverty alleviation efforts because they use their income to meet requirements of the households and help in breaking vicious poverty circle. Various studies show that women withhold less than men for personal use. They spend their money on food, children's education and health, and change in household dwells. Poor households need economic and labour resources of all of their members. In this situation, income of women is quite crucial for the increase of households income to be able to escape poverty. Studies show significant inverse relationship between per capita income and women's contribution to family income. But the vast majority of the poor women are, if not unemployed in the sense of having no work at all, engaged in low paid or unpaid labour. The term unemployment is still used for men and IGAs for women. Moreover, traditional concept of sexual division of labour in our society limits considerably the outside activities of women. Therefore, rural women are far less involved in outside work than men. And they are mostly involved in traditional activities which do not bring cash in the family significantly; but no doubt saves the family expenditure.

Credit has emerged as vital both to enable poor women to obtain immediate needs and to adopt technology that can improve their productivity both over the short and long run. Despite this growing need and their high rate of repayment, women in Bangladesh are facing various constraints in access to credit. A study (Kabir 1996) conducted in Comilla and Sonargaon districts shows that despite the impressive and encouraging claims and utmost endeavor of development organizations in upgrading the socio economic condition of women, they did not yet reach the poorest families. Imbalance in allocation of loan benefited more the richer and advantageous households, group leaders over group members and land owners over landless. Table-8 describes the situation more clearly. It has been observed that out of 240 households under the credit programmes of various development organizations studies, only 31.7 per cent belong to per cent of the poorest group remained uncovered by any project/programme. Moreover 29.6 per cent of the member belong to higher income group (Tk. 65,001).

Table-8: Household's Income Distribution Pattern of the Members

Income Group	Total No. of House Hold	
	Go	NGO
Upto 15000	10	6
15001-25000	17	11
25001-35000	12	20
35001-45000	4	29
45001-55000	9	11
55001-65000	9	11
65001-10000	16	26
10000 +	23	6
Total	120	120

Source: Kabir, N.N.and et.al. 1996 Non Formal Education and Gender Development: Hopes and Realities, p 245.

Another aspect of credit to women is that higher the amount of loan, the more likely it is to be passed on to husbands or sons or brothers. Weekly schedule of repayment in those activities where profit comes later put heavy toll on the poor families with no alternative source of income. In some cases they further borrow money from other sources to maintain the schedule and become defaulters to latter sources. Gender stereotypic beliefs about women's ability to effective utilization of small amount of loan and their inability to engage in agricultural production and non-traditional self-employment activities, pushed women into small scale activities which can not generate sufficient income for the family. It is also evident from the analysis that the financial viability of the credit amount was very low (amount upto Tk. 4000) for operating profitable income earning activities by women themselves.

Table-9: Amount of credit Received by the Borrower, 1996

Amount of Credit Tk.	GOs			NGOs		
	No of Borrower	Total Credit	Av. Credit	No. of Borrower	Total Credit	Av. Credit
Upto 2000	31	57200	1845	24	44400	1850
2001- 4000	9	26900	2988	34	124000	3647
4001- 6000	13	67300	5153	19	9900	5210
6001- 8000	5	37000	7400	--	--	--
8001- 15000	4	43000	10750	3	30000	10000
15000+	1	20000	20000	4	80000	20000
	63	251100	3985	84	377400	4492

Source: Kabir, N. N. and et al. 1996 Non formal Education and Gender Development. Hopes and Realities

Table-9 shows that about 63.5 and 69.0 per cent of the borrowers received only 33.5 and 44.6 per cent of the total credit respectively in GO and NGO programmes. This restricted them to fully assert their involvement in productive activities and earn without clear approval of heads of families. As a result, in most cases women invest their credit with their husbands, sons or male relatives activities and the development programmes go at least participation of women is also faded away in this process (Kabir N. and 1996, pp 241-262). The other important factor that sometimes impedes women's involvement in productive sector was found to lie in diverting part or full credit to immediate consumption or other unproductive but necessary heads of expenditure like education, treatment, housing etc.

Violence against women:

The level of violence against women in a society indicates the kind of approach it has towards the identity of womanhood. A high prevalence rate of violence implies the ascendancy of patriarchal values. The social perception of women as the temptress and the notion that violence is meted out as retribution for their wayward nature tend to lessen the enormity of the crime committed against women, in the public mind. This is particularly true in case of rape and physical assault. Violence against women takes many forms in Bangladesh. Some of the manifestations of violence against women are as follows: acid throwing, physical assault, mental or psychological violence, trafficking, verbal abuse, fatwa etc. Available reports suggest a rising trend in violence against women. This could be due to actual rise in the incidence of violence or better reporting and media awareness. However, it also goes without saying that many crimes of violence are unreported due to a culture of silence because of the stigma attached to violence.

The violence to which women are subjected in Bangladesh is a reflection of the unequal status of women in society. The government basically looks at the issue as one of providing protection to women through legislation. The government's legislative measures to this end, however, have failed to produce the desired effect. The following reasons may be suggested for this: legal lacuna and loophole, alleged complicity of police and law enforcing agencies, and over all negative environment running through the court and custodial system, and a network built on support and favour between the accused and state agencies. The ease with which laws aimed at prevention of violence against women can be flouted reduces its potential as deterrent measure. The government took various measures to sensitise the ministry of Home and the ministry of Law and Parliamentary Affairs; the Women's Affairs ministry has made provision for quick reporting of violence against women and assistance to victims of violence.

Several explanations may be put forward for the apparent rise in the incidence of violence, such as: increased visibility of women as they enter professions or gain

employment in traditional and non traditional work fields; globalization of electronic media exposes men to a culture of violence at a greater level; commercialization of dowry aggravates the risks of violence and torture for the brides. Whatever its reasons and forms, violence is perpetrated because women do not conform to male perception of docility and subservience and do not comply with men's needs, whether in terms of dowry or otherwise. Violence against women is a means whereby male supremacy is assured. Violence complements and strengthens patriarchy, makes women live in fear for the safety and security of their life and body. Strict laws and stricter implementation of laws are necessary to curb crimes of violence against women, what is needed more is a fundamental change in society's perception of women (Bushra Hasina Chuwdhury, 2004, pp1-10).

Rural Women of Bangladesh:

Expressions such as "The Fifty Percent." "The Other half" have been used to describe the female population of Bangladesh. But numerically speaking, these expressions are most appropriate for the rural Bangladesh. According to census, 1991 men preponderate women in the ratio of 106. But the sex ratios are 123.1 and 140.29 in the Metropolitan areas and municipalities respectively. In the rest of the country which represents the rural Bangladesh the ratio is around 102. Of the unadjusted total female population of 5,08,00,000 in the 1991 Census, 417,71,000 live outside the metropolitan and municipal areas. Thus rural women have the right to crash into rural development by the sheer weight of number.

Unfortunately, women could not acquire as much weight in economic activity as in number. Women in Bangladesh traditionally engage in "housework" which is not considered economic activity. Women also perform many activities in the processing of agricultural crops, but they are not paid for their work. Work is traditionally conceived as an activity which yields income, particularly cash income. Female production of goods and services for home consumption does not yield a visible flow of income. Women, as a group, are considered inactive and are assumed to be idle

subsisting on the income of the husband or other adult males and hence dependent on and subordinate to men. In the agricultural economy of Bangladesh, women's invisible participation in agricultural activity is totally ignored.

The subordinate and dependent status of women has repercussions on education, health, nutrition and community participation status of the women. One repercussion is strong son preference which has adverse effect on the females. Education of sons gets priority over that of the daughters. Illiteracy is therefore more widespread among rural females than among the rural males; dropout from primary school is higher and enrolment in secondary school is lower among girls than among boys. The rural girl's opportunity for tertiary and technical/professional education is negligible.

Rural poor women are generally malnourished because within the household the distribution of consumption favours males and income earning adults. The custom of women including adult daughters eating after the men had their fill leaves them less of the nutritious food. This practice of girls and women eating less food (which is also less nutritious) tells upon the health of women. Superimposed on malnourishment is inadequate medical facilities during pregnancy and child birth. Almost all births in the rural areas take place at home. There are few backup services for high risk pregnancies in the rural areas. There have been attempts at training and equipping local dais. But with all possible training, they can not handle many complications of birth which can be treated only in a hospital or equipped midwifery centre. But such advanced medical facilities exist in urban centres and poor transport network and the cost of transport do not allow access to the medical care available there. It is no wonder that maternal mortality continues to be high and life expectancy of women is still lower than that of men.

Women in the rural society have scanty participation in community life. They do not attend village Salish. Village leaders are exclusively males. In the local government institutions, women rarely seek election and are seldom elected. There is a system of nominated membership in the local bodies. But the women members are selected by

the males and are not chosen on the criteria of their involvement in women's issues or their experience and capability (Mahmuda Islam, 1996, pp 468-470).

Social status of rural women:

A rural woman's status is closely related to purdah in the sense that it restricts her movements and increases her dependence on the males. In its literal sense 'purdah' means a curtain or veil but its figurative implication is the seclusion of women.

In its narrowest sense, purdah means that women should remain confined within the boundaries of the homestead and the veiling of women when they move outside their homes. In the broadest sense purdah involves the exclusion of women from the public 'male' sphere of economic, social and political life. Basically, purdah is a code of conduct which includes standard of dress which hides women's face and form, as well as behaviour which restricts mobility in the male sphere (Chen, 1986, p-219). Purdah has become an accepted code of life in rural Bangladesh and the extent to which purdah is observed symbolizes the social and economic status of a family.

But, for the increasing number of rural women in poverty, the implication of purdah has changed as they seek employment outside the homestead into the male sphere in order to avoid starvation. To them purdah is maintained when they cover their heads with the sari they wear when working outside their homes.

From childhood a girl becomes aware of the two separate worlds of man and woman. The woman's world is her home, while the man's world is outside the home. She becomes conscious of the social disapproval when a woman transgresses into a man's domain. Socially, a woman's mobility is restricted within the compound of her household. The implication of restricted mobility is that it has made women dependent on males for contact with the world outside her home (Choudhury et. al. 1975, p 2).

Marriage is yet another pointer of women's weak position in the rural areas of Bangladesh. The 'dowry' that has to be paid in marriage and the ease with which husbands may divorce wives indicate their helpless financial and marital status. In desertion or divorce, women generally bear the burden of looking after their children.

Dower or meher is part of Muslim contract law in which a husband has to pay or make promise of payment of an amount of money to be fixed at the time of marriage to his wife. The payment has to be made in cash or in kind. The idea of dower was to put a check on the indiscriminate and irresponsible use by the husband of the provision to divorce his wife over trifle matters. But actual payment of dower is seldom made (Shamima Islam, 1979, p 88). Rather, in contradiction to the intention of the Islamic rules society has provided for dowry that is money or luxury items given to the bridegroom. Marriage engagements often break down over disagreement of the amount of dowry. There are also reports in newspapers of torture on the bride by the in-laws because of non payment of dowry. To meet the demand of dowry, girl's parents are often forced to sell valued possessions and even property. Payment to the bridegroom, either in cash or kind has become an important part of marriage system , and failure of payment may result in disaster, that is, divorce and even suicide by the girl or her guardian,. The dowry system has become a social menace which puts economic pressure on the bride's family, and it also accounts for her humiliating status in the society. The Dowry Prohibition Act, 1980 has been made to prohibit the taking and giving of dowry in marriages.

In Bangladesh marriage and divorce of Muslims are regulated by Mohammedan law and by the Muslim family law ordinance, 1961. Under this law a marriage is a contract between two individuals and the consent of both the partners is essential for the contract to become valid. Limited polygamy is permitted by the Muslim law, where a man can marry four times, subject to certain conditions. In order to prevent men from taking undue advantage of this provision, the Muslim family law ordinance set down rules to be followed by the man intending to marry a second time. But these laws protecting the interests of women are frequently abused, and their lack of application continues to cause misery and hardship to the wife (Choudhury and Ahmed, 1975, p 2).

The already fragile position of women in the society and family has further become vulnerable because of the easy way in which a man can divorce his wife. In Islam, divorce is provided both to the husband and wife, but it is the method which

strengthens the position of one against another. A man can divorce his wife by simply pronouncing the word 'talak' three times before witnesses. But a woman cannot divorce at will. Her husband has to confer this right on her in the marriage document.

Guardianship and maintenance

In recognition of the fact that women compared to men are a disadvantaged group in the society, the law renders responsibility of the children on the male members of the family. The muslim laws provide the father with the guardianship of his children, or in his absence or his family. However the mother can retain the custody of her son until he is seven years old, and of the daughter till puberty. The father is supposed to maintain the children during their stay with their mother.

Also, a wife is entitled to have maintenance allowance from the husband till the expiry of certain period of the marriage, 'iddat' for which the Muslim family law ordinance, 1961 has stipulated legal procedures through which the wife can claim maintenance allowance. These laws are however, seldom put into application and the deprivation of women continues to exist (Sufia Ahmad and Shamim Ara, 1979, p 314).

The law of inheritance:

The property rights of muslim women is to half of the property of what the male inheritors get. That is, two daughters get the equivalent of one son. But, the property right is seldom exercised by women as, in most cases; they forego their right in lieu of social security. When a woman gets married and moves into her husband's household her entity as a member of her father's household is weakened. So that the property she inherits is only in words, because living in another household she rarely claims it . A woman also does not claim her property because of the consideration that if she takes her share of the property she will annoy her brothers and her occasional visits to her family, which she cherishes, will cease, often, at the time of divorce or widowhood, a woman needs the support of her family, so if she claims property she may not receive this support. In consideration of these practical reasons it is more advantageous for a woman not to claim her share (Sufia Ahmad and Shamim Ara, 1979, p 314).

Empowerment of Women:

Empowerment of women as concept has surfaced the recent development literature although it has been as old as civilization with social stratification when powerlessness prevailed upon many and the powerful ruled upon the powerless and exploited them. The question of empowerment of women has surfaced the contemporary male domineered development debate not only as an analytical tool and an intellectual exercise for emancipating women from their poverty stricken vulnerable syndrome but from the realization of the total costliness of excluding women and how it creates social distortions and economic backwardness of the country for keeping the fifty percent neglected, bypassed and exploited. Recent gender literature is predominated by certain catchy jargons like “feminization of poverty” “feminization of workforce “--- some of these are truly valid, but others are not only alien but even ambiguous, superficial and misleading.

Instead of going into the fundamentality of the problem by raising the questions why are women unempowered, who is responsible, what are the indicators of empowerment, how to solve it . only catchy jargons do not really lead us to a meaningful change in women’s lives. Moreover, it is not useful to interpreter empowerment superficially. We know that the twentieth century world is beset with problems—among many of these, is the ender inequality. The existing disparity, women being half of the population, do two –thirds of the work, earn one tenth to the income, own one hundredth of the world resource , is indeed a big impediment towards sustainable, equitable development. With increasing investments on omen in various sectoral programmes, gender disparity has actually increased in the last decade in many countries of the world including Bangladesh. This necessitates further affirmative actions for eliminating disparity. For attaining Equality Development and peace, NFLS envisages empowerment of women and calls for a proper attention and evaluation of women’s formidable contribution in the economy, specially the rural sector and recognizes the need for a fuller utilization of women’s actual and potential contribution towards social transformation. It is the time to pause, ponder, think and underscore the need for promoting participation of grassroots level women for their economic empowerment. They are the most

formidable, single economic group in the society who, if and when empowered can bring a substantive change in the structure of the economy in a meaningful way. It is also a reality in Bangladesh that the more recent invasion of women in the labour force has been able to change the power dynamics in many families and has improved their economic position, improved health and nutrition.

Before discussing women's status in the Bangladesh rural sector, the massive illiteracy, unabated povertisation, unemployment, unpaid and paid employment with very low wages, women's technological backwardness, it will not be logically inconsistent to remove the ambiguity which shrouds the question of empowerment. Unless this is done people often confuse tools with goals, strategies with objectives and may take a myopic view of economic empowerment.

Although it is undebatable that economic empowerment of women takes place through paid employment and women takes place through paid employment and integrating women in mainstreaming may be viewed as a formidable escape route for economic backwardness, but it is also true that simple economic development, possession of resources by a few do not automatically lead to empowerment of the unempowered. Bangladesh provides a unique co-existence of increased poverty, destitution, and vulnerability of women with increased polarization of income for a few.

Some would relate empowerment of women with power sharing ---- meaning shifting power from men to women. Such a condition although not totally acceptable would justify redistribution of power from the more powerful (men) to the powerless (women). But in an ideally democratic and a civil society both the sexes can be equally empowered.

It is necessary to understand that instead of having a truncated view on empowerment i.e. economic empowerment, social empowerment, political empowerment, it is realistic to uphold a holistic concept of a total phenomenon which encompasses them all. It is not only giving, but also sharing, resources with the less empowered, exalt their economic position through paid employment and possession of productive assets.

Empowerment also involves integration and evaluation of women's work within the subsistence oriented individualistic agricultural framework and para agricultural activities within and outside the homestead and their reflection in the GNP to make women's invisible work visible.

Real empowerment endows people to ask 'why' 'how', 'what' and also with the capability to challenge subordination and exploitation not only for her own self but also for other who are unable to struggle against hunger, poverty, illiteracy and social injustice. Empowerment also makes a woman free from religious orthodoxy, polygamy, rape, child marriage, unequal marriage, forced pregnancy. She should be able to challenge any dogma and unrealistic, forced prescription of the patriarchal society. But she must be fortified with reason and arguments, knowledge not emotion, to fight against customs, discriminatory practices. She should possess organized strength (Jahanara Huq, 1995, pp 59-62).

Thus empowerment in many ways related to the ways in which power is distributed and powerlessness are shared both by men and women. With the empowerment of women in rural areas the power structure has to undergo a change where women are able to voice their rights and fight to achieve them.

Rural women's poverty and vulnerability may become their source of strength. That they are unempowered can be a formidable force for future empowerment in Bangladesh.

As we can see that the power of the powerful rests on the extraction of the power from the powerless. It is a mistake to suppose that powerless will eternally be without power. At least rural women's empowerment experience explicates the truth.

Empowerment of Rural Women

Rural women are disadvantaged not only in employment opportunities; their disadvantages extend to all spheres of life education, health, nutrition, community

participation. Due to the subordinate socio-cultural status, they are weakened by a lack of human dignity. What is more ominous is that they internalise their undignified position. Age-old stereo-types and cultural and educational barriers give rise to an inferiority thinking about their own capabilities. It is, therefore, difficult to mobilise them so as to generate in them the environment and aspiration for development and change and to raise their dignity as human being sequel with the men. Fundamental change for women cannot, therefore, be based on efforts to increase individual earning power. Collective action is a primary step for women in achieving power and status in the family, household and society. Only by organising themselves, women can become aware of the social, economic and cultural barriers they face as women and can utilise their inherent potentialities to increase self-reliance and internal strength. Forming women's solidarity is the most effective means to empower women to challenge inequities and acquire human dignity. The organisation of rural women would aim at affecting changes in women's outlook, increasing their freedom within the family unit, gaining access to literacy and medical services, securing a voice in community affairs, and finally enhancing material prospects of earning income and acquiring assets and becoming economically self-reliant.

Group approach found favour with both Government Agencies and NGOs in Bangladesh. Government programmes included rural women's cooperatives of BRDB and Mothers Club of Social Welfare Department. The primary components of the BRDB programme included formation of cooperatives, savings creation and capital formation, credit programme, family planning, adult education, health and nutrition training, management and skill training. NGO efforts included, among others Grameen Bank, BRAC, ASA, Nijera Kori, Proshika. The BRAC programme components include formation of individual savings and group funds, provision of credit to group members, family planning motivation, functional education. The programme aims at increasing income of the rural women by investment of group funds as well as developing self-confidence, self-reliance and self-respect of the women.

In recent years, group approach has also been used for acquisition of assets by the rural women. Grameen Bank, BRAC, ASA, Proshika run their respective schemes under which landless groups are formed for buying and owning irrigation pumps. The pump is used to sell water to the landowners and thus earn income. Such acquisition of assets by landless groups not only generates flow of income but also improves social status as owners of an important means of production.

However, most of the group-based programmes are confined to mainly traditional female activities and only a few have explored the non-traditional sectors. It has been argued that exploring non-traditional activities and removing obstacles to women's participation in such activities tend to be more empowering for the women than focusing on improving and expanding non-traditional activities.

In most of these cases, the support given to women's income generation on a small scale, was limited in focus and was incapable of taking the self-employed women into regular market-type operations. Most women continue to stagnate in the micro-enterprise level and could not be transferred into a viable commercial small scale enterprise.

It can be argued that involving into non-traditional sector and passing into small scale enterprise from micro level would entail risk of failure with adverse repercussions on the women themselves. The process of progress must be slow, calculated and gradual. But two questions arise here. In the first place, how far these programmes have been designed towards long term vision of the ultimate destination? Secondly, have not the potentials for making a movement been already created in the rural working women and may not delay dissipate the enthusiasm for the imminent movement?

As regards the programme components of conscientisation and augmentation of gender awareness, these projects did not seriously challenge the patriarchy nor a movement for institutional change has been generated. However, programme success in literacy, health and nutrition awareness and family planning is commendable.

For empowerment of the rural women, their voice is necessary in the local government institutions. Until now, rural working women have not found place either in the Union Parishad or Upazila Parishad. The women's groups formed under different projects and programmes have been scrupulously kept clear of the local body activities and participation. They play no role in putting up female candidates in the election or canvassing for proper nomination of women members. The situation, therefore, is that nominated women members come from rural elite group, belong to the chairmen's kinship connection or at best to their status group and are overwhelmingly housewives. Corporate activity in co-operative societies/women's groups in income-earning occupation or involvement in welfare activities were not considered for nomination. Few of these nominated members participate in the deliberations and decision of the Parishads and only a minority of them are given membership in committees dealing with FFW, VGD, Destitute Relief committee or Project Committee (Mahmuda Islam, 1996 in Quddus, pp 476-478).

Women in Local Government Institutions:

Political power and decision making in a real sense flows from women's participation in governance, at the grassroots. In Bangladesh, there are local government institutions both at the urban and rural areas. The situation of women at rural local government institution is presented here. More particularly, there has focused on women in Union Parishad (UP), which is the basic, elective local government institution in the village grassroot level and is regularly functioning in recent times.

Each UP is headed by a chairperson and there are nine members for nine wards who are elected directly by the voters living in that Union. Further, there are three reserved seats for women for inadequate women representation in the UP.

A significant development took place in 1997, when for the first time the three reserved seats for women at UP were directly contested. Women felt encouraged to contest elections and in 1997 UP election 44,134 women candidates contested for 12,828 women's reserved seats (Table-11). A number of women also got elected from the general seats and as chairman

belying the myth that women are incapable of carrying out campaign rigors and other impediments in order to get elected directly (Choudhury, 2003). This has been a major break through in the political participation of women at the grassroots level. It have them some kind of empowerment. Table-10 and Table-11 show the representation of women in the UP election in open seats and reserved seats respectively.

Table-10: Women in UP (1997-2003) in the open seats.

Year	Election held in # UP	# Women contested		# Women elected		% Women in UP	
		Chairman	Member	Chairman	Member	Chairman	Member
1997	4276	103	456	22	110	0.51	0.28
2003	4228	232	617	22	85	0.52	0.22

Source: Election Commission, Public Relations Department.

Table-11: Women Members in the reserved seats of UP (1997-2003)

Year	Election held in # UP	# Women contested	# Women elected
1997	4276	44134	12828
2003	4228	39419	12684

Source: Election Commission, Public Relations Department.

Compared to 1997 elections 129 more women competed for the open chairman posts in 2003 (Table-10), which is an increase of 35% and definitely a positive sign. However, the negative picture is in the reserved seats for women where 47% of elected representatives of 1997 chose not to contest in 2003 UP election (New Steps, 2003).

The decline of contest in the reserved seats and increasing participation in the direct election shows a positive change in the attitude of the women for gaining more respectable positions.

However, when these elected women members began their term, they realized that, they were being marginalized and sidelined by their male co-members despite their elected status (NCBP, 2005, p 35). They continue to face discrimination from their male colleagues in carrying out their responsibilities. It has been observed that, in many UP's women members

were not assigned specific responsibilities despite their inclusion in committees, and in most cases, women members are expected to look after education, planning and health care (CEDAW, 2002, p 21). With the majority of members and chairperson being male, the Ups are still male dominated institutions.

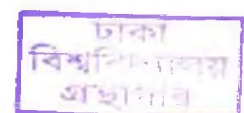
Constraints on Women's Political Empowerment:

Women's marginalized position in our formal power structure can be seen as stemming from a complex interplay of factors- economic, political, socio-cultural and religious. Women face multi-faceted obstacles in participating politics and power-structure. The following constraints lagging women behind, by confining them in private sphere rather than in public.

Gender Constraints:

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'She is a woman': her gender is the primary constraint towards her political involvement. Women's political role is looked-down upon by the politicians as well as the electorate, both men and women (Shamim et.al., 1995, pp 56-58). It is popular belief that, voters will vote for a male candidate rather than a female, even women do not support women candidates. In the last two elections the numbers of women voters increased significantly. So the question comes why they did not give more votes to the female candidates and help them win? In reply it may be said that, their ideas and viewpoints about politics are not centred on the gender perspective (Anam, 2003, p 54). A woman usually grows up in such a culture that she gradually develops her worldview in the eyes of men. She used to compare them with the men set standard and in stages become less confident to claim leadership (Haque, 2003, p 51). A wide range of factors such as poverty, low status in the family and community, backwardness in education, conventional social practices, lack of security, fear of social and family criticism can undermine women's confidence (British Council and Democracy Watch Seminar Report, 2004). Over the centuries there has developed among women a self perception as inferior beings. As a result women's voting behaviour is still determined by men and in most cases they still cast their votes according to the preferences of their husbands or other male relatives.



Economic Constraints:

In our political system one needs to spend a lot of money for inclusion in it which is unavailable to women. Most women do not have any independent source so income and have to depend on their husbands or household heads. Economic dependence is the key factor that limits the political participation of women in Bangladesh (Salahuddin, 1995). Women's lack of access to the kind of money and patronage are crucial factors in their ability to win election (Chowdhury & Nelson (eds., 1994). Election is now a money game in Bangladesh and the use of black money is making political participation of women increasingly difficult.

Socio-Cultural Constraints

Lack of social acceptability:

Society at large perceive women's role as mothers. Except her reproductive and family role, on other role is easily encouraged or accepted. Therefore, women are not encouraged to participate in politics rather pushed in apolitical activities. Conservative attitudes and cultural expectations of women is a barrier to their political empowerment.

Lack of political socialization:

Women in Bangladesh live in a social system where socialization process embodying social norms and role expectations prescribe for women to develop an indifferent attitude towards politics. This adversely affects the participation of women in political activity.

Lack of social security:

Security and physical safety of women have already assumed the gravity of national problem and situation is worse in politics that requires outdoor activities on an extensive scale. In the existing environment of terror and lawlessness, women's political participation is drastically curtailed (Islam, 2003).

Family Constraints:

Family restriction:

Family support is vital to women's successful political career. Opposition from husbands, parents, parents-in-laws, children often made it difficult for women to be politically active.

Family burden:

Domestic work and the responsibilities of bearing and rearing of children restricts women to participate in politics. As women have to bear these responsibilities they have little time to participate in political activities to empower themselves. Women who work outside home, have to bear 'double burden' as the husbands usually do not share domestic chores.

Religious Constraints:

Religious arguments also oppose women's participation in politics and elections. Misinterpreted religious fatwa by the fundamentalist forces creates serious problems to women who want to contest election (British Council and Democracy Watch, Seminar Report, 2004). The majority of muslim women have to maintain seclusion, therefore cannot participate in social, economic and political activities to empower themselves and remain powerless.

Political Constraints:

Male dominated political culture and values:

In a patriarchal society like ours, politics is viewed as a male dominated public activity which is typically masculine in nature. Norms, traditions, conventions and practices of politics are those of a man's world (Islam, 2003). Such male dominance grossly hinders women's political participation and women are being systematically kept outside the political domain.

Unfavourable political environment:

Current political environment and culture is not favourable to women. Violence, corruption, black money, muscle power is now a part of politics in Bangladesh. Women do not feel comfortable with this situation and therefore, they do not involve in dirty politics (Khanam, et.al, 1996, p 27).

Lack of political awareness of women:

Majority of women in rural Bangladesh have very little access to information and are not aware of what they can achieve by exercise of vote. They are not conscious about their political, legal and constitutional right which is also a barrier to their political empowerment.

Organizational Constraints:

Lack of powerful women's organization at the local and grassroots level is also a big barrier for their political empowerment. The majority of the women do not belong to any organization, therefore, lack the power of unity (Women for Women, Workshop Report, 1995, pp 45-74).

Women and Development Plan:

Some portrayals of Bangladesh women in recent writings exhibit a pattern of a preoccupation of women with home, motherhood and domesticity, and dependence on men for economic and other security. Some other pictures show them playing a significant role in the development process. High female involvement in some high prestige professions like university teaching, medicine, aid agencies, business offices and the like university teaching, medicine, aid agencies, business offices and the like is not taken by surprise. In metropolitan and some urban areas women play increasingly visible role in politics, government service, NGO (non-government) services and even in independent business enterprises. In rural areas, also, women are engaged in agricultural activities within the homestead in horticulture, livestock rearing, goat rearing, poultry keeping etc. Crop processing is one major work for women within her domestic duties. In recent times women in Bangladesh are moving into some male

spheres of agriculture-transplanting, sowing, weeding, and harvesting (UNDP- 1989, p 98). One would not be surprised, as used to be twenty years ago, to see some women working in the field. About 43 percent women are engaged in agricultural work in some form or other (Task Force Report 1991). However, except for those few at the professional level most workers fall under the general heading of unpaid family workers.

The traditional attitudes of the society towards women are the root cause of the situation and limit the role of women in the development process. About 19 percent of women are literate compared to 37 percent of their male counterpart (B.B.S 1991). In higher education the difference is even wider. Wage earning female labour force participation, though increasing fast, is extremely low (8 per cent in 1984-85). Moreover, the dominant process of economic development and modernization forced women into marginal occupations, based on low technology and labour intensive technology where labour is largely unorganized and non-monetized. Thus, status of women in Bangladesh is often described as "POOR, POWERLESS AND PREGNANT" (Population Crisis Committee's Briefing Paper No. 20 Country Rankings of the Status of Women).

The Fourth Five Year Plan (FFYP) of the country also starts its chapter on Women's Development with the same tune; "An overwhelming majority of women in Bangladesh are illiterate, malnourished, poor and deprived women enjoy much lower status compared to men gender inequality is established through socio-economic inequality and distribution of authority and assets ". The reasons for this situation can be attributed to many factors like socio-cultural values and attitudes, lack of recognition of women's contribution to economy and society, and lack of women's access to various resources including information and knowledge. Society simply refuses to accept the fact that (these) women are persons by their own right, having independent identities and potential of their own (Prof. Yunus, 1982, p 42).

It is heartening to note that the government has made firm commitments for increasing participation of women in development activities. The Five Year Plans (FYP) emphasized the importance and included sectoral, gradually multisectoral and NGO programmes with objectives of WID goals in consonance with the objectives and principles of the UN Decade for Women. The Third Five Year Plan (TFYP) made elaborate programmes on women's development and emphasized the need for women's participation in the mainstream socio-economic activities. These had considerable impact on women's role and women's role is changing fast. But the main thrust for change has perhaps come from economic necessity. The situations of poverty, unemployment, economic uncertainty, dowry, divorce and desertion, and male out migration have forced the so-called "docile wife/daughter/mother" to perform the role of the bread winner for the family. Traditional gender division of labour and 'purdah' value are changing under economic pressure.

The FFYP review the situation with care and tries to understand the women's contribution to the development process and the effect of that contribution on women. The Plan aims not only to increase participation of women in development activities but also tries to draw them into the mainstream development process so that their participation becomes a tool to discover a rational definition women's work. As a long term aspect of the planning process, creating a gender responsive development awareness in general and positive self-image of women in particular are deemed crucial.

Development Approaches: WID to GAD

In any society and time period, what women, men and policy planners and executors think and do varies enormously. Unfortunately, what people, especially women, think do and need is not properly valued and considered. This situation of women as a problem led to a variety of efforts to correct imbalances: to add women's component to development research and programme for improving women's life; to mobilize women; to reformulate laws against discrimination on the basis of sex; to increase flow of fund going to women; etc. The objective is to 'integrate' women in the development

process so that the benefits to women would increase. This particular approach to integrate women became a widespread development theme known as Women In Development (WID).

However, this approach to correct the imbalances has proved inadequate, and often women researchers and activists tried to understand 'why' and 'how' of the situation and emerged with a deeper theoretical understanding and some analytical tools. The tune is reflected in many writings, particularly in those concerned with gender issues.

Since the 1950s diverse approaches have been made. During the 1950s and 60s modernization and industrialization had little focus on women. However, during this period a number of relief programmes were initiated in Europe following the havoc created by World War II and women were identified as the main beneficiaries. The approach is termed as the Welfare Approach. Women were given relief in their familial roles of mother, wife, and daughter. When training was included, it was to enhance domestic skills and when it focused on education and employment, it was to regulate fertility behavior of women. The significant point to note in this approach is that reproductive role is considered the most important role for women. It also looks at women as passive recipients, the lowest level of participation in development efforts.

Soon it was realized that such a welfare oriented approach would not match the social necessities engendered in the world situation of the 1970s. Out of the criticisms grew a number of alternative approaches – namely, Equity, Anti-poverty, Efficiency and Empowerment approach.

In the early 1970s women researchers and activists found that development was, in a true sense, ignoring women's development needs; It identified women themselves as problem rather than lack of their access to and control over resources. Boserup writes in 1970, "in the vast literature of economic development, reflections on problems of women are few and far between." Her book, *Women's Role in Economic Development*, generated new debate around the concept of development and created a space for women's perspective.

The new approach to women focused on poverty as the main 'culprit' creating problems for women. This Anti-Poverty Approach kept itself in safe distance from interfering with the prevailing gender ideology which glorified women's subordination and affirmed that man had natural rights to control women's sexuality, fertility as well as their labour. This approach, however, recognized the lack of access to resources like education and income and sexual discrimination in labour market. As such, the various types of income-generating activities were emphasized. But most of their activities were conceived as complementary to traditional role of women.

This approach met many of the practical gender needs of women by increasing women's income. But at the same time, women's relative access to economic resources, income and employment increased their workload and worsened their overall situation. Women worked hard but remained invisible in national statistics, and thus remained undervalued compared to men. As this approach was not meant to lead to women's autonomy, it did not serve strategic gender needs. Everywhere women as a group work longer hours than men but enjoy fewer advantages. According to United Nations Statistics:

1. Women perform 67% of the world's working hours;
2. Women earn 10% of the world's income;
3. Women are 2/3 of the world's illiterates; and
4. Women own less than 1% of the world's property.

(Quoted from *Balancing Gender Relations* 1991)

With evidences like these, WID groups asserted that women are active participants in the development process, though often unacknowledged. They recognized that modernization gave opportunity of fulfill at least partially the practical needs of women by giving women access to employment and the market place. At the same time, WID thinkers identified the central issue of "women's subordination" as the key hole to their problem which became the centre of the Equity Approach.

The WID thinkers asked themselves, "Do we seek equality of opportunity or equity of impact? It is discovered that there is always an unconscious bias against the disadvantaged, and thus against women, they being one of the most disadvantaged groups. Getting benefits by exploring and exploiting resources is possible for those who are well-informed, educated, and better off i.e. men in general; men are in better position to get benefit under normal situation when special considerations are not made for women. "The underlying logic (in this approach) is that women beneficiaries have lost ground to men in the development process. Therefore, in a process of redistribution, men have to share in a manner that entails women from all socio-economic classes gaining and men from all socio-economic classes losing, through positive discrimination policy if necessary" (Moser 1989). Somehow this approach was identified with western exported feminism to developing countries. Many planners and activists felt antipathy toward the approach. Some quipped, to take "feminism to a woman who has no water, no food and no home is to talk nonsense" (Asfia Duza, 1993, pp 1-17).

The Efficiency Approach starts from a different outlook. Emphasis is put on development rather than on women assuming that greater and better participation of women in the development process would reduce gender inequity. Loaded with wide criticism, this efficiency approach is gaining popularity in developing countries as it can utilise women's labour with minimum cost to restore growth rates. Women in this approach can meet only their practical gender needs at high cost of unpaid labour and/or longer working hours.

The fifth policy approach to women is yet to take a shape with the catch word-Empowerment. This approach attempts to address the social construction and maintenance of gender relations. It believes that gaining insight into the complex nature of gender relations and gender ideology, and avoiding direct confrontation with other forces would help people to create gender relations that are empowering rather than oppressive. It emphasizes on women's ability to gain control over resources and strength from within. Its basis is self-acceptance and self-respect. Being less concerned with men, the empowerment approach highlights consciousness raising of men and women to bring about change in favour of women, to extinguish subordination from society. The empowerment approach visualises a long term process that requires changes in knowledge, attitudes and values of

women and men, and in ideology of society regarding gender. This approach, addresses both practical gender needs and strategic gender needs simultaneously. This is what is evolving by the name Gender and Development (GAD) Approach.

A GAD approach, thus, seeks to impress upon women's subordination and it focuses on 'the social construction of gender' tries to see development through the relationships between men women from the development process, it stresses on the critical issue of unequal relations of power between men and women that prevents women's full participation and prevents equitable development. With the goal of equitable and sustainable development the GAD approach tries to empower women. The strategy, thus, is to identify and address strategic needs of women along with their practical concerns. From this perspective, a clear picture of the conditions of women's life and their position in society is comprehended.

Recognizing the interconnectedness between conditions and positions of women, the GAD approach distinguishes between women's practical and strategic needs in clear and comparable terms as follows.

Practical Needs:

1. tend to be immediate, short-term,
2. are unique to particular women,
3. relate to daily needs: food housing, income, healthy children, etc.
4. are easily identifiable by women, and
5. can be addressed by provision of specific inputs.

Strategic Needs, on the other hand:

1. tend to be long-term.
2. are common to almost all women
3. relate to disadvantaged position: subordination, lack of resources and education, vulnerability to poverty and violence, etc.
4. are not always identifiable by women, and can be addressed by consciousness-raising, increasing self-confidence, education, strengthening women's organizations, political mobilization, etc.

Rural Women and NGO:

In their strategy of operation NGOs emphasize on what is called people's participation in development. It is also called participatory development in the NGO jargon. In this approach, NGOs rely on people's identification of their need i.e., what they want and how they want to go about it? NGOs act as support institutions to fulfill people's need in commensurate with their need and choice.

By targeting the disadvantaged groups as the focal point of NGO strategy, NGOs brought a new dimension in the hitherto existing poverty alleviation programmes. NGOs encouraged different target population to form groups, to save and borrow money for different income earning activities. Apart from credit programmes, NGOs had many other programmes that included literacy programme, employment and income generation, agriculture and irrigation, afforestation, fisheries, community health, family planning and legal aid. NGOs supplied credit both in cash and in kind. NGO credit was provided without collateral but not free. One noticeable aspect of all NGO credit programme is the remarkable recovery rate which was more than 90%. It is pointed out that the provision of collective (group) security for obtaining NGO credit and its close supervision at the village level by the field motivators and programme organizers minimized default significantly.

A quote from Ahmed (1992) will provide an overview of NGOs role in women development in Bangladesh.

“NGOs which are involved in women's development at the beginning (1972-74), tried to identify the income generating activities in which women were already involved outside their household functions as well as the skills they have attained. These are mostly rice husking, handicrafts, weaving, sewing, homestead gardening, livestock/poultry raising, etc. Needy women were put into activities where there was no competition from men and those activities generated some income (Ahmed,1992, p 22)”.

This task of involving women was an easy one. It was always difficult to do away with the established social, cultural and religious obstacles where women's role had been traditionally confined within the households. However, NGOs had been successful in bringing several

categories of women with different socio-economic backgrounds within the purview of their programmes. These were:

i.) housewife of large, middle and marginal farmers; ii) wife of landless people, and iii) destitute women that include divorced, separated, widowed and abandoned. All these types of women constituted the target groups of NGOs but the main emphasis was on the third category.

During the last decade rural credit programmes of many NGOs have made women literate conscientized and trained. They have learnt how to organize themselves through group formation. About two million women are reported to be self employed either individually or in group enterprises.

Other NGOs have also provided poor illiterate women initiatives which have enhanced income, assets and scope for self-employment. With these efforts women have been endowed with education, knowledge on nutrition, child care and environmental degradation.

Rural women now can endeavour to manage small scale industries, and household enterprises which are non-traditional. Their activities like handicrafts, cane products, rearing silk worms, spinning, and weaving. Loans from Grameen Bank and other NGOs have initiated women to run petty trade, set up small shops, involve in agriculture and social forestry, nursery and fish cultivation.

At the grassroots level women in recent meetings have confidently expressed that having independent income or assets was the vital instrument'' for their raised status in the family, to voice their views in the decision making. This is empowerment ! Other factors are conscientization, education, skill, vocational training. Group formation tool doings like exploitation, violence due to non-payment of dowry, polygamy and Fatwabazi (indigenous types of trials by conservative and religious orthodoxy condemning women for various reasons like acceptance of family planning, indictment for infidelity of a planned / imposed pregnancy, rape and also in support of polygamy etc.) These sinister activities by village power structure are always directed against women and the real wrong-doers (men) are outside the orbit of the village judgments and are made scot free.

Grassroots women have now been involved in non-traditional jobs outside the household, their income has been able to raise their social status and societal acceptance within the household and outside has become a new phenomenon (Jahanara Huq, 1995, pp 59-67).

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Chapter Five

Some Rural Development Programme and Women's Involvement

Past and Present

The development of the rural is of crucial importance because it supports the overwhelming majority of the population, most of which suffers from wither unemployment or disguised unemployment. Industries have tended to concentrate in large cities and towns with the result that their employment benefits are hardly available to rural sector. To correct this imbalance and to develop the rural economy some steps were taken during Pakistan period.

The Comilla Models evolved out of an experimental or pilot projects designed and conducted by the Bangladesh Academy for Rural Development (BARD) in Comilla Kootwali Thana, the laboratory area of the Academy. The Models were the outcome of a search for innovation in rural development.

The Academy decided to introduce projects within a few months of its inception in May, 1959. There were two – fold objectives behind the introduction of these projects: (a) providing real life learning situation for the trainees of the Academy, and (b) development models of programmes/institutions which could be duplicated elsewhere in the country. In guiding and operating the projects, the Academy formulated a set of principles and strategies. These principle and the institutional methods followed by the Academy in developing the pilot projects have been widely known and variously termed as "Comilla Approach", "Comilla Model", "Comilla Programme" and "Comilla Experiment" (Aziz Khan, 1978, pp 1-14).

How it Evolved

Several elements were combined and steps involved in the evolution of what is now known as the Comilla Approach or the Comilla Models. The first step taken in setting

up the pilot projects was the establishment of a training and research institution of the Academy.

The second step involved was the affiliation of a laboratory area, a whole thana, to this institution. The purpose of the laboratory area was to carry on survey research and organize action research or pilot projects.

The third step and a very important one was thorough study of the laboratory area and intensive consultation with the villagers regarding their problems and their views about the solution of those problems.

The fourth step was close collaboration with the national planning commission which made and evaluated policies and prescribed priorities in respect of plan and projects.

The fifth was continuous evaluation and documentation of the pilot projects, not only to determine their progress but also to discover their weakness and revise them as and wherever necessary.

The sixth step was assisting the government agencies in the multiplication of the models.

These are the vital elements the combination of which led to the development and multiplication of the Comilla Models. "If you take out the Academy as a research and training institution," observes Dr. Akhter Hamid Khan, "its laboratory area, its collaboration with the planners and policy – makers and its help in the multiplication and the documentation of the model then you miss many vital elements" of the Comilla Models (Dr. Akhter, H, Khan, 1979, pp 1-23).

Basic Assumption

There are certain basic assumptions which lie behind the development of the Comilla Models (Arther, F, *et. al*, 1980, pp 48-60). These may be restated as follows:

- a. The villagers have the best understanding of the problems of rural life and rural situation. So the problems of rural development should be approached from their point of view.
- b. The villagers are capable of bringing about changes in their conditions. Given the means for development (such as creation of capital, provision of training, technical inputs, etc), the villagers themselves would be in a position to initiate the process of changes.
- c) Rural development is undoubtedly much wider and broader in scope and dimension than agricultural development. But agricultural development should be made an essential step in initiating a broader rural development process.
- d. Village should be approached as a unit and recognized as the starting point for the process of modernization.
- e. Training, research and demonstration are essential in promoting rural development, and these should be dynamically integrated into the life of the rural community.

Components of the Comilla Programme

The pilot projects were introduced on the basis of the above assumption. The pilot projects covered a wide range of activities: decentralized and coordinated rural administration, capital accumulation and supervised credit, organizing the farm and non-farm population through a new system of rural co-operative, co-operative processing and marketing, poultry and cattle development, agricultural mechanization and irrigation, building rural infrastructures through local level planning, rural education, women's development, family planning, health and nutrition and so on.

With the independence of Bangladesh several new components were added to address the emerging issues: rural disparity, distributive justice, problems of growing landlessness, etc. So new experiments were initiated such as Co-operative Farming, small farmer and Landless Labourers Development Project, Youth Development, Comprehensive village Development etc.

Four Programme Models:

The Comilla experiment produced models of several viable programmes and institutions in rural development. Four of the models were adopted for nationwide replication, the others remained operational in the laboratory area of the Academy. These four national programmes are:

- A. Thana Training and development Centre (TTDC)- establishing a training and development centre in every thana:
- B. Rural Works Programme (RWP) – a road-drainage embankment works programme in every thana:
- C. Thana Irrigation Programme (TIP) – a decentralized, small-scale irrigation programme in every thana: and
- D. A Two-tier Rural Co-operative system – in every thana.

In defining the objectives of these programmes, I have quoted widely from the basic documents of the Academy so that the visions of the designers are duly reflected.

A. TTDC

Decentralized and coordinated rural administration, local level planning and development of skills and human resources of the people were the major objectives of setting up TTDC. Visions of the designers can be examined from the following excerpts:

- a. "The concept of a thana Training and Development Center (TTDC) emphasized the need, for the sake of Development, of complete coordination between the nation building departments and between these departments and the institutions and leaders of local government".
- b. "The assumptions were that the people should be mobilized through their elected leaders (of local councils): that the officers should coordinate departmental activities with each other as with the councilors".
- c. The Thana Centre was to be the focus not only of planning and coordinating but also of training. Special halls and classrooms were added and officers were added and officers were encouraged to teach. The Thana Centre assumed that a good job required a good too.
- d. "All services and supplies and experts were to be located in the same building for the convenience of the people".

B. Rural Works Programme

The objectives for which the Rural Works Programme were designed were as follows:

- a. "The Rural Works Programme (RWP) was an attempt to tackle two fundamental problems: construction of a network of roads, drainage channels and embankments and provision of employment during the dry idle months to the landless labourers".
- b. "Rural drainage and embankment are the infrastructure of rural development. Without link-roads without good drainage and without protective embankments there cannot be much agricultural development. And without employment to the rapidly increasing landless villagers, no government can hope for stability".
- c. "The works programme proposed to build this infrastructure in partnership with the local councils. The Road Engineers and WAPDA Engineers were urged to give

technical guidance and encourage and train the people to help themselves without contractors.

C. “Thana Irrigation Programme”

This programme aimed at tackling one of the vital constraints to agricultural development of the country:

- a. “The Thana Irrigation Programme (TIP) carried the road and flood control works one step further. It created the third infrastructure irrigation facilities during the dry periods.”
- b. “Water like soil and sunshine is East Pakistan’s great resource. But until 1960 it was scarcely used during winter. Ninety three percent of the land lay fallow from December to May. Water was flowing in hundreds of rivers and khals. There were immense reservoirs of underground water.”
- c. “The T.I.P. aimed to use these resources to the fullest extent by mobilizing the farmers. They were to search for the water source and organize irrigation groups themselves. The EPADC (BADC) was to locate the workshop at each thana centre, Here the drivers were to be trained, mechanics maintained and pumps and fuels stored.”
- d. Where surface water was not available tube wells were to be sink. The model in this case not to be an expensive contractor’s tube well but the cheap “people tube well”, spectacularly developed in West Pakistan and China.”
- e. The EPADC was to assemble rings and train the drillers, so that each thana workshop may have ten drilling rigs. The drilling rigs can sink at least five tube-wells each month or sixty tube-wells in a year. Thus in five years, three hundred tube-wells may be sunk in one thana.”

D. Two-tier co-operatives

The two-tier co-operative was the most involving ambitious as well as intricate programme model. Its objective can be visualized through following excerpts:

- a. The two-tier co-operative system was an attempt to organize the small farmers. They form the overwhelming majority. They are, at present, grossly exploited by a vicious system of money lending and trade. They cannot modernize their farming methods or use machines individually. It can replace moneylender and it can provide the bond for joint action. It could be the trade union of the small farmer.’’
- b. “The Co-operatives promote accumulation of self-owned capital through thrift and they promote managerial and technical skill through training. Their ultimate aim is self-financing and self-management.’’
- c. “The two-tier co-operative system with its close contact between the government experts and village managers and model farmers has proved a very effective instrument of agricultural extension. All possible recommendations have been rapidly accepted and quickly adopted plainly enough the co-operative villagers are making better investments in agriculture and are getting higher yields.’’
- d. These were the visions of the designers who developed the models. The descriptions throw sufficient light on the development goals and objectives of the four models. Taken together, these programmes aimed at attacking some of the root causes of poverty and rural backwardness, the cornerstone being popular participation (Akhter, H, Khan, 1983, pp 123-149).

How Effective are the Models

The potentials, viability and effectiveness of the models have been critically examined by various experts at various time. The approach has been put to test over years. The results and performances of the programme models have clearly shown that

improvements of all sections of rural population- peasants, artisans, women, youth, children and also the landless can be brought about through this approach. Further, the models offer an effective methodology of attacking some of the root causes of rural poverty and backwardness. A few illustrations may throw further light on the effectiveness of the models.

First, the four programmes of rural development (ITDC, RWP, TIP, Two-tier Cooperatives) which evolved through the Comilla experiment have made significant contributions towards national development in Bangladesh. The Comilla experiment has also generated many new ideas and methods which have provided a basis for formulating other national programmes. For instance, the family planning programme was completely redesigned in the sixties following the results of a pilot experimentation made by the Academy. The national programme in women's development introduced by the BRDB is based on the model evolved through the Comilla experiment.

Second, the Comilla models have ushered in a new era of rural development in Bangladesh by replacing the old colonial approach to "development through officers". It has shown how the three characteristics of the colonial era, namely elitism, centralism and paternalism can be replaced by a system of decentralized administration and participatory approach to rural development.

Third, it has shown some of the critical and chronic problems of rural Bangladesh viz: low agricultural productivity, food deficit, rural unemployment, etc. can be tackled effectively.

Fourth, the models have produced a wide range of innovative methods which are essential for promotion of rural development in the country. For instance, it has demonstrated how (a) the small farmers and peasants can be organized for production and protection, (b) accumulation and investment of capital can be made in the rural area, (c) people's participation can be ensured in the development process and leadership can be developed in rural areas, (d) large-scale adoption of technological

innovations can take place in a backward rural community, (e) the rural people and government officials can work as partners in development and (f) a bottom-up planning can be introduced.

Fifth, the models have evolved a combination of training knowledge-communications system which is essential for the development of human resources.

Sixth, the comilla experiment has generated a set of principle and tested methodologies which can be used in formulating and operating any programme in rural development (Khan, Akhter, 1964). In fact, many agencies and organizations in Bangladesh have adopted these methodologies in their programmes.

Some points of criticism and answers

The Comilla Models have also become the subject of criticism. Bose, Blair and Khan have pointed out some of the weakness of the models which can be summarized as follows:

- a) The programmes do not aim at any radical change in the structure of the government authority or land tenure in rural areas.
- b) It is nowhere near the goal of sufficient capital accumulation for achieving financial self-reliance.
- c) The programmes have not brought any significant direct benefits to the landless and near landless.
- d) The benefits of technology diffusion have largely gone to the large landholders.
- e) Comilla cooperatives are dominated by better-off farmers, they are also the bigger defaulters.
- f) Over the longer period real wages in the rural areas have declined.

g) There has been breakdown in the organizational discipline and so on. It is not intended to go into details here about the validity or otherwise of these criticisms. Because, that would require a full length discussion which is beyond the scope of this paper. However, the following points may be considered for understanding of the models.

First, no model of rural development is perfect or can be perfect perse. Constant efforts are necessary in finding out the weaknesses and refining the model to make it viable.

Second, many of the criticisms (e.g. domination of Comilla cooperatives by rich farmers, their willful default, breakdown in organizational discipline, etc.) have already been documented by the Academy itself and corrective measures have been attempted, with varying degree of success.

Third, things like radical change in the structure of the government, land reforms, etc. are obviously desirable, but these can be effected only by a radical government. The Comilla Models do not attempt to do what only a political revolution can bring about. Rather, it follows a pragmatic and gradualist approach towards development, taking into consideration the political, social and economic realities obtaining in the country. It works with the assumption that rural people can be prepared to bring about many complex changes in the society without waiting for revolution.

Fourth, the models never claim that it is panacea of all the socio-economic ills prevailing in the rural society. As for instance, growing landlessness and decline in real wages can be tackled through appropriate policy measures at the national level. Higher allocation in rural sector is also necessary to generate more employment in the villages, particularly for the landless. The models cannot be blamed if such macro level policies are wanting.

Fifth, though many scholars, particularly an eminent author like Rene Dumont (1973) have repudiated the validity of the basic principles of the Comilla Models. Rather, lack of proper implementation of the principles became the main point of their criticisms.

“Despite its important deficiencies”, observes Bose, “the Comilla cooperative system has by now become well-known to many Bangladesh farmers and is considered by them to be a workable form of organization for the adoption of new agricultural technology”.

Food for Works (FFW)

The national Food-for-Works (FFW) was launched by the Government of Bangladesh (GOB) in 1975 as a first directly targeted food aid programme which has evolved as a major, multidonor and nation-wide operation. Food aid to the FFW programme is by far the largest resource available on a continuing basis to support seasonal employment creation and infrastructure development in rural Bangladesh. The main objectives of the FFW programme are:

- i. budgetary support to the GOB for the development of rural infrastructure in the field of land and water development, in order to increase agricultural production and reduce damages induced by natural calamities in the agricultural sector;
- ii. income transfer to rural workers through the payment of wages;
- iii. providing employment to the rural population during the lean agricultural season; and
- iv. stabilizing food grain prices and ensuring maintenance of security stock levels in the Public Food grain Distribution System (PFDS).

A large part of the FFW Programme has been placed under the Bangladesh Water Development Board (BWDB). The WFP has been assisting the BWDB since 1975. The FFW programme is essentially a Public Works Programme. The main distinguishing features are: (a) its scale and (b) the payment of wages entirely in food. The following year a second programme, the Vulnerable Group Feeding (VGF) Programme was undertaken as a relief programme providing wheat and other commodities for supplementary feeding and rehabilitation. In 1985-87 the programme was renamed as

Vulnerable Group Development (VGD) to reflect the changing focus from relief to development.

The VGD objectives are: (i) to provide income transfer to the female beneficiaries. (ii) to create income generating opportunities combined with savings and credit; (iii) to create income generating capacity and capability of the beneficiaries; and (iv) to convey basic health and food related information to beneficiaries to increase their food intake.

The Ministry of Relief is responsible for implementation of the VGD programme through the local government bodies. By 1988-89 these two programmes augmented by the Rural Maintenance Programme (RMP), which is also a public works operation. It differs from FFW in that it is year-round; it employs poor women exclusively; and it offers cash wages. The RMP is assisted by Canada and managed by CARE.

Problems and Issues

Although over the past two decades some short-term benefits have been provided by the food programmes, but the long term benefit has fallen short of expectations. Some of the pertinent problems and issues are mentioned here:

(i) Under-payment of FFW labourers is on the increase. It was revealed from a study carried out by the Bangladesh Bureau of Statistics that nearly 25.0 percent labourers were paid cash money instead of wheat, which is a violation of existing procedure. Surprisingly, more than 30 percent of the labourers do not know about their wage rate and a large number of them (43.12%) do not get their wage as per rate. This is a great drawback in the food-aided programmes of Bangladesh (BBS, 1991). Besides, various irregularities were observed and WFP was bound to recommend 133 schemes for cancellation and 46 schemes for suspension in 1989-90. In addition, 106 suspension in 1989-90 (WFP, 1991, p 7).

(ii) Although the decisions on the selection of projects are, in theory, taken by the UP Chairmen as members of the Upazila Parishad, but it has been found that, in practice. It is the officers particularly the UNO who makes the decision and then manages to get

them approved in the meeting. Thus, the projects actually selected turn out to be those which the UNO and his administration want selected. Perhaps after the replacement of the present Upazila Parishad by the UNO's the possibility of participatory process may take reverse turn.

(iii) There is virtually no formal institutional framework for the routine and periodic maintenance of rural infrastructure except CARE0monitored RMP and WFP-monitored PMR and other sporadic donor-funded programmes. While non-governmental maintenance efforts are making considerable head-way in recent years, governmental maintenance efforts remained very poor in the sphere of rural infrastructure (Hye, 1991, p 31).

(iv) It is also observed that the effects of multifarious organization (in respect of RMP) at the Upzila level are not properly coordinated. It results most cases they take to piece-meal approach unless centrally directed. In many instances, this in proliferation of efforts with resultant wastage.

(v) According to a study, FFW is acting as a powerful instrument to keep the local political system. This is evident in a number of ways. First, the UZP and UP Chairman and members have a tendency to accumulate enough personally for their own survival. Second, in order to get the highest possible amount of wheat allocated for schemes in their own Unions the UP Chairmen spent a considerable amount of time at the Upazila complex, instead of working on development activities at home (Fazila, *et,al*, 1989, p 198). Third, at present this FFW programme provides the main financial source of political patronage in both national and local politics. Political support is bought by wheat and misappropriation is part of the deal. This is nothing new in Bangladesh politics. The old Rural Works Programme for many years maintained the same function (Haakon, 1989, p 174).

(IDP/AUDF/SFFW) are handled by the Upazila Engineer (UE), where as the largest programme FFW is handled by the Project Implementation Officer (PIO). As regards

scheme selection, there seems to be no coordination between FFW and other programmes. During implementation, cooperation between the UE and PIO hardly exists.

(v) In case of FFW projects, by their very nature it is not possible for the bureaucracy to plan and execute innumerable schemes at the village level. Labour payment in kind makes the engagement of contractors sometimes impracticable, and responsibility for disbursing wheat to the workers rests with local project implementation committees. Wheat can still be sold by the committee and converted to cash to facilitate misappropriation. Once again experience confirms that local government institutions are too far removed from the village poor to ensure that development projects will address local needs (Frederic, T, 1998, p 20).

Constraints in the Current Institutional Framework:

The joint government/donor Task Force on Strengthening the Institutions for Food Assisted Development (SIFAD) has identified a range of difficulties, shortcomings and constraints. Among the most critical of these are (GOB, 1989,p 10):

- (i) current institutional arrangements, particularly the institutional isolation of the programmes tend to perpetuate the wide-spread perception of them as serving primarily a relief objective;
- (ii) there is no satisfactory focal point within the current framework with which the donors can engage in dialogue and through which analytical work can be carried out with respect to diversification of the existing programmes establishing and reviewing the appropriate balance between direct and indirect targeting of food assistance; and assessing the possible need for new initiatives or new programmes;
- (iii) the organizational and staff structure is inadequate for the efficient implementation of the programmes in their current form (and this problem is made worse because of the pattern of resource distribution in the programmes.

(iv) the isolation of the current food assisted programmes has meant not only that they have been inadequately complemented by cash, equipment and other resources for development either through GOB or NGO operations;

(v) though more rigorous, more professional planning is one of the principal keys to enhancing the development impact of the programmes, the capacity to undertake planning at the local level is extremely weak while the planning process. At present it is in any case too rushed and focuses too closely on the distribution of resources rather than on using to the best development effect;

(vi) equally, the programming system including the signaling of likely resource levels, does little of facilitate or to encourage better local level planning; and

(vii) the capacity within GOB to ensure compliance with programme standards, to monitor programme implementation and to ensure that users of food resources can be held accountable for their misuse is weak.

Mahila Bittahin Samabaya Samity (MBBS):

The Bangladesh Rural Development Board (BRDB) created a special cell and has launched since mid-1983 a-programme for the landless rural poor. The programme involves the improvement of the quality of the lives in the economic and social sphere of those poor people who were by-passed by earlier development programmes. The Rural Poor Programme (RPP) has a dual focus (BRDB, 1984, p 4): (one) development of infrastructure, promotion of production, employment and income of the target group, and (two) promotion of functional literacy, family planning, health care, nutrition etc. These two aspects were expected to interact with each other and produce combined effect on the improvement of the rural life in totality. Within the framework of a two tier cooperative society, a strategy was developed as a package consisting of institution, technology and training, credit, other inputs and market. It may be relevant to mention that, RPP is one of the primary components of Rural Development projects RD II of

BRDB. The RD-II project is a comprehensive area base project which is being implemented in 313 Upazila of 40 districts. The main financing agencies are the World Bank, ODA, CIDA, UNDP and the Government of Bangladesh. The project was initially for three years from April 1984 to December 1987. The RPP is experimental in nature which emphasizes supervised credit and weekly training of the beneficiaries. It is being implemented in six districts of Bogra, Mymensingh, Jamalpur, Khulna, Dinajpur and Barisal, where there are no similar activities going on. 'Socio-economic data of these 6 districts show that four have a landless population (World Bank, 1983,p 21) above the national average, while the other two approximate the national aggregate.

Objectives of the Rural Poor programme

The objectives of the RPP are:

- (1) To provide institutional base through organizing the rural poor for productive economic activities,
- (2) To provide mid-term credit to finance economic activities,
- (3) To impart training in cooperative discipline, resource mobilization and specialized skill.

Evaluation of RPP Performance

An evaluation of the RPP was conducted by BRDB internally. The Report, however, has not been published.

Structures of the Rural Poor Programme (RPP)

The RPP consists of the primary societies of the landless poor at the village level, which are federated with the Central cooperative at the upazila level known as the UCCA. Of the 2,900 Bittahin Samabaya Samities formed under RD-II Projects, 400 are exclusively for landless women (MBSS).

MBSS.

Components of the Programme of MBSS: Formation of Primary Societies, Training, Credit and other support.

(a) Formation of Primary Societies:

It is stated in the Implementation Procedures of RD-11 projects that every year during December-January a list of villages is to be prepared by the Inspectors / Group Organizers in consultation with the Assistant Rural Development Officer (ARDO) and with approval of Upazila Rural Development Officer (URDO) and survey of the villages would be carried out on the basis of a set of questionnaire.

However, the case often is that poor landless women approach the Inspector/Organizer in groups and express the desire to form cooperative society. If these women full fill the eligibility criteria of membership i.e., if they do not have land holding of more than 0.5 acres and are wage labourers, they are considered as potential members of a primary society. For a month these poor women are under observation for their potentiality in income generating activities for which Inspectors make regular visits to their houses. After about a month the group consisting of 20 to 30 members on an average form a primary cooperative society. At this time a meeting is called and in the presence of the ARDO and Organizer a resolution is passed stating that a society has been formed and a name is selected' for it. A set of by-laws is given to the society and each member starts weekly savings of at least Tk.1 and buys a Tk.10 share. The members pay a fee of Tk.5 to become members of the UCCA and they are kept under observation from 1 to 3 months. For the registration of societies there must be 10 members at least, all above the age of 18 years.

(b) Functions of the Society

In conformity with the Cooperative Act 1940 and Cooperative Rules 1942, the MBSS elects a managing committee. The managing committee consists of 6 members, but

provision exists for yearly election. Although all members of the society have equal status, each society elects a Chairperson and Manager from among themselves to regulate the activities of the society.

The Chairperson has the responsibility to conduct weekly meetings, execute the decision of the weekly meetings, conduct the annual general meeting as well as the election to the managing committee. The Chairperson also arranges loans from the UCCA, on the basis of the loan activity plan.

The Managers of the primary society also has specific responsibilities. These include: Recording decisions of the weekly meeting, which are read out for consensus in the next weekly meeting, preparing the identification card of each member with the assistance of the Group Organizer and Assistant Accountant. This card contains the base line data of each member and is updated every year. The cards are given to the members within two weeks of enrollment of the manager society. The manager also prepares the loan activity plan and the loan documents of the members, maintains the books - of account for each collection and expenditure, as well as collects shares, weekly savings and installments of loan with proper vouchers to the payee. It should be mentioned here that in these activities the Chairperson and the Mangers are helped by the Inspectors, Accountant and the ARDO.

The members of the society too have responsibilities of attending the meetings regularly and of cooperating with the Managing Committee for carrying out the activities of the society. The members submit a weekly saving of at least Tk.1 regularly. They buy a share of Tk.10 within three months of enrolment, and are expected to buy one share during July every year. Usually, if a member is unable to buy a share at one time, she pays installment to buy it.

(c) Training

For the innumerable poor rural women who have never attended school, learning in groups or in formal training classes is an entirely new experience. It is considered an

essential pre-requisite for the orientation of the beneficiaries to the objectives of the programme. Training also helps to develop their capabilities so that they are able to perform well the economic and social functions of the project.

Training under RPP is basically of three types:

- (i). Training as catalysts, that is, pre-service training and orientation for selected BRDB staff,
- (ii) Cooperative management training for MBSS Chairpersons and Managers, and
- (iii) Training of the Beneficiaries. Accordingly, training for MBSS and BRDB staff can be categorized under three broad heads:
 - Training for creating awareness;
 - Management training/cooperative formation;
 - Training for skill development and specific functional education.

A comprehensive training schedule of RPP exists which gives in detail categories of trainees, number of trainees, location, duration and types of training courses for the whole year (BRDB, 1984, p 49). The training needs arise from the fact that the project staff must know why they need to train the society, what they want to achieve out of it, what skills the members have and that they lack, what potentials exist for utilizing the skills and what kind of financial assistance they need for the purpose. For the Chairperson and Manager of the cooperative societies management and accounting are emphasized. Members receive training specially in income generating activities such as:

- Production, processing, preservation and marketing of vegetables, fruits and spices,
- Kitchen gardening,
- Bee keeping,
- Livestock –
 - tiny homestead cattle units: beef fattening, goat rearing, milky cows
 - tiny homestead poultry units,
- Handicraft,

- Leather works,
- Sewing, tailoring,
- Paddy husking/muri making,
- Petty trades, and
- Others.

These training which the members receive becomes useful when they start income generating activities. The Chairperson and Managers receive their training weekly, that is every Tuesday, at the Training Centre at UCCA. The information/knowledge that is received here is carried back and given to the members in the next meetings of the society that is held every Monday. The implication of training the Chairperson and Manager is that these two positions are to be held by two different members everyone will have the opportunity to take training in the UCCA on 'these two important aspects of cooperative management and accounting. These members also receive Tk.20 each for attending the training classes every Tuesday.

(d) Credit: Credit Operations:

The credit component under BRDB's RD-II Rural Poor Programme operates under a Banking Plan (BRDB, 1986, p 27) which states in detail the definition of the rural poor, activities that will be financed, the eligibility criteria of the members, the interest structure of the loan, the procedures for obtaining, sanctioning, disbursing of loan and the recovery of credit. This provides comprehensive information on banking activities and gives insight to effective working of the project. Here only those features, of the Banking Plan which are relevant to credit operations of the beneficiaries are discussed.

After the formation of the society, group members in consultation with the Manager, decide on the items they want to invest in. Usually, 5/6 members apply for loan jointly for one kind of item. The members, however, use the loan individually and are also individually accountable for the utilization of loan as well as, for loan repayment.

Loans are taken by members for a one/two/three year period depending on the item for which the money is taken, but no member can take more than Tk.8,000 loan individually. The installments on the loan are expected to be repaid monthly but for the convenience of the members they make weekly repayments to cover the total amount which equals to monthly repayment of the installment. For the credit operation each member of the society keeps two separate books on loans and savings, where details regarding these two factors are written down every week. Other books with information on members/Society's and UCCA credit operation is maintained at the UCCA.

(e) Other Support

Members of MBSS get inputs like seed for vegetable gardens, oral saline, text books for primary classes free of cost and such other benefits from the MBSS. Also there is much scope of interaction with the upazila level authorities through the chairperson and manager when the members transmit their problems and receive information/solutions to problems.

An analysis of the policy, objectives and the activities of the Rural Poor Programme make it evident that a comprehensive institutional framework exists which provides the opportunity for employment and income generation to the landless poor and at the same time seeks to build up the capability of the target group for active participation in the organization and economic activities.

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Chapter Six

NGO Programmes in Rural Bangladesh

Parallel to the government's effort of involving women in the development process through employment and income generation, many non government organizations have taken up programmes for the socio-economic upliftment of poor rural people specially women. These voluntary organizations are required to register with various ministries and government departments. A 1981 inventory by UNICEF listed 236 registered organizations. About 13 percent of these organizations are sponsored by government, less than 2 percent by international organizations and the remainder are privately sponsored. Within the perspective for a concern of women's issues, these agencies differ in supply of inputs, services and administrative managements.

Six broad categories of projects exist for women. These are:

a. Self Help Income Generating Projects:

This is a very popular project, the core activity being income generation, but many such projects have soft components like health, education and family planning. These projects work by forming a group in the village or neighbourhood and by developing women's awareness of their potential. Most of these projects are run by NGOs.

b. Health and Family Planning Programmes:

These projects concentrate mostly on service delivery activities. Some incorporate features that encourage income generating activities for women. From the perspective of women's development, perhaps the biggest success of family planning is that it has reached women. The family planning sector has recognized that it cannot succeed without a strong female orientation and hence a strong female staff. The large number of field workers have been a means of developing female leadership. Success of the family planning goal has given impetus for doing other things to encourage women's development, e.g. fostering employment or education (terestia, C., 1986, p 27).

c. Education and Literacy:

The overall enrollment at the primary level has increased over the years, but the extremely high female drop out rate negates much of the progress. The most promising projects in this area are the 'non formal primary education' efforts which experiment with innovative curricula and different school hours to attract girls whom regular schools have not reached. In this context, adult literacy programmes are adopted to contribute to women's self-confidence by teaching them to write their names.

d. Agriculture Development Projects:

Homestead agricultural activities seek to generate income while staying at home. A large portion of loans provided under micro finance programme are used for agricultural activities such as poultry and livestock rearing and vegetable production in the homestead. BRAC has identified six sectors in which large numbers of low income women can be productively engaged. These sectors are poultry, livestock, fisheries, sericulture, crop farming and social forestry. 2.1 million people have been involved in the poultry and livestock programme. The government has taken up this programme as a model for widespread implementation.

e. The Rural Works Programme and the Food for Work Programme:

These two programmes promote the development of rural physical infrastructures such as roads, bridges, culverts and have considerable potentials for female employment. However, these projects are seasonal and attract the poorest rural women for some time in a year.

f. Rural Industries:

There are few rural industries e.g. the chair industry, the rice mills which provide some employment of women but the number of these industries is small and the impact has not been substantial (Raphael Moreno, 1986, p 16).

Detailed NGO namely ASA, BRAC and Grameen Bank covers the 80% of the NGO programme in Bangladesh (Social Science Review, Dhaka university, 2002, Vol.19, No.

2). The programmes of the NGOs are discussed below respectively.

ASA and its Programme for Rural Poor:

Realizing the need of the day the Association for Social Advancement (ASA) was formed in 1978 with the challenge to create an enabling environment to establish a just society. ASA analyzed the socio-economic condition of the poor and found out that the root cause of their misery was an unjust social structure, where poor are exploited by the rich and powerful. This exploitative mechanism is intrinsic to the social structure. Hence, without bringing a change in the situation no initiative of progress and development would come out more successfully. To change the situation it was essential to mobilize the poor and form their own organization at the grass-roots for involvement in the development process and through promoting their participation in the socio-economic activities the desired objective can be fulfilled.

Philosophy and Vision

The vision of ASA was to create an enabling environment to establish a just society. ASA took up the concept of empowerment so that being empowered the powerless could resist oppression, injustices and establish their right of access to the institutional resources. ASA also included the strategy of counter linkages in its concept of empowerment, which can stand against the linkages maintained by the influential section of the society with the powerful bureaucrats and elite for protection of the exploitative mechanism. Through the counter linkages process ASA aimed to develop an alternative communication network which started with awareness-based literacy. Aiming at to reach the target. ASA chalked out a long-term action plan and started working from the bottom level of the society. It conceptualized that without creating their own organization through mobilization a major achievement would not be fulfilled. So, keeping this in mind it stressed the need for building peoples' organisations through mobilizing the landless rural poor. ASA helps to create people's participation against various injustices and strives to establish their rights through facilitating a continuous process of linkages among groups. Such a well established

communication net-work would lead the groups to become organized and turn into a collective force to resist injustice and protect their rights.

REFORMATIVE PHASE PROGRAM (1985-1991)

The following are the program components of the reformative phase:

Development education for empowerment program:

ASA considers development education as a tool for social change. People without being enlightened by education cannot consciously participate in the development process. To have access to the local resources poor are to become aware of the existing mechanism through development education and conduct collective group action. Through development education ASA aims to improve its group member's skill, knowledge and management capacity for alleviation of poverty.

Through this program ASA tries to build up their awareness and conscientize them to analyse the causes of poverty and overcome their fatalistic views about life

Credit program for income generation:

It is found that in rural areas poor people borrow money from their rich relatives, neighbours, moneylenders, business men and others at the time of need. They get money through mortgage of assets, landed property or through commitment of paying high and compound rates of interest. Ultimately they have to lose ownership of their valuable assets to get rid of their debts. The rate of interest against non-institutional credit extended by the moneylenders is sometimes fixed at 120 per cent per annum. The poverty stricken rural inhabitants find no other alternative than to borrow money at an exorbitant rate of interest. Moreover, in the rural areas there is also a practice of repayment in the form of labour. Due to this the bonded labourers cannot do other work to liberate themselves from the bondage.

Realizing the situation, ASA decided to implement a credit program on an experimental basis to help the poor to increase their income. The program was started in 1987 to rehabilitate the cyclone and flood affected people in some working areas of

ASA. Afterwards, it was expanded in a few working areas for self-employment creation and to help them come out from the clutches of the moneylender. The group members are encouraged to create savings and implement income generation activities with credit received from the organization. ASA's credit is not only for financial help but also for developing a process of total empowerment. Through the credit program the rural poor can make a source of additional income and contribute to their family expenses. Self-employment creation and increased income provide mental stability to participate in the development education class and initiate collective group actions against all social injustice to protect their rights.

Along with individual credit, ASA emphasized collective enterprise. Though collective economic scheme of owning and managing are not within Bangladeshi culture, yet with help from the NGOs many groups started that type of activity.

Women's development:

Due to the existence of a oppressive socio-economic structure both men and women in rural Bangladesh are deprived of their rights. But women are comparatively more deprived than men. In male-dominated society the women are the victim of double exploitation. Women get a lower wage rate and their status is considered as lower than men in the society. Thus, they are deprived of their rights in the family as well as in the society. They have no control over the family income and this makes them subordinate to their male counterpart. Their participation in decision making and freedom of choice are denied. For this, they have little access to feeding, treatment facilities, etc. They suffer from malnutrition. About 60% of the families in rural Bangladesh suffer from malnutrition.

On realizing the miserable condition of the deprived rural women ASA includes the issue of women's development program to make them aware of their social status and empower them to protect their rights. It is conceptualized that through mobilization, adult literacy awareness education and conscientization. The women would become competent to identify and analyse the issues and collectively fight against all

deprivation.

For women's development ASA aims at imparting appropriate skills for promoting self-mobilization and to take collective action against oppression and harassment. It also strives to provide them with health and nutrition improvement education.

ASA further decides to facilitate income generation activities to promote their participation in family income.

Health Program :

As health is one of the basic needs ASA considers the necessity to extend health facilities to the door-steps of the common people. The existing health service is quite inadequate for the rural inhabitants of Bangladesh. Although there are thana health complexes or rural health centres they cannot fulfill the requirements of the vast rural population. The bureaucratic structure of those health delivery centres does not allow the poor to get access to them. Only a negligible percentage is benefited by the existing health infrastructure.

Analysing the situation and considering the need of the grass-roots communities ASA includes a health program in its integrated approach. ASA's health program has three components:

- i) Primary health care
- ii) Nutrition improvement
- iii) Traditional Birth Attendant (TBA) training

Human development training:

Training is regarded as a powerful instrument to empower the powerless. Through training the poor become aware of their socio-economic situation. They develop skill to analyze the exploitative mechanism and become able to identify their friends and foes. Participation in need-based training on various issues makes them capable of reacting against social injustice and protecting their rights.

ASA consider human development training in its program package. To develop the skill and build-up capacity of the staff and the targeted beneficiaries different types of

training courses have been designed. The newly recruited staff are given a pre-service orientation course and others get on-the-job training on different need-based issues of development, such as IGP, health, education, gender development, etc. The targeted beneficiaries of grass-roots level are provided with group management and leadership development training to make them capable of operating income generation activities properly and conducting collective group actions to protect their rights. ASA's training program is for developing the desired knowledge and attitude of the workers and beneficiaries to enhance the participatory process of development (Md.Shafiqul Haque Chowdhury, 1994, p 6-46).

Savings and credit for income generation in a cost-effective manner :

During this phase, savings of the group members are mobilized and kept with ASA for proper financial management. Small savings accumulated together provide an opportunity of further lending among the poor for providing benefits to greater numbers of poor without depending on outside financial assistance. Regular savings of group members is encouraged. During this phase another element has been integrated, which is credit. All group members are entitled to get credit within 3-5 month's time period. Credit can solve the vital problem of the poor. Generally, poor people are indebted to moneylenders, either for productive or for consumption purposes. Hence, to solve the vital problem ASA started to specialize in a savings and credit program for quicken the economic development of the poor, with the cost borne by the poor in the form of a service charge. All these components are discussed in the following sections.

Microfinance program:

Members generally form a group of, 15-30 women, with an average number of 20 in each group to get general loans. Group liability is absent in ASA's credit programs and the individual client is responsible for delinquency. ASA provides collateral free loans to its members.

Small Loan Program (Female)

This loan is generally for the poor women and the amount differs considering their

geographical location. Women members of Union level are provided Tk.5,000 in Upazila/Thana Sadar Tk.6,000 to Tk.7,000 in District or Divisional Sadar Tk.8,000 to Tk.10,000 as the initial loan. Tk.15,000 to Tk.20,000 may be provided to the 20% members of the divisional areas if they are eligible for this. Tk.1,000 to Tk 5,000 is allowed as yearly Increase.

ASA had 184,410 groups with 4.10 million members at the end of 2006 under this program. The amount of loan disbursement during the year was Tk. 32,365 million. The realized amount was Tk. 30,204 million with the outstanding amount Tk. 16,370' million among 3.87 million borrowers. The recovery rate

Small Loan Program (Male)

This loan is for the husband/guardians of the female members of the small loan program. This loan is provided as the additional assistance to the respective family. There are different sizes of this loan. It may be generally from Tk1, 000 to Tk.3, 000. Loan disbursed in 2006 was Tk.2,576 million. The realized amount was Tk. 2,106 million, with an outstanding amount of Tk. 1,111 million among 828,494 borrowers. The recovery rate was 98.64% .

Small Business Loan Program

This program is for the members having small business. Tk.15,000 to Tk.50,000 is the starting amount in this program with an increase of average Tk.5,000 per year. The number of members under this program reached 226,208 by the end of the year 2006. An amount of Tk. 4,345 million was disbursed as loan to 217,575 borrowers, while the realized and outstanding amounts were Tk. 3,447 million and Tk. 2,308 million respectively. The recovery rate was 99.81%

Small Entrepreneur lending (SEL) Program

This program is introduced with the objective to help the small and emerging entrepreneurs running their business well along with creating employment opportunity for the very poor. Initial loan under the SEL program ranges from Tk.30,000 to Tk.2,00,000 with terms of 1 year, 1.5 years or 2 years.

At the end of 2006, there were 23,981 clients under the SEL program of ASA. The total loan disbursed through this was Tk. 1,348 million, with Tk. 898 million realized and Tk. 858 million outstanding. The recovery rate was 99.04%. The financial analysis of ASA is given in the table-12:

Table-12: Year wise Financial Analysis of ASA

Particulars	2004	2005	2006	2007
No. of Branches	1965	2291	1931	3333
Total No. of Groups	137,091	178,904	204,938	239,695
No. of Members (in million)	3.00	5.99	6.46	6.66
Yearly total loan disbursed (in million)	24,024	33,082	41,312	48,374
No. of loans disbursed (in million)	3.20	4.64	5.56	6.10

Source: Annual reports of ASA

ASA Flexible Loan Products

These programs are especially for the poorest and the most distressed clients. Duration and repayment systems of this loan are reasonable, as the recipients are the deprived sector of the country.

Hardcore Poor

The range of this program is from Tk. 1,000 to Tk. 5,000 and the flexible repaying installment is monthly/bi-monthly/yearly. This program is introduced to serve the poorest people of the remote and poverty affected areas of Nilphamari, Gaibandha, Kurigram, Tangail, Mymensingh, Netrakona, etc.

In 2006, ASA had 198,417 clients in the hardcore poor program. The loan disbursement was Tk. 568 million, with Tk. 490 million realized and 290 million outstanding. The recovery rate was 99.48% in this program.

Business Development Services (BDS)

Many clients fail to repay the loan in spite of willingness due to scarcity and extreme poverty. They are the worst victims of natural disasters like tornado, flood, river erosion, heavy rain, drought, etc. ASA provides supplementary loans to these members to continue the income generating activities (IGA). Loan size for the program is maximum Tk.4,000.

ASA had 9,127 clients in 2006 under this program and it disbursed Tk. 30 million to them. The outstanding loan amount was Tk. 14 million. The recovery rate was 93.99%.

Short-Term Loan

This program was introduced in December 2005 to ensure the Small and Medium Entrepreneurs' urgent need as well as to ensure proper utilization of Institution's Idle fund. The range of this loan is from Tk. 25,000 to Tk.1,00,000 and duration is three months (one or two months also allowed). Repayment of the loan is done through monthly installment/at a time payment with 12% service charge. In 2006, Tk. 50 million was disbursed among 488 members and the balance was Tk. 20.78 million.

Flood & Rehabilitation Programme

This loan is for the members who are affected by flood and other natural disasters like earth-quake, tornado, etc. This loan is interest free and for long-term.

During the year 2006, ASA disbursed Tk. 1.23 million through its rehabilitation program among 2,646 borrowers and at the end of December '06 the outstanding amount of this loan was TK. 1.19 million.

Education Loan

The main objective of this program is to help the group members to keep continue their children's education especially in time of depositing examination and admission fees. Loan size for the program is Tk.2,000 to Tk.3,000 Tk. 29.39 million was distributed in 2006 among 19,053 students (members' children) and the outstanding amount was Tk. 23 million. The rate of recovery of this loan is 99.79%. The rate of repayment and operational cost are given in the below table-13:

**Table-13: Year wise Loan Repayment rate, Operational Cost, Self Sufficiency of
ASA**

Particulars	2002	2003	2004	2005	2006
Rate of Repayment (%)	99.96	99.95	99.88	99.88	99.86
Cost Per Taka Lent	0.033	0.032	0.037	0.033	0.041
Operational Self Sufficiency (%)	230.86	265.46	244.56	175.24	252.22
Financial Self Sufficiency (%)	154.90	175.07	158.51	169.75	166.73

Source: Annual Reports of ASA

ASA Savings Programme

ASA maintains two types of savings programs namely mandatory and voluntary. The mandatory savings is taka 10 per week for the client of small loan. They are also allowed to deposit their voluntary savings. Members are also allowed to withdraw their savings whenever they are willing. ASA has been successfully operating both the mandatory and voluntary savings programs for years. Opportunity of withdrawing the savings shields the poor during the rainy days. On the other hand, saving mobilization also helps the institution to be sustainable as it is also used as the revolving loan fund.

Mandatory Savings:

Mandatory savings differ considering the loan product-Members of Small Loan Program and Small. Business Program have to deposit Tk. 10 and Tk, 20 respectively in a week. SEL program does not demand savings from Its clients. In flexible products, mandatory savings amount Is Tk. 5-10 only.

Voluntary Savings:

Members are also allowed to deposit savings as voluntary along with the mandatory savings. They can withdraw up to Tk. 500 (rural) and Tk. 1,000 (urban) in their weekly group meeting. They come to the branch office, if the amount is more. Members are

doing well in mobilizing this savings. In 2005, the balance was 3,036 million, whereas the balance has been recorded as Tk. 3,408 million at the end of 2006.

Long Term Savings (LTS):

Long Term Saving Is also essential for the poor to shape their future well and to meet sudden needs. But they are not welcomed in the formal banking system for doing this. Considering this, ASA introduced this program to assist the poor further. Members are allowed to deposit Tk. 50-500 under, this program for the duration of 5/10 years They are al allowed to close_this account, with proper interest rate, anytime they_are willing. Otherwise, they win get the mature amount. At the end of 2006, the balance of LTS was Tk. 238 million. The year wise savings deposits are shown in following table -14:

Table -14: Year wise Savings Deposit (Taka in million)

Particulars	2002	2003	2004	2005	2006
Mandatory Savings	1,494	1,826	2,173	1,404	1,892
Voluntary Savings	1,010	988	655	1,632	1,516
Long term Savings	-	-	--	-	238

Source: Compiled from Annual Reports of ASA

Table-15 : Financial Source, Income and Expenditure in 2006 (Taka in million)

Funding Source	Amount	Income	Amount	Expenditure	Amount
ASA's Own Fund	13,981	Service Charge	5,412	Personnel Expenses	1,462
PKSF Loan	1,013	Bank Interest	158	Office Expenses	232
Members Savings	3,647	Membership Fee	20	Financial Cost	486
Members Security Fund	4,614	Others	50	Inputed Cost	1,272
CORDAID Loan	117	-	-	Loan Loss Provision	62
Loan Insurance	345	-	-	-	-
Debt Management Reserve	597	-	-	-	-
Others	297	-	-	-	-
Total	24,611	Total	5,643	Total	3,514

Source: Annual reports of ASA

ASA Insurance Program

Insurance is very essential to face the risk/danger specially the unexpected one. Like others the poor also need this for their further protection. Insurance facility is available in ASA for its group members. These are of two kinds: (i) Loan Insurance (ii) Security (Mini Life Insurance) Fund.

Loan Insurance

This program has been introduced as an assurance of security to the inheritors of the member's family in case of the member's sudden death. The outstanding loan is adjusted in full as the insurance benefits if a member dies with outstanding loan.

In 2006, ASA made the adjustment or provided payment of Tk. 31 million to the families of 7,907 deceased group members.

ASA Security Fund

Member's Security Fund (Mini Life Insurance)

This is a security fund for the members. If a member dies, inheritors of the deceased members get six times of the deposited amount. Otherwise, if the insurance becomes mature members get it back with proper interest.

ASA cleared payment of Tk. 20.88 million to the families of 6,203 deceased group members at the end of 2006.

Male Small Member's Security (Mini Life Insurance) Fund

This program is for the husband/guardians of the members. This product has been introduced to support the members' family further. If the husband/guardian dies, the member gets three times of the deposited amount. Otherwise, the mature insurance is returned with proper interest. In 2006, ASA paid TK. 7.70 million in the payment among 6,605 members of the programme. Year wise claim payment of ASA is given in the table below:

Table-16: Claim Payment of ASA

Particulars	2004	2005	2006
Family Numbers	3,506	4,539	7,907
Claim Payment (in million)	23.88	25.66	31.00

Source: Compiled from Annual Reports of ASA

Institution building at grass-root level through development education:

Economic development among the poor, especially lending among the poor, is a recent trend in developmental efforts. Individual lending does not prove successful. Group lending among the poor is advantageous in many respects, such as group pressure, attending in one place regularly, lower cost of lending and learning from others. ASA conducts weekly development education among members for their social development, which ultimately helps in accelerating the economic development of the poor.

Selections of members, fixation of savings amount, who will get when, action against default, are all decided by the group. Hence, institution at the grass-roots played a vital role in the savings and credit program.

Creation of alternative leadership:

New leadership has been built because of group formation and group management. Group chairpersons, group secretaries and treasurers are elected from amongst the members. Groups are managed by these officials. Gradual education and practice makes them good leaders to manage their affairs. This is creating an alternative leadership in the rural areas.

BRAC and its Rural Development Programme:

Through its years of struggle against chronic deprivation, hunger and injustice, Bangladesh has been home to many innovations in tackling poverty. BRAC, a development organization founded by Fazle Hasan Abed in February 1972, soon after the independence of Bangladesh, has acted as both the initiator and catalyst for many such innovations and change. Their initial focus was on assisting the refugees returning from India to newly independent country. In 1973, they broadened their focus to long term sustainable poverty reduction.

Over the course of their evolution, BRAC has established itself as a pioneer in recognizing and tackling the different dimensions of poverty. Their unique, holistic approach to poverty alleviation and empowerment of the poor encompasses a range of core programmes in economic and social development, health, education, and human rights and legal services.

Today, BRAC is the largest southern NGO and employs more than 100,000 people, the majority of which are women, and reached more than 110 million people with their development interventions in Asia and Africa.

Their mission is to work with people whose lives are dominated by extreme poverty, illiteracy, disease and other disadvantages. With a holistic approach, they strive to bring about positive changes in the quality of life of people who are poor. BRAC achieve its mission by:

- Working with the poor, especially women and children;
- Engaging in multifaceted development interventions;
- Striving to promote positive changes in quality of life;
- Working towards attaining socially, financially and environmentally sustainable programmes;
- Actively promoting human rights, human dignity and gender equity;

- Helping to shape national and global policies on poverty reduction and social progress;
- Fostering the development of human potential;
- Offering professional development opportunities to their staff;
- Encouraging commitment to the goals and values of the organization.

From the time of its modest inception in 1972, BRAC recognised women as the primary caregivers who would ensure the education of their children and the subsequent inter-generational sustainability of their families and households and has thereby been committed to the empowerment of women and education and health of children. Its comprehensive approach combines Microfinance under BRAC's Economic Development programme with Health, Education and other Social Development programmes, linking all the programmes strategically to counter poverty through livelihood generation and protection. While BRAC believes that micro credit is an important tool in breaking the cycle of poverty, it also places equal emphasis on training its members in income generating activities and facilitating their linkage with consumer markets. Instituting linkages between producers and consumers, BRAC has assisted in the entire process of income generation, juxtaposing itself so as to counter market failures and make it possible for the poor rural producers to be linked to the market for sustainable livelihood.

BRAC operates on the ethical principles and practice and has maintained high levels of transparency in all its operations since it was established. BRAC has been able to maintain an unblemished reputation over the past three decades. The same principles of ethics and integrity that form the supporting pillars of all its activities whether of large scale or small, are also enforced in the organisation's policies and practices. BRAC has formed important links with the government over the years, facilitating the emergence of other NGOs in Bangladesh and has expanded into an organisation operating on a national scale, side by side and in partnership with the government, other NGOs and organisations and contributing to 1.14% of the country's GDP. With an annual budget

of US\$245 million, around 77% of which is self financed, BRAC has established itself nationally and internationally as a symbol of innovation and dynamism, always ready to experiment with innovative ideas. As a recognition of BRAC's dedicated work for the poor, BRAC received the Gates Award for Global Health and BRAC Founder and Chairperson was honoured by the UNDP Mahbubul Huq Award for Outstanding Contribution in Human Development.

Its programmes have been replicated in about a dozen countries including Africa and the Middle East. In 2002, BRAC was registered in Afghanistan to rebuild the ancient country that had sustained decades of conflict and war. Since then BRAC has expanded to 20 out of 34 provinces, providing services in micro finance, health, education, income generation, and small enterprise development. The programme takes the best practices of BRAC in Bangladesh and tailors its initiatives according to the needs of the Afghan people. At the end of 2004, BRAC Afghanistan had 2184 staff, of which 2033 were Afghans.

In 2005 BRAC was registered in Sri Lanka to help the country back on its feet after it was hit by the recent, devastating Tsunami.

Hard Core Programme(Economic)

BRAC Economic Development Programme provides the cornerstone for all of BRAC's development work. It uses a participatory, peer supported and multisectoral strategy to offer poor rural women the skills and opportunity to achieve sustainable improvement in their livelihoods, and attain dignity and self-reliance. This programme covers microfinance, institution building, income generating activities and programme support enterprises.

Village Organisations

BRAC believes that a common platform created and owned by the poor themselves is a crucial prerequisite whereby the poor can make themselves count in the development process. The Village Organisation (VO) is an association of poor, landless people who

come together with the help of BRAC to improve their socio-economic position. The VO promotes a structured organisation of the rural poor with particular emphasis on women's participation. The main goal of the VO is to strengthen the capacity of the poor for sustainable development and enable the poor to participate in the national development process. The VO is also the link between rural people and BRAC.

Microfinance:

Giant Steps Against Poverty

Bangladesh is characterised by a high level of poverty accompanied by low productivity activities. Because they cannot provide collateral and typically deal in small denominations of money, the poor are denied access to the formal banking system, and are thus deprived of the facilities to borrow, save and invest in productive activities. In addition, moneylenders from the informal credit markets charge very high interest rates restricting poor people's access to credit earnings.

Making credit available, especially to the rural poor is therefore, considered an essential strategy in reducing income poverty. Launched in 1974, BRAC's Microfinance Programme aims to:

- Make credit available to poor women, especially in rural areas
- Provide credit at a reasonable price
- Involve poor women in income generating activities through credit provision
- Promote the economic development of the country by increasing the income level of the rural poor
- Operate self-sustaining credit activities.

Credit operations are carried out through a Revolving Loan Fund (RLF). This RLF consists of retained earnings, Donors' funds, group savings, loans from banks and PKSF. Loans realised are credited to and form a part of the RLF for extending further credit. This process of lending, recovery, and further lending ensures that the credit

facilities are eventually available to all VO members. A 2% loan loss reserve is kept in order to cover the risk of default loans. Frequent borrowing and payments allow the borrower to take higher loans.

Microfinance Coverage

The Microfinance Programme in total covers all 64 districts of Bangladesh with its 142,117 Village Organisations.

Savings

Savings are a part of income not consumed immediately in favour of the future. An important part of the credit operation is the collection of savings. BRAC's experience shows that the regular savings of a VO indicates a better discipline in VO credit operations. From the member's point of view, savings represent an opportunity to earn interest, which they cannot enjoy from the formal market or regular financial institutions. Savings opportunities with BRAC provide members with funds for consumption, children's education and other investments. It also provides security for old age and serves as a contingency fund during natural disasters. A VO member can save in three ways:

Own Savings: On average, they are required to save a minimum of US 10 cents (Taka 5) every week.

Compulsory Savings: When they take loans, it is mandatory that they deposit 5% of the loan amount into their savings account. The interest rate for the savings is 6%. Normally borrowers can withdraw their savings anytime.

Current Account Savings: BRAC has recently introduced Current Account Savings that bear no interest but allow the group members to make unlimited withdrawals. This has the following features:

- Convenience: BRAC Area office is convenient to all members for depositing into their current accounts.
- Liquidity: Members can withdraw any amount of savings from these accounts at any time.
- Safekeeping: BRAC Area Office is a safe place for keeping savings instead of in their houses.

UNNOTI (Microenterprise development for marginal farmers)

UNNOTI members are those who have more than one acre of land and are involved in farm and non-farm enterprises. UNNOTI borrowers are required to attend weekly meetings with BRAC. Loan sizes range between US\$ 166-833 with an interest rate of 15% flat. 12 and 18 monthly loan products must be repaid in equal monthly installments. Through UNNOTI BRAC provides support mostly to the marginal farmers who own more than one acre of land.

PROGOTI (Small enterprise development for businesses)

This programme aims to provide larger loans to the BRAC and non-BRAC micro entrepreneurs to develop and finance their own business. PROGOTI borrowers are required to open a bank account in order to receive the loan. Loan sizes range from US\$ 20,000-300,000 with an interest rate of 15% flat. 12, 18 and 24 monthly loan products must be repaid in equal monthly installments.

DABI (Poverty alleviation for landless women)

DABI members are those who own up to one acre of land (including homestead) and sell their manual labor to earn their living. Any BRAC Village Organisation member is eligible for DABI loan. Loan range from US\$. 50-500 with 15% interest flat. Loans are payable over one year through 46 weekly installments.

Microfinance for STUP Members

In addition to the IGA trainings provided to the Specially Targeted Ultra Poor (STUP) members, at the end of 24 months' close supervision of the STUP model, they are

brought under the microfinance scheme so that they can get continuous access to financial assistance for their businesses. This is a crucial part of their graduation to the mainstream development programme.

Income Generation:

While BRAC believes that micro-financial services are necessary to help break the cycle of poverty, it places equal importance on micro-enterprise development services to maximise the return obtained by the poor. Unlike standard business development programmes, which offer some mix of generic training and marketing services, BRAC has developed an integrated sector specific approach to enterprise development for the poor.

BRAC has identified six sectors in which large numbers of low-income women can be productively engaged at or near their homes: poultry, fishery, livestock, sericulture, agriculture, and agro forestry. For each of these sectors, BRAC has developed an integrated set of services, including training in improved techniques, provision of improved breeds and technologies, on-going supply of technical assistance and inputs, monitoring and problem solving as needed, and marketing of finished goods.

Poultry and Livestock

In Bangladesh approximately 70% of landless rural women are directly or indirectly involved in poultry rearing activities. The Poultry and Livestock Programme is composed of several components: poultry and livestock extension programme, poultry farms and hatcheries, feed mills and feed analysis laboratories, bull station, and the disease diagnosis laboratories. To date, 2.11 million people have been involved in this programme. The key people under the poultry and livestock extension programme are i) Poultry and Livestock Extension Workers ii) Chick Rearers iii) Key Rearers iv) Cage Rearers v) Broiler Rearers vi) Egg Collectors vii) Model Cow Rearers viii) Model Goat Rearers and ix) Artificial Inseminators.

BRAC started its livestock programme in 1983 to protect livestock from disease by developing skilled village level para-veterinarians, and improving local cattle breeds by providing credit and appropriate technical support. These measures are expected to increase the productivity of the livestock sector, and provide a steady source of income for the landless. The government has taken up BRAC's livestock development model for widespread implementation. The objectives of the poultry-livestock programme are to create employment opportunities and to increase the beneficiaries' income within a short period of time.

Fisheries

BRAC Fisheries Programme started in 1976 as one of the employment and income generation programme under BDP, and has developed into one of the most promising income generating activities for rural women who constitute more than 90% of the total participation in the fisheries programme.

BRAC Fisheries Programme has the following components:

- Pond Aquaculture Development and Extension Programme
- Inland Open Water Fisheries Development Programme (FFP and CBFM-2)
- BRAC Fish and Prawn hatchery and Brood Fish Development Project

Pond Aquaculture

This activity is considered as a family based activity, and women normally spend 10-15% of their total daily working time. Pond aquaculture is supported with field based training, credit, essential inputs supply and regular follow-ups.

Inland Open Water Fisheries Development Programme

BRAC is currently involved with two open water fisheries management projects of Department of Fisheries, funded by international donors:

- Community Based Fisheries Management Project (CBFM)
- Fourth Fisheries Projects (FFP)

The goals of these projects are to promote a more equitable distribution of fishery benefits through ecologically sustainable use of open water fisheries.

BRAC Fish and Prawn Hatchery and Brood Fish Development Project

BRAC has established eight fresh water and four saline water hatcheries in nine locations for producing environmentally safe, quality fish and prawn seeds. Two more hatcheries, one sea based and one Tilapia, are under construction. The quality of fish seed, now producing in 500 public and private hatcheries in Bangladesh, has deteriorated considerably mainly because of the non-availability of quality brood fish. To produce and supply quality brood fish, BRAC established 'Brood Fish Development' centre at Sreemangal over 75 acres of land. Bangladesh Fisheries Research Institute is providing technical support to the project.

Social Forestry

BRAC's social forestry programme, launched in 1988, increases awareness about the necessity of planting trees in rural areas, creates a sustainable supply of high quality seedlings, and reduces the adverse environmental effects of deforestation while creating income and employment opportunities for rural women. BRAC aims to bring all available land in the rural areas (homestead, roadside, embankments, marginal fallow) under tree cover with the active participation of the rural poor.

The key components of Social Forestry programme are: i) Horticulture Nursery ii) Grafting Nursery iii) Agro forestry. BRAC started the nursery programme to supply good quality seedlings locally. Nursery workers are given training by BRAC. Each nursery is on 7-10 decimals of land and produces 10,000 seedlings annually. A grafting nursery has been set up to meet the increasing demand for HYV seedlings. The grafting project is based on the asexual propagation of fruit trees. BRAC launched an agro forestry project on degraded private and government khas land in 1991. The purpose of the project is to produce wood, fuel, fodder, food, fruit and vegetables from the same plot. The agro forestry programme encourages women to create plantations in which

agricultural crops are mixed with trees so that income is maintained through the short, medium and long term.

Agriculture Extension Programme

BRAC's agricultural extension programme promotes the nutritional and income status of households by increasing the agricultural production of VO members through technology transfer. The VO members who have less than 0.5 acres of land receive training, technical support, inputs, and access to BRAC's microfinance to invest in farming. BRAC's agricultural extension activities can be broadly categorised into two components: i) Vegetable Cultivation ii) Crop Diversification (rice, maize, wheat, cotton, and sunflower cultivation). The vegetable cultivation programme targets poor rural women. Interested VO members with suitable land are given three days training on vegetable cultivation. Crop diversification contributes to increased agricultural productivity. Maize is used for poultry feed, and as the number of commercial poultry farms in the country increases so does the demand for maize. Sunflower cultivation is also being undertaken, and is profitable. To increase the production, BRAC established a modern soil testing laboratory having a capacity of 4,000 soil sample per year.

Sericulture

Sericulture is a labour intensive agro-industry. It has the potential to link rural producers with urban markets, and provides an opportunity for the transfer of money from the urban rich to the rural poor. BRAC's purpose in promoting sericulture is to provide income-generating activities for poor, landless women. The main components of BRAC's programme are: a) sapling production, b) silkworm seed production, c) mulberry cultivation (roadside, homestead and bush), d) silkworm rearing, e) reeling, f) weaving and g) marketing. Other components of the sericulture programme include raw silk production, cocoon production, DFLs production unit, silk seed production centre, sericulture resource centre (SRC), and reeling centre. At present, BRAC is operating 18 silk seed production centres, 6 sericulture resource centres, and 3 reeling centres. The Sericulture Resource Centre provides practical training to rearers on

mulberry cultivation and silkworm rearing. In 2004, there were 7875 silkworm rearers, and 1.08 million Disease Free Laying (DFL) silkworm eggs were distributed.

Education Programme:

BRAC has developed its education program through a process of evolution since its inception in 1985 as non formal education collaboration with the government of Bangladesh which aims at eradicating illiteracy and achieving education for all by providing basic literacy, numeracy and social awareness to the poorest rural children and providing education to the children of the poor families with special emphasis on girl for creating equal opportunities for with boys and girls. The program complements the universal primary introduced NFPE program in 1985 with a view to. The objectives veiw to 1) assist the government in its efforts to disseminate primary education; 2) reduce illiteracy; 3) develop children’s interest in continuing to learn through co-curricular activities. In 1999 it recognized its education activities under Education Program complying with the above objectives in course of time the NFPE has become a composite program in association with some other allied program activities as shown in the following table -17:

Table-17: Non-formal primary education (NFPE)

SL. NO.	Program Components	Year	Activities
1.	NFPE Model BEOC Model	1985	Primary education to the children of poorest families ages 8-10 Primary education for children 11-14
2.	Contemned Education	1995	Libraries
3.	Adult Literacy	1995	Adult education
4.	Others	1998	Running non-functioning governments primary school, establishing primary school.

Source: Annual Reports of BRAC

In order to realize the objectives, BRAC operates NFPE model for children between ages 8-10 and at the same time another Basic Education for older children (BEOC)

model for children between 11-16 years who have either never been to school or have dropped out. Year –wise picture of NFPE is shown in the following table -18:

Table-18: Continuing Education Program of BRAC

SL. NO.	Heads	1997	1998	1999	2000	2001
1.	NFPE Model	5640	6313	7169	7030	6500
	BEOC Model					
2.	Contemned Education	99,000	202,543	215,070	210,900	275,488
3.	Adult Literacy	175	285	450	470	570
4.	Others	-	139,581	202,581	212,350	1,761,290

Source: Compiled from Statistics available in the Annual Reports of BRAC (1997-2001)

Table-19: Education Program of BRAC in 2007

Particulars	Number of School	Students	Girls/Women
Pre Primary School	20,140	562,652	66%
Primary School	32,000	9,84,440	65%
Education for Indigenous Children	2250	57,000	--
Continuing Education			
Gonokendros	1569	51,683	54%
Mobile Libraries	494	20,111	68%
Children with special needs	--	28,144	--
Adolescent Development	8,660	257,000	--

Source: Annual Report of BRAC, 2007

BRAC is now running full primary school. The government of Bangladesh handed over 67 non-functioning community schools to BRAC in 1998. To replicate its NFPE model

it has also undertaken Education Support Program (ESP) for providing technical and conceptual supports along with human resources to other NGOs.

Health and Population Programme:

Evolved through some distinctive phases Health and Population Program activities were always the integrated part of BRAC efforts since its inception. BRAC developed a board-based approach to addressing health, nutrition and reproductive problems of the rural people in 1994 under its Health and Population Program (HPP). This program aims at attaining “ Sustained impact through the reduction of maternal and child mortality and morbidity fertility and the improvement in the nutritional status of children, adolescents and women.”(BRAC Rural Development Report 1990)

BRAC has made some remarkable contributions in the field of community health services. The decade long (1980-1990) Oral therapy Extension Program (OTEP) is perhaps the revolutionary one through which BRAC introduced across the nation. Oral Rehydration Therapy (ORT) constituting molasses saline which very simple and effective treatment against diarrhea. Following the positive impact of OTEP, BRAC under took child survival program in 1986 which with other activities also included training for Traditional Birth Attendants (TBAs) and expanded program on Immunization. In early 1990, BRAC started its Women Health and Development Program (WHDP) to ensure “safe motherhood, contraception, nutrition, treatment and the cure of a large percentage of tuberculosis (TB) cases and other Acute Respiratory Tract Infections (ARI), development of methods to address the reproductive needs of women, treatment of childhood diseases and promotion of the use of safe water and sanitation practices(Brac Rural Dev. report)

However, under its HPP BRAC is now implementing four major programs with specific characteristic, named as : (1) Reproductive Health and Diseases Control (RHDC) (2) Health and Family Planning Facilitation Program (H&FPFP) (3) Nutrition Facilitation Program (NFP) and (4) Essential Health Care (EHC). RHDC provides

services in comprehensive and integrated manner for reproductive health and control of infectious disease: H& FFP offers necessary management and training support to the national Integrated Health and Population Program (NIPHP) implemented in collaboration government USAID and other NGOs NFP is also a collaborative project with government. It provides intensive health and nutrition education to the people with special reference to pregnant and lactating women and mothers of children under two years of age. The EHC provides a package of services including “ provision of temporary family planning methods, provision of basic curative care by Shastho Shebekas (SSs), provision of latrines and tube-wells for safe water and sanitation, health and nutrition education. HIV/AIDS awareness in the community and mobilization for immunization.

The Shastho Shebikas (SSs) or village health volunteers deliver these services. Besides these recently BRAC has also established BRAC Health Centres (BHCs) to offer secondary level clinical services including health promotion and prevention care. The statistics of Maternal, Neonatal and child Health is given in the table -20:

Table-20: Maternal, Neonatal and child Health of Brac.

Particulars	2005	2007
Contraceptive prevalence rate	56%	62%
Natal Care Service	43%	85%
Delivery by trained personnel	17%	53%
Post natal care Visit	28%	75%
Child immunization coverage	51%	92%
Colostrum feeding	58%	95%

Source: Annual Report of Brac, 2005-2007

The above table presents a picture of the wide coverage of BRACs Health, Nutrition and Population Programme. For making the whole programme effective BEAC provides necessary training to the actors involved in programme implementation.

Social Development:

BRAC began its social development programme in 1977. We aim to empower the poorest people by increasing their human, social and political assets so they are aware of their rights, can claim their entitlements and resist exploitation. Our social development programme runs community forums through which poor people are made aware of their rights, can claim their entitlements and resist exploitation. These forums and village committees help strengthen the voice of poor women and poor communities - they become active citizens and leaders in setting the agenda for change that is so urgently needed at all levels if poverty, injustice, and inequality are to be redressed. They also create shared bonds between the wealthy and the poor in the community - bring men and women into joint leadership roles together and challenge out of date hierarchies and prejudices.

Gram Shobha (Issue Meeting)

Gram Shobha, also known as Issue Meetings, are the congregation of VO members who meet once a month to discuss social and economic issues that affect their day-to-day lives. Issues related to social injustice, health, education, discrimination or violence against women and other relevant topical issues are discussed. The main goal of these meetings is to create a bond of solidarity between the women in the VOs and to ensure that the women, as well as BRAC staff, know what is happening in each other's lives. This is a forum where women can discuss and share many of their personal problems and seek the advice of their peers. All Programme Organisers of the area and branch offices facilitate these meetings.

Polli Shomaj

The Polli Shomaj is a ward level organisation, made up of representatives from several Village Organisations and external poor members. BRAC initiated this organisation in 1998 which was meant to complement the Government's initiative to set up local government bodies at the Ward level. BRAC's federations are unique in that they have an all women membership. These new groups are part of BRAC's attempt to re-focus on social mobilisation efforts and to strengthen local level institutions.

The main objective of Polli Shomaj is to give a political voice to poor women and therefore ensure that their interests are represented in local level bodies (government, or local groups such as bazaar, school or mosque committees). Polli Shomaj also mobilizes government resources such as Vulnerable Group Development (VGD) cards, old age pension cards, Khash land and ponds, roads and embankments. So far, Polli Shomaj groups have addressed issues such as illegal divorce, dowry, under-age marriage, polygamy, corruption and injustice within the community. Polli Shomaj members are also participating in greater numbers in resolving social conflicts through local arbitration (Shalish), and playing an active role in lobbying the Union Parishad for various benefits (VGD cards, old age pension). In the 2002 Union Parishad election, 3,945 Polli Shomaj members contested.

One of the major achievements of the PS groups is the creation of a new cadre of women leaders among the poor. By providing them with various types of leadership training and exposure in different forums (in their own groups, in wider BRAC forums and in community forums), these women are becoming capable of providing leadership within their groups and in the community in general. It is also worth emphasising that it is still unusual for women to assume such formal leadership positions within the community (unless it is for NGO credit groups) and therefore this is a new area where BRAC has been able to change gender roles and divisions of power to some extent.

Union Shomaj

In order to have a people's organisation capable of lobbying the Union Parishad and accessing distributed government resources, BRAC has been actively considering how best to promote the federation of the Polli Shomaj groups at the union level and eventually at the upazila level. BRAC has planned to set up 500 union associations on an experimental basis between 2003 and 2006. In this process, regions where existing people's organisations (for example VOs and Polli Shomaj groups) are already very strong have been selected. If the experience is positive in these areas, more union associations will be set up in other regions where PS groups have become stronger and show an interest in federating at the union level.

- Follow-up ward federation activities
- Increase the institutional strength of the poor by bringing together a larger number of the poor
- Mobilise public resources available at the union level
- Do advocacy work and networking with government and other NGOs
- Create local leadership among rural poor women (to enable them to contest in UP elections)
- Ensure participation at the union level Shalish (mediation)
- Increase the involvement of the poor in union level bodies such as school committees, mosque committees, or bazaar (market) committees

Capacity Development for Women: Union Parishod Representatives

The Regional Technical Assistance (RETA) for Gender and Governance Issues in Local Government was designed and sponsored by the Asian Development Bank (ADB) to promote capacity development for the women Union Parishod Representatives. It was piloted in Bangladesh, Nepal and Pakistan, with BRAC implementing the Bangladesh programme over an 18 month period in 16 upazilas and 141 Union Parishads in 4 districts. The pilot project which was completed in February 2004, primarily aimed to build the capacity of women leaders in local government to provide more efficient and transparent public service delivery. It sought to develop effective linkages among gender, poverty reduction and good governance in local government. The project was once again implemented in June 2004 and completed in December 2004 in 17 new upazilas and 167 Union Parishods in the same 4 districts.

A comprehensive training programme in 2004, funded by ADB, promoted capacity development for 501 elected women representatives. In addition, a large number of male chairmen of the UPs were trained and gender sensitisation for many women UP members and male chairpersons was completed. 17 upazila level women's forums for elected members of the UP were formed. The upazila forum meeting provides women members with access to systemic information about poverty alleviation projects, sectoral projects and social services in the entire upazila. Elected women members of

the UP conduct monthly community meetings in their respective wards with poor women, grassroots women leaders and extension staff from the sectoral agencies and safety net programmes. The findings of the RETA project suggests that capacity development of female representatives has improved their technical skills and awareness, and increased opportunities for poor women to access development programmes and legal justice. Overall, the project has deepened grassroots democracy and allowed the participatory process to strengthen local government, while ensuring that welfare programmes reach the poor who need their services. BRAC plans to expand the project across the country where the Specially Targeted Ultra Poor (STUP) programmes are operational in the year to come. BRAC envisions this project being implemented on a national scale in the future.

Other Programmes of BRAC

Besides core development program discussed in the foregoing sections there are quite a good number of program activities simultaneously development with them which are called as supportive programs commercial program. The supportive programs provide support to the implementation of the development program and to the organization contribution to its sustainability. The commercial program on the other hand, are mainly revenue generating programs for the organization though some of them are also helpful for the development program.

Supportive service

Among BRAC's support programs training occupies the central position. Under its human resource development program BRAC has been able to institutionalize its training program with national and international exposure .BRAC established its Training and Resource Centre (TARC) first in Manikgonj in 1978 for providing human development and skill development raining to its group member and field level staff. Now there are ii TARC, working in the different areas provide training support. Besides TRACs BRAC has launched a Management Development Program (MDP) and established the Centre for Development management in Ranzendrapur. Based on this centre BRAC now offer a global partnership program in the field of training and

organizes training in joint collaboration with the foreign universities and institutions. However the following table provides a brief picture of support program activities of BRAC.

Table-21: a brief picture of support program activities of BRAC

SL. No.	Nature of programme	Activities
1.	Training	- Training following different approach is imparted from BRAC centre for development management and ii other training and resource centres (TARCs)
2.	Global partnership	- Provides post graduate diploma in NGO leadership and management.
3.	Public affairs and communication	-Advocacy works
4.	Publication	-Publication education materials books newsletter (Setu, Gonokendra)
5.	Library	-Provide information for BRAC management, researchers and staff 5through collection of books periodical and journal
6.	Research and Evaluation	-Designing development activities and assessing impact,
7.	Monitoring	-Keeping management informed of program performance through continuous feedback
8.	Computer centre	-management information System.

Source: Annual Reports of BRAC

Among the support activities some are related to program management issues such as public affairs and communication research and evaluation, monitoring MIS etc. Publication and library provide support mainly to these activities.

Commercial program

Commercial program of BRAC is directly earning profit for the organization and providing with financial sustainability of the organization. In terms of involvement it is in no way lesser than BRAC's involvement in the development field, though the later acts as the foundation of the commercial activities. The following table briefly

highlights different ventures of BRAC commercial in nature and the main activities under the ventures.

Table -22: Commercial program

SL. No.	Name of program	Main Activities
1.	BRAC cold storage	-providing long term storage facilities to potato growers and making profit
2.	BRAC printers	-printing own materials high profitable business activities through quality printing
3.	Arong	-Market outlet for crafter and profitable business for BRAC
4.	BRAC dairy and food project	-Profit earning by linking rural mild producers with urban markets
5.	Delta BRAC housing finance corporation ltd	-providing house building loan commercial basis though collaborative efforts
6.	BRAC information technology institute	-providing high quality information --technology knowledge on commercial basis
7.	BRAC internet services	-Offering full fledged online internet service in Bangladesh
8.	Vegetable export program	-Exporting vegetable in Europe and East Asia

Source: Annual Reports of BRAC

Grameen Bank its Rural Development Programme

Resourceless and extremely poor as they are, the landless and the near landless are always in need of credit. Most often, the immediate cause of their being poor is also credit benefit of any institutional credit facilities in the absence of their ability to produce any collateral, these people often have to take loan from the money lenders at exorbitant interest rates and fall into the vicious circle of pauperization. Unable to repay the loan, they have to forfeit whatever little possession they have or to borrow from other sources at more exorbitant interest rates, Thus, the pauperization process sets in and thereby makes more and more people landless(Gulam Mustafa et al, 1992, p 1).

The Grameen Bank Project (GBP) is a specialized credit programme for the landless and poor women. It is an action research project with the aim of testing the hypothesis that if financial resources can be made available to the poor at reasonable terms and conditions they can generate productive self-employment without any external assistance. The need for a separate programme for the landless was felt in view of the limitations of the traditional banking system in servicing petty loans and in reaching the rural poor, which became transparent with more and more branches of commercial banks and Krishi Bank being opened in rural areas. After three years of experiment in an area near Chittagong University, the project was formally launched in November, 1979 in Tangail district with the support of the Bangladesh Bank. Encouraged by its initial success it is now being extended to four other districts with financial assistance from the International Fund for Agricultural Development (IFAD).

Title Grameen Bank is a rural bank in Bangladesh that provides credit to the rural poor, particularly women, who own less than half an acre of land or those whose assets do not exceed the value of one acre of land. Unlike traditional commercial bank loans, the Grameen Bank loans need not be secured by collateral. This serves the landless in Bangladesh who are left out of the conventional banking system (Shaidur Khandaker, *et al*, 1995, p 9).

The Grameen Bank was started in 1976 by an economics professor at Chittagong

University in Bangladesh, called Prof. Dr. Muhammed Yunus. It was set up as an experimental project in a village named Jobra as a method to combat rural poverty by providing credit and organizational help to the poor, who were up until this time excluded from all formal credit institutions due to their lack of material collateral. Due to exclusion from these institutions, in times of financial hardship the poor had to resort to borrowing from informal/traditional sources, either other unforeseen events wealthier family members or moneylenders. Professor Yunus noted that as a result of this they often became caught in spirals of increasing indebtedness, forced sales of assets and increasing destitution. It was obvious that the resources provided by the government loan programmes for rural development were on the whole monopolized by the elites. So to reduce the cycle of poverty something new had to be used.

By the end of 2006 the Grameen Bank was servicing 6.10 million members in more than 74462 villages, 97% of whom are women. The Bank also has a loan recovery rate of around 98.82%, a figure virtually unheard of in other credit institutions.

What is the philosophy and concept, behind the Grameen Bank?

"The Grameen Bank is based on the principle that all men have equal rights on the bounties of nature and the resources of the state and that man was created to live in a world free from hunger, disease and illiteracy. Any distortion of this scheme of nature by man is unnatural and unmoral. Every living person is, therefore, inherently invested with the inalienable right of access to food, clothing, health and education, unhindered by man made artificial barriers. For the fulfillment of this right, he has another fundamental right of access to credit or money just like any other member of the society. Poverty is the denial of all human rights. The poor remain poor because someone else snatches the fruit of their labour (S.M. Fakir Hasan, 1994, p 28).

How does the Grameen Bank promote social development?

The Grameen Bank has, since its conception, stated that it felt that the social development of its members, and their family was something that. should go hand in hand with the provision of micro-credit, if it were to have a real impact on the development of Bangladesh. To this end the members in their annual meetings came up

with sixteen decisions that they felt should be upheld to the best of their ability. They are as follows:

- I. We shall follow and advance the four principles of the Grameen Bank; discipline; unity; courage; hard work in all walks of our lives.
- II. Prosperity we shall bring to our families.
- III. We shall not live in dilapidated house. We shall repair our house and work toward constructing houses as soon as possible.
- IV. We shall grow vegetables all year round. We shall eat plenty of them and sell the surplus.
- V. During the plantation season, we shall plant as many seedlings as possible.
- VI. We shall plan to keep our families small. We shall minimize our expenditures. We shall look after our health.
- VII. We shall educate our children and ensure that we can earn to pay for their education.
- VIII. We shall always keep our children and their environment clean.
- IX. We shall build and use pit latrines.
- X. We shall drink water from tube wells. If it is not available we shall boil water or use alum.
- XI. We shall not take dowry at our sons' weddings, nor shall we give any dowry at our daughters' weddings we shall keep our center free from the course of dowry. We shall not practice child marriage.
- XII. We shall not induct injustice on anyone, nor shall we allow anyone else to do so.
- XIII. We shall collectively un
- XIV. We shall always be ready to help each other, if anyone is in difficulty we shall help him or her.

XV. If we come to know of any breach of conduct or discipline in any center, we shall go there and help restore discipline.

XVI. We shall introduce physical exercise in all of our centers. We shall take part in all social activities collectively.

Prior to a potential loanee becoming a member of the Bank they have to pass a test with the Area manager. This involves questions about the mechanics of the Bank, the loan, the group and how the center works, as well as questions on the sixteen decisions, ensuring that the member is aware of them, and encourages them to implement in their daily lives.

Women in Bangladesh and the Grameen Bank's approach:

"Among the poor in Bangladesh, systems of pathilineal descent, residence and purdah (the practice of secluding and protecting women to uphold social standards of modesty and morality) interact to isolate and subordinate women. Women are socially and economically dependent on men. Cultural norms are based on asymmetrical assumptions regarding what is appropriate for each sex, what male versus female need, and what they are entitled to. Education is often considered irrelevant for girls, and at an early age they learn to accept deprivation relative to male family members. Because of purdah many women are confined to the homestead and the area immediately surrounding it, and their contacts with the world outside of the family are extremely limited. These social norms, have curtail women's involvement in market transactions and constrain their potential of generate incomes, reinforcing their economic dependence (Syed M.Hashemi,*et al*, 1996, p 645-650)

Because of these restrictions in many poor developing countries, hunger and poverty are more female issues than male issues. It is common belief amongst aid agencies that women experience hunger and poverty in a much more intense way than men do. The traditional role of women in developing countries is to manage the home and children, even if they have nothing to manage on. Additionally in times of drought or when food is scarce more often than not it is the mother that has to go without.

Due to this, given an opportunity to fight poverty and hunger it is poor women who have the most drive to move up the economic ladder. They have proved themselves to be: hard working, anxious about the children's present and future and willing to make personal sacrifices for the welfare of the family. The Grameen Bank therefore sees the financial improvement of the situation of women as one way to gain social stability, and since 1984 has focused the majority of its loans on female; groups as they have proved themselves to be more reliable borrowers.

The 7% of men and 50% of women of the GB borrowers were unemployed before accepting loan. The women were engaged in household activities (Mahbub Hossain, 1998, p 10)

The leadership in GB also has discovered some significant differences in lending through women. "Money going through a women in a household brought more benefits to the household than money entering the household through .a man. A woman, when she brings some income, the immediate beneficiary of the income is children. Children get the top priority from the mother. The second priority a woman has is the household. She wants to buy a few utensils, she wants to improve the living conditions, she wants to put a little stronger roof on the top. But a man has a different set of priorities which do not give the family a top position; not immediately looking after the things that a woman does (Dr. Muhammad Yunus, 1993, p 17).

Due to social and cultural constraints, the Grameen Bank works in a fashion suited to its clientele. Most financial transactions are conducted in me village, as opposed to the branch office, thus making its services more accessible to women, who rarely leave their homestead let alone the village, and who would probably find the formal surroundings of an office intimidating. The rules and procedures are kept simple allowing them to be easily understood by non-literate members. However, it is only in some respects that the Grameen Banks modes of operation are consistent with traditional rural social norms; it manipulates social norms to exclude the better off families from using its facilities. This is primarily done by the small size of the bank loans, and the fact that the Bank is an organization for poor people.

At the end of December 2006, the bank through its 2,319 branches located in 475 upazilas or such-districts and all the 64 districts of Bangladesh, was serving 6.9 million members. It had disbursed, by the end of December, 2006, Tk.306, 368.63 million [US\$ 5,954.02 million] as loans .Grameen Bank members also deposit in various savings accounts and the balance of their savings stood at about Tk.27, 298.19 million. The bank's services reached 74,462 villages, out of a total of about 48,000 villages in the country.

The Grameen Generalised System.

There was a long period of preparation by the bank staff and management to develop a new flexible loan system that was introduced at the end of 2000. The new system is more simplified more customer friendly system that can work equally well both in normal and disaster situations. The Grameen Generalised System offers four types of loan products:1) the basic loan, 2) the housing loan,3) the higher education loan, which runs parallel to the basic loan, and 4) the struggling members (beggars) loan programme.

Basic Loan usually has near hundred per cent repayment. A basic loan is converted into a flexible loan or rescheduled loan, if the borrower finds it difficult to pay the weekly amount she had promised. Flexible loan allows reducing her installment size. At the end of 2006, nearly five per cent of the borrowers were on flexible loans. Flexible loan is not an independent loan. It is only a temporary detour from the basic loan. A borrower will always make effort to go back to the basic loan. If a borrower fails to repay the basic loan and is unwilling to go into flexible loan, she becomes a willing defaulter. 100 percent provision is made against her outstanding loans. Flexible loan not paid back in two years becomes overdue: 100 per cent provision is made in such a case and after three years, it is written off. The Growth of Grameen Bank is shown in the following table -23:

Table-23 :The Growth of Grameen Bank

Particulars	2002	2003	2004	2005	2006
Cumulative Disbursement of Loans (in million)	169,974	191,440	217,314	256,497	256,497
Number of Members (in million)	24,836,006	3123802	4059632	5579399	6908704
Growth of Membership	2,483,006	3,123,802	4,059,632	5,579,399	6,908,704
Number of Branches	1,178	1,195	1,358	1,735	2,319
Number of Villages Covered	41,636	43,681	48,472	59,912	74,462
Percentage of Women Borrowers	95%	95%	96%	96%	97%
Number of Borrowers per Branch	1,959	2,403	2,710	2,801	2,569
Total assets (in million)	22,602	27,143	53,653	44,624	59,387

Source: Compiled from Annual reports of Grameen bank (2002-2006)

Housing for the poor

Grameen Bank introduced housing loan in 1984. It became a very attractive programme for the poor borrowers. The ownership of a house infuses people with a sense of confidence, security and self-respect, to begin dreaming for a better life for herself and her family. A member can borrow up to Tk.15, 000 for constructing a simple tin-roof house at an interest rate of 8 percent to be paid back over a period of five years. Over 641,000 houses have been constructed with the housing loans averaging Tk.13216 (US\$189). During 2006, 14,038 houses have been built with housing loans amounting to Tk.138.19 million (US\$2.01 million).

Higher Education Loans

In 1997, Grameen Bank introduced the higher Education Loan programme, in an effort to provide new opportunities for talented children of its borrowers to receive higher education. Children of borrowers who enroll in medical schools, engineering, honors

and masters degree programmes, agricultural colleges, textile engineering and other higher education programme, are eligible to receive financing from this loan window. The loans are intended to cover all expenses incurred by students from the beginning of their respective courses until completion, including admission fees, course fees, required stationery, food and accomodation and other related expenses. Until the end of the year 2006, 14,507 students from various disciplines have so far received loans under this programme. The statistics of higher education loan is given in the following table-24:

Table-24: Higher Education Loan Program in 2006

Degree/Discipline	Number	Amount (Taka)
Masters (General)	827	15,337,818
Bachelor Degree (Honours)	12,717	334,471,289
MBA	37	991,200
BBA	148	4,000,750
B.Sc. (Engineering)	313	8,345,355
M.Sc. (Agriculture)	58	1,429,300
B.Sc. (Agriculture)	241	6,330,550
Degree in Medicine	166	5,852,740
Total	14,507	376,759,002

Source: Annual Report of Grameen Bank, 2006

Micro-enterprise loans

Many borrowers are moving ahead in business faster than others for many favorable reasons, such as, proximity to the market, presence of experienced male member in the family, etc. Grameen Bank provides large loans, called micro-enterprise loans, for these fast moving members. There is no restriction on the loan size. So far 1,016,495 members took micro-enterprise loans . A total of Tk.21.94 billion (US\$ 343.59 million)

has been disbursed under this category of loans. Average loan size is Tk. 21,585 (US\$ 309), maximum loan size taken so far is Tk. 1.2 million (US\$17,165) for truck purchase. The other major items are grocery shop, medicine shop, dairy farm, baby taxi-for transportation and stone business for construction.

Scholarships

Scholarships are given to the children of Grameen members, with priority on girl children, every year, to encourage them to get better grades in schools. Over 10,000 children at various levels of school education, receive these scholarships every year. So far 34,693 children got scholarship up to December, 2006. The statistics of scholarships are given in the below table -25:

Table-25: Statistics of Scholarship of Grameen Bank

Categories	Number (Girls)	Number (Boys)	Total
Primary	6,486	3,599	10,085
Junior Secondary	4,423	2,338	6,761
Secondary	6,107	6,253	12,360
Higher Secondary	2,632	2,010	4,642
Cultural	612	233	845
Total	20,260	14,433	34,693

Source: Annual Report of Grameen Bank

Loan Insurance

Under this programme, in case of death of a borrower, all outstanding loans are paid off from the insurance fund. Insurance fund is created by the interest generated through a savings account created by an annual deposit of the borrowers. Borrowers are required to put amount equal to 3.0 per cent of the loan amount each time in a designated savings account. If her/his loan amount does not exceed the amount in the previous year, she does not have to add any more money into this account. If it exceeds, then she pays 3.0 per cent of the incremental loan amount. Balance of deposits under loan insurance programme stood at Tk 3, 8117.94 million (US\$ 54.61million) as on

December 31, 2006. Up to date 54,426 borrowers died and a total outstanding loans and interest of TK.377.07million (US\$ 6.03 million) left behind was paid off by the bank under this programme.

Life Insurance

Each year families of deceased borrowers of Grameen Bank receive a total of Tk.8 to 10 million (US\$ 0.14 to 0.17 million) in life insurance benefits. Each family receives Tk. 1,500 which the deceased was a Grameen Bank borrower. A total of 89,483 borrowers died so far in Grameen Bank. Their families collectively received a total amount Tk 169.95 million (US\$ 3.17 million). Borrowers are not required to pay any premium for this life insurance. Borrowers come under this insurance coverage by being a shareholder of the bank.

Village phones

To- date Grameen Bank provides loans to 278,570 borrowers to by mobile phones and offer telecommunication services in nearly half of the villages of Bangladesh where this service never existed before. It is also generating revenue for grameen phone, the largest telephone company in the country. Village phones use 17 percent of the air time of the company, while their number is only 3 percent of the total of telephone subscribers of the company.

Getting Elected in Local Bodies.

Grameen system makes the borrowers familiar with election process. They routinely go through electing group chairman, secretaries, centre-chiefs and deputy centre-chiefs every year. They elect board members for running Grameen Bank every three years. This experience has prepared them to run for public offices. They are contesting and getting elected in the local governments. In 2003 local government (Union porishad)election 7,442 Grameen members contested for the reserve seats for women, 3,059 members got elected.

Policy for Opening New Branches

New branches are required to fund themselves entirely with the deposits they mobiles. No fund from head office or any other office is lent to them. A new branch is expected to break-even within the first year of its operation.

Crossing the Poverty-Line

According to an internal survey, 64 per cent of Grameen borrowers' families of Grameen borrowers have crossed the poverty line. The remaining families are moving towards the poverty line.

Computerized MIS and Accounting system

Accounting and information management of nearly all the branches (2,052, out of 2,319) has been computerized. This has freed the branch staff to devote more time to the borrowers rather than spend it on paper-work. Branch staffs are provided with pre-printed repayment figures for each weekly meeting. If every borrower pays according to the repayment schedule, the staff has nothing to write on the document except for putting the signature. Only the deviations are recorded. Paper work is done only at village level to enter figures in the borrowers' passbooks.

'Stars' for Achievements

Grameen Bank provides colour-coded stars to branches and staffs for 100 per cent achievement of specific task starting from 2001. A branch or a staff having five-stars indicates the highest level of performance. At the end of 2006, 1,553 branches got green stars for maintaining 100 per cent repayment record, 1,627 received blue star for earning profit, 1,375 branches earned violet stars by meeting all their financing out of their earned income and deposits, 337 branches have applied for brown stars for ensuring education for 100% children of Grameen families and 54 branches applied for red stars indicating branches those have succeeded in talking all its borrowers families over the poverty line. The stars are confirmed only after the verification procedure is completed.

Swanirvar Bangladesh and its rural Development Programme:

Swanirvar Bangladesh came into being on the 25th September, 1975 as a formal organization through the joint efforts of the non-governmental and governmental body. Swanirvar workers are determined to sustain their activities for the cause of "Total Village Development" through the active participation of the people of all levels, government agencies and public representatives. Swanirvar Bangladesh is recognized

nationally and internationally as a non profitable organization for rural development activities. The main objective of Swanirvar Bangladesh is to attain the all-round socio-economic development of rural people of Bangladesh on the basis of self-reliance

Ideals and basic concept of Swanirvar Bangladesh:

- To transform the hands of beggar into the hands of worker.
- To work with what one possesses, not to wait for what is not in this hand.
- To utilise the manpower, local resources fruitfully and use every inch of land for productive purposes.
- To organise the grass root people of the society through formation of their own organisations on a voluntary basis and to train them to become self-reliant.

Principles of Swanirvar Bangladesh:

- Preparation and implementation of development plans through local initiative. Proper distribution and utilisation of local resources through government assistance (financial and other).
- Preparation and implementation of various projects through the committees formed at village, union, upazilla levels and organise the people of all levels, to involve them in development activities.
- To facilitate communication between government officials and rural community and ensure co-ordination of development activities.
- To organise village co-operatives for taking the leadership of the village to discharge the responsibilities in rural development activities.
- To inspire all levels of people to discharge their responsibilities with patriotism for the betterment of the rural community.

Programme of Swanivar Bangladesh:

- Swaniirvar Total Village Development Programme (TVDP)

Social and economical infrastructure of Swaniirvar Bangladesh is formed based on rural areas. The programme of total Village development of Swaniirvar Bangladesh originates to reasonable and judicious solving of their problems instantly for total development of the society. Swaniirvar Bangladesh has

realised that steady and sustainable development is possible through authentic academic structure and engaging all people of the Villages in this process. To achieve the goal Total village development programme of self-reliance Bangladesh has been working. This is the strength of Total village Development programme. The follower of this programme engaged is to increase the natural resources of the rural areas. This is the only way to total development of the rural areas.

- Swanirvar Education Programme (EP)
- Swanirvar Livestock and Fisheries Development Programme
- Swanirvar Environment Development Programme (EDP)
- Swanirvar Dahogram Angorpota Development Programme
- Swanirvar Agricultural Labour and Tree Plantation Programme
- Swanirvar Women Skill Development Programme (WSDP)
- Swanirvar Youth Programme (YP)
- Swanirvar Training Programme (TP)
- Swanirvar Workers Trust Fund (WTF)
- Swanirvar Disaster Management and Relief Programme
- Swanirvar Pathshala (Primary Education)
- Swanirvar Imam Training Programme (ITP)
- Swanirvar Karmi Kallayan Samity (KKS)
- Swanirvar Publication, Information and Media Programme

Comparative performance of major NGOs

Operational Features of Selected NGOs: ASA, BRAC and Grameen Bank

Both the approaches –credit only (minimalist) and credit plus (multisectoral)-are applied by the NGOs in Bangladesh using group based delivery mechanism to provide micro credit to the rural poor, particularly, rural women. (WB, 1999) The credit delivery- recovery and savings mobilisation methods of the NGOs are of similar characteristics: exclusive focus on the poor and women: service delivery through small groups: easy and simple delivery and recovery system: non-collateral lending (group liability/social collateral replaces formal material collateral) : credit for any IGA

chosen by group members; weekly repayments and maximum 50 weeks maturity; mandatory savings; simple documentation; transparency of financing activities; and training for group members and organizational staff.

There is no intrinsic problem with a programme targeting both the HCP and the moderate poor. However, where the needs of the different groups are different, it becomes more difficult to meet the needs of the HCP. There is currently a worldwide debate on poverty yardstick to identify the poorest. Many, including CGAP have tried but have bogged down on the methodological issue. To identify the poor, various NGOs in Bangladesh follow one or more of the following criteria:

The assessment using the criteria is usually made through survey. Even though the discussions held with the representatives of a number of NGOs indicated their preference to select the poorest of the poor families on priority basis. When the ability to repay loan and the confidence of the other group members comes into picture, the HCP get eliminated from NGOs. In the selection of Target group, more or less same criteria is followed by the three NGOs (GB, ASA and BRAC) which include: Landless poor; Holding less than or up to 0.5 acre of land. Own earnings less than normal income from 1 acre of land; Selling manual labour to earn livelihood; Monthly income less than TK 2000 (in case of BRAC Tk3000); 18-50 age limit (in case of ASA)

Selection of Area

ASA selects the area and location of its unit office carefully. It goes to such compact areas in which at least 1200 target clients could be reached. Therefore, it prefers densely populated area. It acquires office-cum residential premises for its unit office in the area. Unit manager and a few credit officers stay there. Location of the unit office is ideally selected, keeping in view easy access to commercial bank and post office. ASA is therefore also criticised many times for its 'road bias'. GB on the other hand, organises groups/centres also in remote areas. BRAC also organises groups in isolated areas but at manageable distance from their own office.

Collection of Savings

Saving mobilisation is a fundamental feature of all the three NGOs as summarised in table -26:

Table-26: Comparison of Saving Mobilisations

ASA	BRAC	Grameen Bank
<ul style="list-style-type: none"> • General member's savings collected from each group member @Tk 10 per week • Micro enterprise and individual member savings deposited weekly @ Tk 20 minimum • Associate Member(members who are not taking any kind of loans)'s savings: for 5 years period no minimum or upper limit, deposited voluntarily, refundable/ withdrawable at any time • Long Term Savings for 5 years period –monthly deposit TK 50,100,200,400,500 from borrower/non-borrower members • Term deposits-fixed deposits in multiple of Tk 1000 for at least a period of one year. • ASA also collects 0.3 percent towards insurance(non-refundable) • Withdrawal or Refund: The request for withdrawal is received by credit officer. He ensures that saving balance is 15 percent of loans outstanding up to Tk2000 and 25 percent in case of loans outstanding 2001 to 6000 is in the SB Account of the member. CO then recommends to Unit Manager who allows withdrawal. 	<ul style="list-style-type: none"> • Regular weekly savings @Tk 10 per week • Obligatory savings: 5 percent towards Group trust Fund; 1 Percent for insurance. 2 percent of loan amount of 1st loan; 5 percent from 2nd loan; 10 percent from 3rd loan and 15 percent from 4th loan. GB and ASA collect savings in weekly meetings and BRAC collects in fortnightly meeting. 	<ul style="list-style-type: none"> • The group members deposit the following types of savings: • Regular weekly savings (personal savings) at Tk 5 per week. Interest paid @ 8.5 percent. Refundable at any time • Centre Welfare Fund and Education Fund As decided by the group • Obligatory savings-Tk 5 for loan up to Tk 1000 and 5 percent an amount above Tk1000 only in Grameen, group members can become shareholders of the GB Bank

Source: Various Reports

Conditions for Sanction Loan

The three NGOs insist on fulfillment of certain conditions before sanctioning of loan to any group member.

Table-27: Comparison of Conditions for Sanction of Loans

ASA	BRAC	GB
<ul style="list-style-type: none"> • Minimum 80 percent attendance in weekly meetings • Regular savings-at least for last 3 months • Regular payment of previous loan • Must have some know how about IGA to be undertaken • One loan per year 	<ul style="list-style-type: none"> • Has to complete social awareness training • Regular attendance in weekly meetings • Clear Knowledge of 18 promises • No housing loan to begin with • One member from each group would get loan at one time-allowed be getting by rotation. 	<ul style="list-style-type: none"> • Recognition of group by area Manager • Regular attendance in weekly meetings • Regular deposits-weekly savings • Has to complete six week clientele training

Source: Various Reports

Processing of Loan Applications and Approval process

Table -28: Comparison of processing of Loan Applications/Approval Process.

ASA	BRAC	GB
<ul style="list-style-type: none"> • Quickest method: Loan proposals are processed and sanctioned by CO (Credit Officer) or UM (Unit Manager) • Loan Disbursement Schedule • Agreement with ASA • Individual and Group Guarantee 	<ul style="list-style-type: none"> • Loan application in fortnightly meetings of Village organisations(Vos): Po recommends to Area Manager for sanction; Loan above Tk 12000 are sanctioned by Regional Manager • Loan agreement between BRAC and the individual member • Loan Disbursement Schedule 	<ul style="list-style-type: none"> • Loan applications collected in the centre meetings by centre Manager-Processed in the GB branch-approved by Area office • Loan Disbursement schedule

Source: Various Reports

Loan Products and Repayment Duration

Table -29: comparison of loan products

ASA	BRAC	GB
<ul style="list-style-type: none"> • Small Loans: Tk 4000 (with annual increase of Tk 1000); Repayment :45 weekly installments+3 weeks grace • Micro enterprise loans: Tk 10,000 (with annual increase of Tk.2000) ; Repayment : 46 weekly installments +3 weeks grace • Loan for sanitation ,tube wells and disaster: Repayment :45 weekly installments +3 weeks grace 	<ul style="list-style-type: none"> • Loans mainly for productive activities (IGAs) eg poultry, fishery, livestock (diary animals:goats) Sericulture etc; • Loan limits: <ul style="list-style-type: none"> • -1st loan Tk 4000 • (invariable for IGA); • -2nd loan Tk 6000 • -3rd loan Tk 10,000 	<ul style="list-style-type: none"> • General Loan: Tk10,000 • Housing Loan: Tk30,000 standard housing, basic housing, pre-basic housing • -Homestead purchase • -Sanitary and latrine • Repayment in all the above cases is 45 to 50 weekly installments

Source: Various Reports

Loan Disbursement and Repayment Methodology

Table-30: Comparison of Loan Disbursement and Repayment Methods

ASA	BRAC	GB
<ul style="list-style-type: none"> • Loan amount sanctioned to individual member, is disbursed at the Unit office which is usually located in the village itself • Credit Officer collects repayment installments from the members during weekly meetings 	<ul style="list-style-type: none"> • Loan amount sanctioned, is disbursed to the member in BRAC's Area office or project office. • Repayment installments are collected by Programme Organiser in the fortnightly meetings of village Organisation 	<ul style="list-style-type: none"> • Loan amount sanctioned is disbursed to the member in the GB • Bank worker /centre manager collects repayment installments in weekly meetings of the centre

Source: Various Reports

Monitoring of End Use of Microcredit

All the three organisations ensure close monitoring and follow up through frequent visits of field workers to the purpose. The monitoring mechanisms of all the three NGOs are summarised below:

Table-31 : comparison of Monitoring Mechanism

ASA	BRAC	GB
<ul style="list-style-type: none"> • More effective supervision through locally based unit offices The Credit Officer Visits 3 groups daily. Thus covers 18 groups in 6 days ie Saturday to Sunday (Friday off) and contacts 360 members (20 per group). • ASA does not impart any skill training (unlike BRAC). Therefore, there are chances of some misutilisation. But ASA appears to be not so worried about it till repayment is received on due dates. 	<ul style="list-style-type: none"> • The programme Organiser (a field worker of BRAC) visits village at the time of meeting of VO. He collects information from members about utilisation of loan disbursed. • It provides activity specific training to the loanee which ensures proper utilisation of loans • Frequent visits to the members houses also enables the field worker to understand problems in project implementation • It provides necessary inputs: back ward and forward linkages and arranges for marketing of the products through its won outlets. 	<ul style="list-style-type: none"> • GB ensures close monitoring through visits of Centre Manager on the dates of centre meetings. After interacting with the group members, he gets the feed back on utilisation of loan disbursed to the members • GB is not providing activity specific/technical training to its loanee members. • Frequent visits to the members houses also enables the Bank Worker/Centre Manger to understand problems in project implementation

Source: Various Reports

Ensuring Repayments

The three NGOs have a repayment performance between 95 percent-100 percent (cumulative). Various ingredients including: selection of borrowers; providing services beyond credit; constant links; peer pressure bring about the remarkable rate of recovery. According to "ASA" the potential borrowers must have some repayment

capacity which is very essential to ensure smooth and continuous operation of the IGAs and their regular repayment of the amount borrowed from ASA” Different approaches followed by these NGOs are summarised below:

Table -32: Comparison of Repayment system

ASA	BRAC	GB
<ul style="list-style-type: none"> • ASA sensitivity to default is such that if a member misses a repayment she can count on receiving a visit from her CO the same day. • Delinquency is taken quite seriously by COs and the Unit Managers a like • For repayment of over dues, the staff of ASA takes the help of clients, other family relatives and neighbourers along with the help of local elite. • ASA presumes that default in repayment arises as a result of communication problem and absence of motivation by Credit Officers, • ASA also takes help of police informally in case of overdue • ASA has constituted a 6 member committee headed by General Manager to deal with bad debt. • In some cases local youths are engaged to recover bad debts on payment of commission of 25 percent of recovery amount. 	<ul style="list-style-type: none"> • Credit plus services provided by BRAC help in recovering cent percent amount from borrowers • BRAC does not write off any loan as it feels writing off would give a wrong signal to the borrowers at large. Similarly it does not transfer the loan to successor on the death of the borrower. 	<ul style="list-style-type: none"> • Simple repayment mechanism which is understood by the borrowers such as: <ul style="list-style-type: none"> -One year loan -Loan for IGAs -Equal weekly instalments -Repayment starts one week after the loan -Interest rate of 20 percent -Repayment amounts to 2 percent of the total loan per week for 50 weeks • GB never uses judiciary in seeking repayment of a loan. As it is assumed that they know how to do business, they do not involve in legal hurdles • Experience of GB with bad debts is less than 1 percent. Even then GB does not conclude that defaulting borrower is bad person. Bad debts of this dimension are considered by GB as a cost of doing business. GB takes it as a constant reminder of what they need to improve in order to succeed.

Substitution of Collateral

The loans provided by these NGOs are generally collateral free. However, the process itself envisages an in-built mechanism for substitution of the accepted norms of collateral, it is evident from the following:

- (i) The credit plus services provided by these institutions, particularly GB and BRAC coupled with empirical outreach of their staff to the rural mass implies a feeling of belongingness to loanee members in these institutions which ethically bind them to repay their loans in time and this could be considered as an effective tool of substituting collateral for the loans provided by these institutions.
- (ii) In case of natural calamities like cyclone, flood which are a regular phenomena in Bangladesh, the staff of these institutions particularly those of GB and BRAC engage themselves in relief operations suspending all credit operations. These kind of humanitarian activities build up confidence of the members in these NGOs which have an indirect bearing on the repayment ethics of the borrower.
- (iii) Initially, all these NGOs provide meagre amount of loan. The next loan which is generally higher than the first one, is contingent upon timely repayment of the earlier loan. Since the member's requirements of loans are generally higher, they are very particular against committing default in repayment so that they could avail the next loan. This system also acts as an in-built collateral substitution.
- (iv) In all these NGOs, the loan is provided on the recommendation of the group leaders. In many cases other group member's guarantee is far more effective than legal pressure. This works as a social collateral. Once a member becomes a defaulter, the credibility of the group is threatened and other members are deprived of loan. Therefore, peer pressure is exercised on the defaulter member to repay the dues. No member would like to be singled out. Thus group works as a team with mutual support.
- (v) ASA, BRAC and GB are fully aware that repayment does not necessarily come out of IGAs. They, therefore, do not insist on qualitative aspect of loan utilisation. The GB has prescribed 16 decisions for the members to practice. Prof. Yonus says that these are the social mandate of the Bank. The members have been made to memorise these decisions. The belief is if she recites and remembers the 16

decisions, she will try to practice also .During field visits, some members were observed practicing the decisions. For example, some have planted trees, some have constructed good houses, some have built wells and almost all children are sent to school. Like Grameen, BRAC has prescribed 18 promises as social mandate, 8 of which are common with GB's 16 decisions. When the groups start their weekly meeting they start reciting promises/decisions first. Certain other measures followed by these NGOs also demonstrate substitution of collateral are enumerated in **Table No -33**

Table -33: Substitution of Collateral

ASA	BRAC	GB
<ul style="list-style-type: none"> • While taking a loan, the signature of the member's family head as guarantor and two other group members as witnesses are needed on the loan application form. This provides a collateral cover for the loan. • Members have to deposit 0.3 percent of the loan which forms an insurance fund to take care of default, death of a member and complete damage of loan scheme • ASA 's credit operations are highly supervised having no scope for default 	<ul style="list-style-type: none"> • Loans are sanctioned with consensus from other members of the group which generates peer pressure for repayment • The loanee has to sign a guarantee bond affixed with requisite non-judicial stamp which is required to be witnessed by the president, Secretary and cashier of the Village organisation (VOs). This bond acts as substitution of collateral • Besides personal savings, members have to provide 5 percent of loan amount which forms part of her personal savings fund. The fund thus created serves as a sort of collateral of the loan • In case of Micro Enterprise lending Assistance (MELA), there is a formal collateral by way of mortgage of the entire scheme along with the land. 	<ul style="list-style-type: none"> • Loans are sanctioned in a cycle of 2+2+1 to the group members and each loan is distributed with the group guarantee. The system generates peer pressure for timely repayment of the installments • Besides weekly personal savings, a member has to provide 5 percent of her loan amount as group tax which forms the Group Fund. This fund provides a cover towards the loan sanctioned by the bank and acts as a substitute to collateral • The fact that existing group members are unwilling towards entry of new members who do not have capacity to repay speaks of an in-built collateral in the system. In respect of house building loan, husband has to provide a registered Will/Consent in favor his wife (loan member) for the piece of land on which house has to be built .Although the land is not required to be mortgaged, provision of will in favour of the loanee member acts as a collateral to such loan.

Source: Various Reports

All the three NGOs attribute default in repayment due to two main reasons viz; selection of wrong member and lack of communication skills on the part of the field officer. If the wrong selection is made at the outset, default will automatically arise. Thus constant rapport and peer pressure acts as social collateral which replaces formal

material collateral in all cases. Similarly, genuine concern for the borrower in the shape of providing: (a) credit plus service and (b) instant relief measures in the case of natural calamities has created a niche in the heart of borrowers which makes usual collateral redundant and unwarranted.

Credit Profile of Major NGOs:

ASA is the fastest growing NGO in Bangladesh. Over the past five years its membership increased annually at the rate of about 44 percent which is more four times to that of BRAC and about 1.5 times to that of GB. Grameen Bank is giving more emphasis on its consideration rather expansion, as substantial number (about 30 percent plus) of branches are not self sustainable. ASA and BRAC's credit programs are 100 percent self sustainable. A comparative analysis of the membership of these NGOs may be seen in the following table-34:

Table-34: Membership NGOs(In million)

NGOs	2002	2003	2004	2005	2006	Percent Change	Annual Change
ASA	-	2.34	3.00	5.99	6.46	176.07	44.02
BRAC	3.5	4.1	4.9	4.8	5.3	51.42	10.29
GB	2.5	3.1	4.1	5.6	6.1	144.00	28.80

- *Percent change is calculated by the change between first and last years values.*
- *Annual change is calculated by dividing the value of percent change with the number of years.*

Savings:

The saving policies of all these NGOs are similar. The annual savings increase of ASA is 8.82 percent while BRAC and GB are 22.13 and 54.74 percent respectively. The percentage of GB savings in terms of amount is higher than ASA and BRAC. The comparative analysis of savings of these NGOs over past 5 years is given in the following table-35:

Table-35: Comparative Analysis of NGOs Savings (In million)

NGOs	2002	2003	2004	2005	2006	Percent Change	Annual Change
ASA	2,504	2,814	2,828	3,036	3,608	44.12	8.82
BRAC	5,030	6,258	7,802	9,159	10,595	110.63	22.13
GB	7,305	9,972	13,793	20,138	27,298	273.69	54.74

- *Percent change is calculated by the change between first and last years values.*
- *Annual change is calculated by dividing the value of percent change with the number of years.*

Disbursement of Loan:

Grameen Banks loan disbursement is more than that of ASA and BRAC. On the other hand the annual increase in loan disbursement of GB is the lowest and BRAC is the highest among these NGOs. In terms of amount, the loan disbursement of ASA is the lowest among these NGOs. It is probably due to the reason that ASA has given more emphasis on expansion which is obvious from its highest rate of average increase of membership. A comparative analysis of NGOs loan disbursement is given in the following table No-36:

Table No-36: Comparative Analysis of loan disbursement (In million)

NGOs	2002	2003	2004	2005	2006	Percent Change	Annual Change
ASA	-	20,015	24,024	33,082	41,312	106.41	26.60
BRAC	17,196	20,705	26,385	33,166	42,615	147.82	29.56
GB	169,974	191,440	217,314	256,497	256,497	50.90	10.18

- *Percent change is calculated by the change between first and last years values.*
- *Annual change is calculated by dividing the value of percent change with the number of years.*

Focus on Women

The outreach of major NGOs is focused on women, the reasons for the same are conceived differently. ASA focuses only on women as members of its groups, the attributes of their reasons are: (1) the availability of women during the day time when during the day time when their staff visits the villages. ASA is not much concerned that the loan is utilised by the women herself. In many instances it was found that the loan has been used by the male member of the family, taking up some IGA: (2) the women

are perceived as better resource managers by ASA; (3) ASA insists on guarantee of the husband for the loan given to women who is borrower so her husband bears the responsibility of repayment as guarantor; (b) marketing and cash money is usually handled by her husband. ASA, in principle does not target unmarried women, because they may move after their marriage.

According to GB, women go through the worst part of the poverty and have to struggle hard to get out of it. GB further believes and its experience also proves that money going through woman in a household brought more benefits to the household compared to a loan given to a man. When the woman brings in income, the immediate beneficiaries are children, who are the future citizens.

BRAC's goal is to transform the poor women from passive recipients to active producers BRAC believes that a women is more socially conscious and dedicated to her family's welfare. Traditionally, women have proved to be better managers, capable of managing small amounts efficiently. They are also regular in saving and repayment of loans.

In all the cases, where women have been targeted as borrowers for microfinance, the benefits of increased income generation have accrued to the families. Also in majority of the cases, women's awareness levels and ability to find solutions to their problems along with confidence levels have substantially gone up. This has been due to the fact that she has been recognised as the channel for accessing credit.

The empowerment in the real sense focuses on helping people to help themselves. It is a process of enhancing the feelings of self efficacy. In order to ensure empowerment of rural poor women, the access to credit itself is not sufficient. ASA, BRAC and Grameen are fully conscious of the fact that microcredit is more effective in combination with other social interventions. NGOs programme in reaching the women impressive in terms of access of credit by women. Control over loan is a second generation problem. Gradual empowerment and access to credit has brought about a positive and qualitative shift in the life of women in Bangladesh.

Dynamics of forming groups

While forming the groups, NGOs field staff takes into consideration various factors such as addiction to anti-social activities, lack of cooperation from family members and migrating tendency. Decision to allow her to become a member is firmed up after satisfying that negative factors do not come in the way of according membership.

After forming a group, be it ASA, BRAC or GB, there is regular contact with the borrower through weekly or monthly visits to borrower's house to ensure that their social and economic situations are improving, they can repay the loans and the whole family is benefiting as a result of her taking loan from NGOs.

Vacancy caused in the group as result of migration or withdrawal of membership (known as Broken Group or Bhanga Group) is filled within a period of 3 months. However, group continues to function as usual despite such vacancy. The functioning of the groups formed by these NGOs is orderly and systematic. The group meetings are conducted in a business like manner with a prayer or recitation of 16 decisions in case of GB and 18 promises in case of BRAC followed by normal business (collection of savings, repayment of loans and discussions on other matters). In Grameen, the group meeting start and end with salutations. In the case of ASA they do not have promises or decisions for its members to recite.

These decisions or promises mainly relate to the social aspects like family planning, children's education, not taking/giving dowry, environment, hygiene, no discrimination between boy and girl child etc. The attendance of the members are mostly regular. Absences are allowed with the oral permission of the leader of the group or the group chief. However, savings and loan repayments have to be arranged even when the member is absent in particular meeting.

All the monetary transactions of the group members are undertaken by NGOs representative. The centre manager collects the money and deposits the same into the branch. Neither the group members nor the elected members of the group are allowed to collect or remit the cash. Loan disbursements are also made by type respective

branch .In case of ASA, Unit Manger and 3-4 credit officers (CO) stay at unit office in the village. Each CO is required to form 18 groups of 20-30 women. The unit Manager and Credit officers contact people in the village and explain them ASA`s programme and organise women`s groups of 20-30 members. ASA prefers women groups. At the end of December, 2006, out of total 6,455,979 members, the women members were 98 percent. ASA field functionary ie CO visits the village and moots the idea of forming a group and at the same time undertakes a socio-economic survey of the area. The intending poor women are subjected to a screening process and only those who satisfy the criteria of ASA are allowed as group members. The process of forming a group takes a minimum period of 6 weeks and goes up to a maximum of 12 weeks. A minimum of four visits are required to be made by the field functionary to form a group. Group meetings are held weekly, each elects a cashier and a president as group leader.

GB prefers to have only women groups, although there are a few men groups. Out of the total membership of 6,908,704 as on December, 2006, the number of women members was 97 percent. There are no mixed groups of women and men. The bank follows its famous model of having a small compact group of 5 members each and eight such groups forming into a centre. These centres are linked to branches of the bank. Each branch will have around 60 centres. In order to form a new group, the field functionary of the bank visits the village leader and other elders and introduces the idea of forming groups. At the same time socio-economic survey of the village is also undertaken by the centre manager of GB.

After the survey, the centre manager identifies the target group. The poor women among the target group and those who are in need of loan have to bring in four other like minded women belonging to the same area and are well known to her. Then the centre manager undertakes a detail screening process to check whether they satisfy the norms adopted by the bank viz families having less than or equal to 0.5 acre of land or monthly family income less than Tk 2000. The process of formation of a centre comprising eight groups may generally take a time of three months to six months. The

centre house (shed) is constructed with funds raised by members of the groups. Weekly meetings are held in the centre house. Each group is headed by a Chairperson. One of the chairpersons among the eight groups is elected as Centre Chief. She conducts weekly meetings in presence of Centre Manager. Each Centre Manager is responsible for 25-30 centres.

BRAC promotes groups in the form of Village Organisations (VOs) with 30 to 40 members consisting of 6 to 8 small compact groups of 5 members each. As on December 2007, there were 2,60,785 VOs with a membership of 7.37 million and 98 percent of them being women members. The field functionary is called Programme Organiser (PO) and is responsible for 16 VOs. In order to form groups, a preliminary survey of the village is conducted by the respective PO of BRAC.

After the completion of the survey, and identifying the target group, weekly meetings are held where the intending members are given training for six weeks (one day per week). They are familiarised about the 18 promises of BRAC, terms and conditions and norms of groups etc. Savings are collected in these meetings. After the sixth meeting the group starts regular functioning and the group also elects two members as its leaders. Till the sixth week members only save. Loans are disbursed after this period. Although there are weekly meetings, the money transactions are done once in a fortnight i.e. alternate weekly meeting. Other social and general issues are discussed in the remaining weekly meetings. While the savings and repayments are collected in the VO meetings, the members have to go to Area Office to receive loan amount. Each VO consists of about 8 groups of 5 members each. BRAC Area office controls 150-180 VOs. It supervises both, Rural Development Programme (RDP) including microfinance and 40 capsule Non Formal Education Programme (NFEP). POs generally stay in the quarters provided at Area Office premises.

In all the three NGOs, their field workers establish contacts with each group member through group meetings. Methods of holding meetings differ following a fixed pattern of seating arrangements which also vary among the three NGOs as summarised below:

ASA: 4-5 small 5 member groups are merged to form "Samiti". Credit Official (CO) conducts the meeting of this Samiti on stipulated date and time every week.

Grameen: Centre constituted by 8 small groups of 5 members each. Meetings are held on stipulated date and time in the centre house. Centre meeting starts with Prayer and 16 decisions. Later roll call is taken by the Centre Chief followed by collection of savings by Centre Manager.

BRAC: A Village Organisation is constituted of 8 small groups. Meeting is held on stipulated date and time. VO meeting starts with 18 promises recited by all members. Roll call is taken. Collections of savings as well as decisions on loan applications are taken during the meetings. After this, usually members are given inputs on social awareness, rights and responsibilities etc.

It is difficult and complicated to work out the exact cost of forming groups incurred by an NGO. Unlike India, where groups are first evolved and then linked to financial agencies, in Bangladesh, the NGOs themselves organise mainly for the purpose of providing credit. Therefore in case of Bangladesh, it is difficult to bifurcate the cost of forming groups. However, an attempt has been made in this section for the purpose of comparison among three NGOs. The cost of forming groups mainly consists of cost of staff (field functionaries) time. At the time of survey, initially, the field staff spend full time of two to four days for each group. Therefore, the field functionaries undertake the group forming work in addition to their ongoing assignment with the normal groups. The cost of forming groups can be worked out by taking the number of man days involved. In both cases of GB and BRAC 6 man days are required to form a centre consisting of 8 small groups of five members each and a group of 20-25 members respectively.

Taking into account the average salary of the field functionaries of these NGOs, the cost works out as under:

Table-37 : The cost of works of NGOs

Particulars	ASA	GB	BRAC
No of man days required to form group/centre	4	6	6
Average salary of a field functionary (in TK)	3000	5000	3500
Average cost of formation of group/centre	600	1500	1050

Source: Various Reports

It has been observed that the target approach of the NGOs has serious limitations in the true sense of including HCP for forming groups. NGOs are not in hurry to form groups. As a matter of fact, GB is now in the process of deepening the credit and not widening the credit and it is hastening slowly in new group formation. More than forming new groups, NGOs are interested in keeping the already formed groups afloat.

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Chapter Seven

Impact of NGO Programmes A Qualitative and Quantitative Analysis

Non-Government Organizations (NGOs) have emerged as an integral part of the institutional structure for addressing poverty as well as rural development, gender equality, environmental conservation, disaster management, human rights and other social issues. The NGOs, in order to support social and economic empowerment of the poor, have vastly widened their activities to include group formation, micro-credit, formal and non-formal education, training, health and nutrition, family planning and welfare, agriculture and related activities, water supply and sanitation, human rights and advocacy, legal aid and other areas. These organizations mostly follow the target-group strategy under which the poor with similar socioeconomic interests are organized into groups to achieve their objectives.

The Grameen Bank has initiated a credit based poverty alleviation programme for the rural poor, who largely depend on their labour as a means of support. The Grameen Bank has initiated a social development programme that sets out guide lines for some activities and course of conduct for borrowers. It also provides organizational support to help the poor make productive use of their credit and income. This type of social intermediation improves the viability of both the borrowers and the lenders by increasing the borrowers' productive and human capital.

Critics have argued that these rural credit programmes failed because of limited role of the interest rate and savings mobilization. (Adams, Graham, and Von Pischke, 1984). They also view credit as a process of intermediation rather than as a productive input and consequently focuses on improving this process through the market mechanism. ASA, BRAC, GB provided poor women credit and training for undertaking income generating activities. Proper utilization of loan money is one of the most important factors for generation of income.

Programmes taken by selected sample NGOs for Women Development

The NGOs are taking so many steps and programmes to develop the poverty situation, social empowerment, literacy, business knowledge, entrepreneurs, financial strength, technical matters and other things through various programs, which is the base of women development. It formulates circumlocutory assistance to socio economic development in Bangladesh. There are two types of training like (i) Human/Women development training (ii) occupational skill development training. Human development training aims at providing participants with scientific outlook and enabling them to comprehend the essence of development problems. Human development training has significant influence on all other programs of the select NGOs. Again, occupational skill development training is to equip participants with relevant knowledge and skills so that they can undertake different employment. Both the sample NGOs are providing these training to their target participants. The major area covered by the women development courses are: Micro credit programs for women development, Employment and Income Generation (EIG) .Program, Poultry & Livestock Program, Fisheries, Social Forestry, Agriculture, Sericulture, Dairy Farm, Women Development Training, Practical Skill Development Training, Universal Education Programme, Urban Poor Development Programme, Institute of Development Policy Analysis and Advocacy, Employment and Income Generating Activities, Ecological Agriculture Programme, Livestock Development Programme, Apiculture Development Programme, Housing Programme, Health Infrastructure Building Programme, Health. Education Programme, Small Enterprises Economic Development Programme, Development Support Communication Programme, People's Cultural Programme, Disaster Management and Preparedness Programme, Policies For Risk And Vulnerability Management, Integrated Multisectoral Women's Development Programme, Impact Monitoring and Evaluation Cell, Material Development Cell, Computer in Development Programme, Information and Documentation Resource Cell, Assistance to Other Organizations Programme, Research and Demonstration Project, Human Resource Department, Education Support Programme. These varieties of program are helping to the urban and rural area to develop themselves as well as society.

Background Information of the Area and Beneficiaries

About a 65 to 75 kilometers from Dhaka is the thana of Ashugonj in Brahmon Baria district. The area is located in the riverside of Meghna. Most of the poor people are fisherman, rickshaw puller, tempo puller and small trader. The respondents who here interviewed belonged to different branches of ASA, BRAC and Grameen Bank in the village lalpur, Nayagaon and Tarua village of Ashugonj thana. In all there were 100 respondents whom 34 from ASA, 33 from BRAC and 33 from GB treated as samples for the case study. ASA, BRAC and Grameen Bank worked here for a long time. Grameen Bank has started its activities in this area since 1990 and ASA, BRAC have started their activities since 1997. About 69% of the respondents have taken loan from more NGO at a time.

Some selected socio-economic indicators of the respondents are discussed here especially their age, education, occupation, marriage, income and so on. Some variables are examined to measure the socio-economic development of rural women such as food intake, housing condition, living status, social awareness, savings, clothing, children education, health facilities, participation in decision making, mobility, skill training, honoured by others etc.

Socio-economic profile of women Beneficiaries.

Table-38 : Age

Years	ASA	BRAC	GB	percent of the total respondents
20-30	9	3	12	24%
31-40	19	17	17	53%
41-above	06	13	04	23%
Total	34	33	33	100%

The Figure in the table- 38 shows that a majority of 53 percent women were in the 31-40 years age group, with concentration of 24 percent in 20-30 years age group on the country, 23 percent in the 41-above years age group respectively.

Table-39: Religion

Religion	ASA	BRAC	GB	percent of the total respondents
Islam	29	20	30	79%
Hindu	5	13	3	21%
total	34	33	33	100%

Religions background of an individual influences the involvement in different programs in Bangladesh. Figure -39 Shows that among women in different NGOs 79 percent were Muslims and 21 percent women were Hindus of the total respondents in the respective NGOs.

Table-40: Marital status

Particulars	ASA	percent	BRAC	percent	GB	percent of the total respondents
Married	32	94.1	30	90.9	32	97%
Unmarried	2	5.9	2	6.1	0	-
widow	-	-	1	3.0	1	3.0%
Total	34	100%	33	100%	33	100%

Marital status played an important role for involvement in different program. An overwhelming majority of NGO program were married, with 94.1 percent for ASA, compared to that for different NGO, Brac (90.9%) and Grameem Bank (97%). It is clearly indicate that married women were more accepted in NGO programs due to maturity and stated family wife. We find only two women were unmarried in ASA and Brac and one widow in Brac and one in GB

Table-41: Years of Marriage

Year	ASA	BRAC	GB	Total	percent of the total respondents
1-5	01	-	-	01	1.0
6-15	01	03	06	10	10.3
16-20	15	06	12	33	34.0
21+	17	22	14	53	54.7
Total	34	31	32	97	100%

Of the total respondents 3 women were unmarried so the data had been shown on the basis of 97 respondents. Fifty four percent had been married for 21 years and above, followed by thirty four percent married for 16-20 years and ten percent women were married for 6-15 years. However, it should be noted that the years of marriage as stated by the respondents may not be exactly because most of the women could not remember the exact date of marriage. But the relevance of years is that it shows that stable marriage life of the respondents.

Table-42: Age at marriage

Age at marriage	ASA	percent	BRAC	percent	GB	percent	percent of Total respondent
12-15	19	55.9	19	57.6	18	54.5	56%
16-20	15	44.1	12	36.4	14	42.4	41%
21-30	-	-	3320	6.0	1	3.1	3%
Total	34	100	33	100	33	100	100%

Most of the women in different program got married in the age of between 12-15 years. Among the different program 36% women in ASA, 58% percent in Brac and 55% in Grameen Bank while in total 56% respondent got married in the age of 12-15 years age. On the contrary, 44.1% in ASA, 36.4% in Brac and 42% in Grameen Bank got married in the age of 16-20 years. It indicates the early marriage of the respondents.

Table-43: Level of Education

literacy	ASA	BRAC	GB	percent of the total respondents
Thumb print	-	-	-	-
Can sign name	14	20	19	59%
Can read& write	20	13	14	41%
Total	34	33	33	100%

The table-43 is shown that majority portion of beneficiaries can read &write however every one must know how to sign their name. Since signing of one's name is an essential criteria of ASA, Brac and GB membership. This is the reason for 100 percent respondents ability to sign their name.

Table-44: House hold size

Size of household	ASA	percent	BRAC	percent	GB	percent	percent of the total respondents
2-5	19	55.9	22	66.7	15	45.5	56%
6-8	14	41.2	10	30.3	18	54.5	42%
9+	1	2.9	01	3.0	-	-	2%
Total	34	100	33	100	33	100	100%

The above figure shows the majority (55.9) household of ASA consists 2-5 members, while 66.7% in Brac and 45.5% in Gramen Bank program In total respondent 56% household consists 2-5 members while 42% household consists 6-8% member and only 2% household consist 9 and above members. It members in the most cases 8 to 9 members household are joint family.

Table-45: Type of those

Type of house	ASA	BRAC	GB	percent of the total respondents
Bambo/Tin	20	18	15	53%
Wooden/tin	10	15	12	37%
Brick/cement	4	--	6	10%
Total	34	33	33	100%

Type of house expresses the changeable economic situation of the rural poor of different programs. It is evident from the table that about 53% houses are made up by bamboo/tin while 37% houses are made by wooden/tin. By contrast, very lowest percents (10%) of houses were made by brick/cement of different programs.

Table-46: Profession before joining Grameen Bank.

profession	ASA	BRAC	GB	percent of the total respondents
looked after household	25	24	22	71%
worked in other houses	5	4	4	13%
Small trade	4	5	7	16%
Total	34	33	33	100%

Table-46 shows that 71% percent women were working in own house and looked after household, while 13% stated that they earned their livelihood thorough working in other people’s houses before they joined in NGO programme, And 16% women were involved in small trade. Those who are working in other houses and small trade, doing household work is must for all.

Participation in credit program

Table-47: Years of membership

Years	ASA	BRAC	GB	Percent of total respondent.
1-2	7	3	3	13%
3-4	19	1	5	25%
5+	8	29	25	62%
Total	34	33	33	100%

Sixty two percent of the total respondents had seen members of NGO for more than five years of these 13 percent had joined in NGO program for 1-2 years while 25 percent had been members for 3-4 years, The figure-47 indicate respondents associations with NGO programme for a fairly long period.

Table-48: Reason for membership

Reason for membership	ASA	BRAC	GB	Percent of total respondent.
Family crises	15	18	16	49%
Increasing income	10	10	12	32%
Mutated by others	9	5	5	19%
Total	34	33	33	100%

Most of the respondents had come to NGO because of their family crisis and wanted credit. 49 percent women became members to do something for removing the poverty of the family. Another 32 percent wanted to increase their family income. 10 percent women were motivating by others success in income generating attractive supported by NGO.

Table-49: Consulted with Husband before joining NGO

Unsalted with husband	ASA	BRAC	GB	percent of the total respondents
Yes	32	32	31	95%
No	2	1	2	5%
Total	34	33	33	100%

Almost in all the cases respondents had joined in NGO program after consultation with husbands. Figure in the table shows that 95 percent of the respondents had their husband's consent for membership. Only four percent cases the husbands were not consulted as the husbands were away at the time.

Table-50: perception of Husband in joining NGO program

Reason for membership	ASA	BRAC	GB	percent of the total respondents
Credit for Husband's investment	25	20	22	67%
Joint investment	2	3	2	7%
Increasing family income	7	10	9	26%
Total	34	33	33	100%

Sixty seven percent of the respondent said their husbands wanted them to become members for his own investment. Because most of the NGO given prefer on women members for their credit program. It is the easy way to get loan from NGO and enable him to utilize loan themselves in some business activity. Another 26 percent took loan especially as a means to increase family income. Only seven percent wanted for joint investment. It is indicated that all the husbands wanted the spouse to become member of NGO program so that credit may be used as a tool for raising family income.

Table-51: Attendance at Meeting

Attendance	ASA	BRAC	GB	percent of the total respondents
Yes	34	33	33	100%
No	×	×	×	×
Sometimes	×	×	×	×
Total	34	33	33	100%

Almost all respondents to this question were in the affirmative. The figure in the table shows the 100% attendance of the respondents. One reason for attendance is that the rule of NGO makes it imperative that member must attend weekly meeting of group members. Any indiscipline in this regard is recorded and action may be taken in the form of refusal of new loan. Therefore, unless absolutely unavoidable, members come to meetings every week.

Table-52: Reason for going to meetings.

Reason	ASA	BRAC	GB	Percent of the total respondents
Paying Installment	34	33	33	100%
Discussion of socio-economic matter	×	×	×	×
Total	34	33	33	100%

All respondents go to weekly meetings to pay installments of dues every week which is a mandatory condition of the NGO for taking loan. The figure-52 shown that 100% respondents come to weekly meetings Respondents stated that they had come mainly to pay the installment but sometimes they joined in the discussion of other socio-economic issues that was not pre planned and NGO workers had not bound them to hear it. It indicates the less importance of awareness building programme by NGOs.

Table-53 : Issues that were discussed in the meeting:

Issues	ASA	BRAC	GB	percent of the total respondents
Economic	31	30	31	92%
Social	3	3	2	8%
Total	34	33	33	100%

Ninety two percent respondents stated that issues discussed were related to credit and investments. Eight percent respondents said that social problems such as daughter's marriage, children illness, and family tragedy were discussed in meetings. However many members discussed both social and economic problems in the meeting. Moreover, it helps to make formation of social capital.

Table-54: Suggestion from NGO about investment

Suggestion	ASA	BRAC	GB	percent of the total respondents
Yes	3	×	3	6%
No	31	33	30	94%
Total	34	33	33	100%

Ninety four percent respondents said that NGO workers didn't suggest them about investment. They want the weekly installments regularly. They didn't want to know where respondents invest the loan only a few persons said that sometimes they discuss about the investment sector among themselves.

Training

Table-55: Attendance in Training Courses:

Attendance	ASA	BRAC	GB	% of the total respondents
Yes	×	×	×	×
No	34	33	33	100%
Total	34	33	33	100%

'Training' here refers to courses in skill development for income generating activities. It does not include functional membership training of beneficiaries. Hundred percent respondents said that they didn't take any training like sewing, poultry or midwifery. It indicates that NGOs training program is not available in all area or they reduce the training activities.

Table-56: Had respondents taken credit from more NGOs at a time:

Taken more loan	ASA	BRAC	GB	% of the total respondents
Yes	25	28	16	69%
No	9	5	17	31%
Total	34	33	33	100%

Sixty nine percent respondents stated that they had taken credit from two or three NGOs at a time. Because the loan amount from one NGO was too small to invest which insist them to take another loan from other NGO. Thirty one percent respondents said that they had taken one loan from one NGO.

Table-57: Number of time loan was taken:

Number of loan	ASA	BRAC	GB	% of the total respondents
One-two	7	3	3	13%
Three-four	19	1	5	25%
Five +	8	29	25	62%
Total	34	33	33	100%

Maximum number of beneficiaries taken four or more times loan. Sixty two percent women had taken five time and above. Twenty five percent women had taken loan three to four times and thirteen percent women had taken one to two times.

Table-58: Amount of loan taken:

Taka	ASA	BRAC	GB	% of the total respondents
4,000-10,000	22	25	24	71%
11,000-20,000	11	5	2	18%
21,000-30,000	1	3	1	5%
31,000+	-	-	6	6%
Total	34	33	33	100%

Most respondents had taken loan for third and fourth time. Starting with credit Tk.4,000/- to Tk.6,000/- in the initial year, the beneficiaries credit amount increased every year gradually. Seventy one percent of total women were using Tk.4,000-10,000/- while eighteen percent had invested Tk.11,000-20,000/- and 6 percent women

had taken loan of more than Tk.30,000/-. The credit amount indicates a reinvestment pattern and the development of women members as investors.

Table-59: Investment by the Respondents:

Investment	ASA	BRAC	GB	% of the total respondents
Poultry rearing	7	3	7	17%
Buying Rickshaw/ Van/Tempo	6	4	2	12%
Rice/Fish/Vegetable	8	12	6	26%
Grocery	3	2	10	15%
Others	10	12	8	30%
Total	34	33	33	100%

When beneficiaries take loan from NGOs, they invest the money for buying one major item along with subsidiary item. In this way, the beneficiaries can wait for the convenient time to sell off the bigger item so reap more profit, while the smaller item bring them immediate return to supplement their income. Some of the women started small business and poultry rearing. Beside this, many of women invested money in different activities like, purchase of sewing machine, purchase of rickshaw, purchase of land, retail shop, rice business, fisheries etc.

Table-60: Person consulted before taking loan:

Person consulted	ASA	BRAC	GB	% of the total respondents
Husband	30	28	33	91%
Others	4	4	×	8%
Others	×	1	×	1%
Total	34	33	33	100%

In a majority of cases women discussed with husband regarding the amount of loan to be taken. Ninety one person women stated that they had consulted with their husband. Among those without husband most women took the decisions in consultations with relatives or other family members.

Table-61: Choice of investment:

Investment chosen by	ASA	BRAC	GB	% of the total respondents
Husband	10	11	11	32%
Self	×	1	1	2%
Both	24	21	21	66%
Total	34	33	33	100%

The decision to invest in a particular item is taken in consultation with husbands. Sixty six persons stated that the choice of investment had been made because both she and her husband considered it profitable. Respondents without husbands said they themselves chose an item for investment which they considered profitable and all said they considered the investment profitable. Thirty two percent said that their husband considers item when they invest and think it will be profitable.

Table-62: Reason for choice of investment:

Reason	ASA	BRAC	GB	% of the total respondents
Profit from last investment	28	25	25	78%
Seeing other benefit	2	5	5	12%
Assumption of profit	4	3	3	10%
Total	34	33	33	100%

The figures in the table show that seventy eight percent respondents said that they were motivated for investments and reinvestments by profit from last investment. Twelve percent were encouraged by profit gained by others. Everyone said that they had calculated the possibility of profit before investment.

Table-63: Investment Management:

Investment managed by	ASA	BRAC	GB	% of the total respondents
Husband	20	8	22	50%
Both	14	10	4	28%
Self	×	5	4	9%
Others	×	×	3	3%
Total	34	33	33	100%

Fifty percent of the respondents said that investment was managed by their husband and nine percent women managed their own investment while three percent managed by others. Women can manage activities which can be done within the household. So, in between household work and attending centre meetings respondent can look after cows or chicken or matters relating to small trades. All commercial activities and marketing are done by husbands or male members in the family.

Economic activities like grocery shops or sewing which are entirely situated in one market place are managed by the males of the household. In this context income generating activities may be divided into two categories; those activities that are performed within household and those are outside of household. In almost all cases the women are actively involved in the first categories, while they have to depend on the male members of the family for the second category. Though twenty eight percent said that their investment managed – by both but reality is that the women performed there as a helper of husband or male members. So it can say that lion share of investment were managed by males.

Table-64: Profit from investment:

Profit	ASA	BRAC	GB	% of the total respondents
Yes	31	31	32	94%
No	3	2	1	6%
Total	34	33	33	100%

Ninety four percent of the beneficiaries profited from investments with credit from NGO. A few persons didn't profit due to use of loan in family treatment or consumption or natural disaster/illness of the earning member.

Table-65: Loss of investment:

Profit	ASA	BRAC	GB	% of the total respondents
Yes	3	2	1	6%
No	31	31	32	94%
Total	34	33	33	100%

Only six percent respondent said that they had suffered loss from investment with the death of cow and poultry, illness of husband and family consumption. Ninety four percent said they had suffered no loss. The reason for limited loss is that the investments are small and beneficiaries supervise and manage them actively.

Table-66: Receiver of profit:

Profit taken	ASA	BRAC	GB	% of the total respondents
Husband	9	8	7	24%
Self	×	3	1	4%
Both	25	22	25	72%
Total	34	33	33	100%

Seventy two percent respondents said that both kept the profit while four percent women kept the profit themselves. Twenty four percent beneficiaries said that profit kept by husband. They said there was nothing fixed about keeping profit, it was kept by both or husband. Majority of the women said that as husband maintained the family's expenditure and managed investment so profit generally went to the hand of husband though women were involved with the whole thing.

Table-67: Use of profit:

Used	ASA	BRAC	GB	% of the total respondents
Reinvestment	20	15	15	50%
Consumption	10	14	14	38%
Save	4	4	4	12%
Total	34	33	33	100%

Most of the beneficiaries had utilized profit for reinvestment. Fifty percent respondents stated that they had reinvest profit either on the same item but on a large scale, or they had invested in something new. Usually, the profit is added with new loan for reinvestment. Thirty eight percent had used profit for consumption while twelve percent had saved. Many beneficiaries had reinvested the profit as well as spent part of it for family consumption, or they had consumed partly and saved the rest.

Table-68: Savings:

Level of savings	ASA	BRAC	GB	% of the total respondents
500-2,000	20	17	11	48%
2,100-5,000	12	13	8	33%
5,100-10,000	2	1	5	8%
11,000-20,000	×	2	5	7%
21,000+	×	×	4	4%
Total	34	33	33	100%

Majority of women had very poor savings, which was Tk.500-2000 in different government programs. Forty eight percent of respondents belonged to this categories. Among the there NGOs, it was mostly found in the ASA and BRAC program. Beside this thirty three percent women had the saving in the amount between Tk.2100-5000. On the other hand 7 percent women had the saving of Tk.11000-20000 while 4 percent had Tk.21000 and above and it is seen in Grameen Bank programme because there were some members who were belonged to GB for a long time.

Table-69: Kinds of Assets:

Assets	ASA	BRAC	GB	% of the total respondents
Jewelry	1	1	×	2%
Agro Land	3	2	3	8%
No Assets	30	30	30	90%
Total	34	33	33	100%

Ninety percent women said that they had no assets and only two percent women said they had some jewelry while eight percent women had some agro land. The figure

indicates that most of the women have no property or asset which made them dependent on others.

Table-70: Money withdrawn from savings fund:

Withdrawal	ASA	BRAC	GB	% of the total respondents
Yes	12	8	10	30%
No	22	25	23	70%
Total	34	33	33	100%

Thirty percent of the respondent said that they had withdrawn money from savings fund while seventy percent of the respondent had not taken money from saving fund because they wanted to accumulate money in the group fund.

Table-71: Reason for withdrawal:

Reason	ASA	BRAC	GB	Total	% of the total respondents
Loan repayment	5	4	3	12	40%
Investment	3	×	3	6	20%
Consumption	4	4	4	12	40%
Total	12	8	10	30	100%

Only twenty percent beneficiaries took loan from savings funds for investment. Maximum loan were taken for family consumption followed by the need to support existing investments and loan repayment.

Table-72: Consultation with husband before taking loan from saving fund:

Husband Consulted	ASA	BRAC	GB	Total	% of the total respondents
Yes	12	8	10	30	100%
No	×	×	×	×	×

All the beneficiaries answered in the affirmative. Hundred percent women stated that they had discussed with their husband before taking loan from savings fund. Usually women do not want to take loan from their savings fund if not arising family crisis or other options of funds are available.

Table-73: Family Income:

Monthly Income	ASA	BRAC	GB	% of the total respondents
4000-6000	28	26	13	67%
7000-8000	5	7	10	22%
9000-10000	1	×	7	8%
11000-15000	×	×	3	3%
Total	34	33	33	100%

Monthly income included income from investment and other family member's income. Sixty seven percent of the respondents were in the category of Tk.4000-6000 group while twenty two percent were in the Tk.7000-8000 group. A few numbers of families were in the Tk.11000-15000 group. These categories have family members who work in abroad and earn more.

Table-74: Do you want to keep family small:

Keeping family small	ASA	BRAC	GB	% of the total respondents
Yes	27	29	30	86%
No	7	4	3	14%
Total	34	33	33	100%

The figure in the table is shown that most of the answers were in the affirmative. Eighty six percent women said that they want to keep the family small in size while fourteen percent want to take more children because they have only daughters and wanted son. This indicates though the beneficiaries realised it that family in small size is comfortable but male child is the controlling factor in terms of family size till now.

Table-75: Do Children go to School:

School	ASA	BRAC	GB	% of the total respondents
Yes	32	33	32	97%
No	2	×	1	3%
Total	34	33	33	100%

Ninety seven percent beneficiaries said their children go to school ASA, BRAC and GB encourage children education and therefore had provided school for children. GB has a children's fund and education loan to help with education.

Table-76: Consultation by husband regarding family matters:

Consultation	ASA	BRAC	GB	Total	% of the total respondents
Always	23	25	26	76	79.2%
Sometimes	4	2	4	10	10.4%
Never	5	3	2	10	10.4%
Total	32	32	32	96	100%

Seventy nine percent respondents stated that their husband always discussed with them about the family matters and ten percent said that sometimes their husband consult with them and ten percent said never consult with them. But they claimed that before joining NGO their husband didn't discuss with them about the family matters. This is indicating that after joining NGO Program the rate of consultation with wife is increasing.

Table-77: Can go to health center alone:

Mobility	ASA	BRAC	GB	% of the total respondents
Yes	31	27	30	88%
No	3	6	3	12%
Total	34	33	33	100%

Eighty eight percent beneficiaries said that they had gone to visits outside the village either for treatment or income generating program or family planning or they had gone to visit relatives. This is indicating the increase rate of ability of move to other places.

Table-78: Does husband mind if women requires to talk with male outsider:

Mind	ASA	BRAC	GB	% of the total respondents
Yes	34	33	33	100%
No	×	×	×	×
Total	34	33	33	100%

All the respondents stated that their husbands did not mind if they talked with outsiders. In most time these men were NGO workers or business related or health

workers. Women stated that before joining in NGO Program they cannot think to talk male outsider but it is now accepted by husbands.

Table-79: Does respondents respected by family members:

Respected by family members	ASA	BRAC	GB	% of the total respondents
Yes	34	33	33	100%
No	×	×	×	×
Total	34	33	33	100%

All the respondents said that relationship with husband has improved after they joined in NGO Program and increased respect of family members with them. There is more interaction between the two in terms of consultation about investment and family matters. Beneficiaries also said previously whereas they were usually ignored by husband and family members now their advice is sought and women feel they more respected by spouse than before.

Table-80: Would you represent in local govt.

Represent in local govt.	ASA	BRAC	GB	% of the total respondents
Yes	27	29	30	86%
No	7	4	3	14%
Total	34	33	33	100%

Eighty six percent women stated that they will be able to represent in the local govt. while fourteen percent said that they think they are not fit for the position.

Table-81: Suggestion for socio-economic development of women:

Suggestions	ASA	BRAC	GB	% of the total respondents
Provide work for income	25	25	24	74%
Provide ownership of land	2	1	1	4%
Changing the social view towards women	7	7	8	22%
Total	34	33	33	100%

Seventy four percent of the respondents said that they think if women got job and earning money for family they will be honored and economically solvent in the society. Twenty two percent women said that the view of society to women will have to be changed because some social rules forbidden upon women to do work in the rural area. Some women said that women have land ownership so that she can establish her right.

Table-82: Level of consciousness about interest rate

Level	ASA	BRAC	GB	% of the total respondents
Conscious about interest rate	18	20	22	60%
Unconscious about interest rate	16	13	11	40%
Total	34	33	33	100%

Sixty percent women stated that they known about the interest and forty percent women stated that they didn't understand it. So that they depend on NGO worker which installment was fixed for them to repay.

Table-83: Do you think that interest is high:

Interest rate high	ASA	BRAC	GB	% of the total respondents
Yes	22	25	20	67%
No	12	8	13	33%
Total	34	33	33	100%

Sixty seven percent of the respondents said that the interest rate of NGOs is high while thirty three percent answered in the negative. All the respondents said that there is no available source of fund for them from where they can get loan. If they go to Mahajons it will be most high rate of interest than the NGOs.

Table-84: Reasons for complication in repayment of installments:

Installments	ASA	BRAC	GB	% of the total respondents
Family expenditure	25	30	29	84%
Illness	3	1	2	6%
Non cooperation of husband	6	2	2	10%
Total	34	33	33	100%

All the respondents said that they paid installments regularly. When they were asked the question of complication in repayment eighty four percent said that excess expenditure of family is the main cause of repayment complication while ten percent said that husband's non cooperation, only six percent women said about husband or family member's illness/natural disaster.

Table-85: Future plan about female child:

Opinion	ASA	BRAC	GB	Total	% of the total respondents
To ensure higher education	21	23	23	67	74.4%
To ensure good marriage	2	3	7	12	13.4%
To provide service for earning	5	4	2	11	12.2%
Total	28	30	32	90	100%

The table on the opinions about their future plan of female child indicates that majority of the ASA, BRAC and GB women wanted to ensure higher education for their daughter. Seventy four percent women belonged to this category. Besides this thirteen percent women wanted to ensure good marriage for their daughter while twelve percent wanted to provide service for their daughter of own earning. Total respondents were 90 so percent calculated on the basis of 90.

Table-86: Do you want dowry during son's marriage

Dowry	ASA	BRAC	GB	% of the total respondents
Yes	-	-	-	-
No	34	33	33	100%
Total	34	33	33	100%

All the respondents said that they would not take any dowry during their son's marriage. This responses evident because of Grameen Bank, ASA, Brac's restriction against dowry. However, in the social context of rural Bangladesh, dowry is very important factor in marriage. But it was obvious that the respondents were aware of the anti-social aspect of dowry. Though respondents answered in the negative but dowry exists in the society.

Table-87: What dowry want to give during daughters marriage

Dowry	ASA	BRAC	GB	% of the total respondents
Cash	-	-	-	-
Kind	-	-	-	-
Nothing	34	33	33	100%
Total	34	33	33	100%

All the respondents said that they didn't want to give dowry during their daughter's marriage but if dowry wanted from son-in-law's family then what they can do. They were compelled to give dowry because the demand of the opposite specially in considering the happiness of daughters marriage life.

Chapter Eight

Successes and Failures:

Experiences of a few beneficiaries

Five case studies on the experiences of five female beneficiaries of NGO programmes under the coverage of non-governmental organizations have been taken for in depth investigation. For the case studies, the members have been selected amongst the sample respondents who are involved with NGO programme. There are some special reasons for inclusion these case studies in this thesis. One must analyze the experiences of these poor struggling beneficiaries to identify the factors that contributed to their successes and failures. In addition these case studies will be helpful to understand the real problem of the rural poor women.

In each of the case studies, the experiences of the beneficiary have been revealed exactly as she gathered them in course of her struggle to overcome the poverty situation. Therefore, it is likely to be of assistance to the policy makers and planners at different levels in developing their policies and plans for socio-economic development of rural poor women in Bangladesh.

Case Studies:

Case study I

Name: Renu Begum

Age: 50 Years

Village: Lalpur, Ashgonj

Fifty years old Renu Begum was born in a village called Mahalla under Nabinagor thana of Brahmon Baria District. At an early Age of thirteen years, Renu Begum was married to a poor young day labourer named Abdul Khaleque who was lived in Lalpur village of Ashugonj thana. After marriage she has been living with her husband in the village of Lalpur.

During Forty two years of her married life she had been struggling against many crisis created by poverty. Renu Begum's husband, who was a landless day labourer engaged in other people's farm on a daily basis, earned too little to provide two square meals a day for the family of five members. Renu Begum, who gave birth five children during her married life and two was died at an early age lack of proper treatment and food. She lost her health and energy and was almost at the very edge of a complete breakdown.

Renu Begum was passing her days of sorrows and despair and fighting against poverty with innumerable odds. Sometimes her husband was working and in off-season he was unemployed that time the whole family was unfed or half-fed. At this time Renu Begum came to know about ASA, an NGO with poverty focused programmes, which had been organizing poor men and women in lalpur. It all happened in 1998.

Renu Begum talked to her neighbours about the NGO programmes. Some of them discouraged her by saying that as far as they knew, poor people had not been benefited from these programmes. But Renu Begum did not listen to them. She desperately wanted to make some efforts to break out of the poverty chain and was in need of some support services. A meeting with ASA followed and Renu Begum her friends came to know all about the programme launched by ASA. Inspired by what people told them, Renu Begum along with 17 other women formed a group under ASA. Renu Begum for the first time, received a loan amounting to Tk. 3,000 to be repaid in easy installments. She invested this money in sewing net. She brought yarn and regularly sewing net. After sewing the net she sold at to the fisherman at profitable price. In this way she earned some money which provides her to feed the family members twice a day and she paid the weekly installments easily. This loan shows her the way to live and struggling against poverty.

Her female neighbours felt encouraged to join her organization (Samity) which pushed up the membership strength of kurerpar Mahila Samity. Currently, the total number of members stands at thirty five and Renu Begum is the Chairperson of the Samity.

Renu Begum repaid the loan what she received for sewing net within one year. She borrowed again an amount of Tk. 5,000 of which she invested Tk. 2,000 in poultry raising. She gave the rest of the loan money to her sons to invest the amount in fish business. However, lalpur is a river based area, there are many fisherman who live on fishing. Renu Bugum's son bought fish from there at a cheaper price and then he went to Bramhmon Baria town to sell the fish at high price. Renu Begum along with her son and other family members have started this business profitably.

Renu Begum borrowed for the third time from ASA and this time the loan amounted to Tk.10,000. She bought a milch cow with that amount. She now sells milk, aggs, chicken in the market and earns well. The family members have fresh vegetables, meat eggs and milk in their weekly menu which provide the essential nutrition for them.

ASA's social awareness programme has improved Renu Begums knowledge about life and good living. Her dwelling place has a sanitary latrine. All the family members have learned to clean their hands with soap and ashes after toilet. Renu Begum's children have had their schooling too. Renu Begum herself was an illiterate woman. Now, she not only can sign her own name, but also can keep her own accounts. Although her husband has now become too old to work, the family is financially well off. Renu Begum does not have to worry about her daily expenses. The family members have access to modern medical treatment when they fall ill. They do not have to go to the village mahajans at the time of need. Renu Begum generates the required amount by sewing and selling dairy products to meet the expenses in any emergency.

Renu Begum has repaid all the loan money taken from ASA. But she has not yet repaid the amount of Tk. 10,000 which she borrowed from Grameen Bank to build her house. Only about Tk. 5,000 has yet to be repaid.

Renu Begum appears to be very happy with the progress she has made in improving the quality of life not of herself, but also of all the members of her family through her association with ASA and Grameen Bank. She has a reasonably good dwelling house made of tin, new pieces of furniture, necessary utensils to perform the domestic chores. She and her family

members eat three good nutritious meals a day. Two of Renu Begum's three children (two daughters) have got married. Fortune appears to have turned a smiling face to Renu Begum and her family.

In course of her discussion, Renu Begum told the investigators that in addition of ASA with which she has been associated for the past 8 years, she has also participated in various programmes of Grameen Bank (4 years). In her opinion, if the loan money is invested in an activity on the basis of a sound plan, it is bound to yield good returns. But some loanees are not careful in using the loans. As a result, they fail to repay the loan installments in time. Sometimes, a few among the loanees have to pawn their assets, even the house, to pay off the loan. She holds the view that if one takes the loan, he/she must invest it in a profitable activity, so that not only one can pay the loan installment in time but also save something for the rainy days and for future expansion of the activity as well.

In response to a query as to why the interviewee had to take loans from two NGOs to carry on her activities, she concluded her discussion by saying that initially, the amount of loan, any one NGO provides to a loanee is so small that it is very difficult to build any profitable enterprise on it. According to smallness of the loan size is the main reason why she and other members of her group generally have to take loans from more than one NGO.

Case Study II

Name: Rezia Begum

Age: 26

Name of Husband: Abdur Rahman

Village: Lalpur

Thirty years old Rezia Begum was born in talshaher of Ashugonj thana. The name of her father is Mannan Mia. She was married to one Abdur Rahman of Lalpur Village twelve years ago, when she was an adolescent girl of fourteen years only. Her husband, who was fisherman earned very little. Rezia Begum and her family members had to struggle very hard to keep their heads above water. When Rezia gave birth to her son, the problem became more acute. The poor household could not provide all that the child needed. But the situation improved when she became a participant of ASA's micro credit programme.

In 2001, she joined at ASA's micro credit programme and received a loan of Tk. 3000 for the first time. She was no formal training but she learned new skills, such as poultry rearing, tree planting, vegetable growing etc. from those members who had already received training on these activities.

She invested Tk. 1000 for poultry rearing and produced eggs and chicken. She purchased some dry fish with the rest of the money at a low price and sold this fish when the price went up. She also sold eggs and chicken at a profitable price and earned a regular income from these activities which enabled her to repay all her loans through installments. But she faced some problem to repay the early installments because of invested all money, since a certain time was needed to come back this money. At this stage she borrowed another loan of Tk. 5000 from Grameen Bank, which money helped her to keep the installments regular.

After repayments of the loan she received Tk. 6000 again from ASA and invested in dry fish trading and her husband, who was a fisherman involved in this trading along with his work. Rezia put a substantial portion of her labour time in this activity and found it to be highly rewarding. She has been earning high income from poultry rearing since then.

Inspired by her success, she took house building loans from proshika and built a nice house with tin and cement. Recently, she was also built a ring latrine alongside her house for the use of family members. Rezia has been maintaining credit program for seven years. After repay the loan she borrowed another loan and build up a good relationship with ASA, Grameen Bank and Proshika. She has knowledge about family planning for why she wants to keep the family size small. Her son is now going to school. She bought few sharies and gold jewelry for herself and a 14 inch television set for the family. Rezia and her family now get two square meals food a day and have access to modern medical services.

Rezia have paid her installments with savings in every week. She is confident that if the group members utilize their loans productively in profitable activities identified correctly and put in their hard labour to build up, then success will surely be within their reach.

Case Study III

Name: Kalpana Rani Das

Age: 38 years

Name of Husband: Nimai Chandra

Village: Lalpur

Thirty eight year old Kalpana Rani Das was born in Lalpur village. After five years of her birth, she lost her father. He died leaving only a dwelling place for his family. It was extremely hard for her mother to rear up Kalpana Rani Das and her younger brother on a little irregular income that she earned by selling her labour. Kalpana Rani's maternal uncle, who used to run a jatra, extended financial assistance to the family. But that was inadequate for the maintenance of the family. Meanwhile Kalpana Rani's family was joined by a poor hindu widow belonging to her sect with her son who was one year older than Kalpana. They took shelter in Kalpana Rani's house and began to live with Kalpana and her mother and brother as family members. Both the widows worked hard from dawn to dusk just for the survival of the family.

When Kalpana Rani was a girl of fifteen, she was married to Nimai Chandra, the son of the widow who took shelter in their house. Nimai became a day labourer in the locality. After five months of her marriage, when she was pregnant, Nimai left her house with his mother for his own village home. Days and months passed, he did not return. Meanwhile, Kalpana Rani gave birth to a boy. Her mother and younger brother did their best to maintain her with her child on their meager income. Her husband came back Lalpur after one year with a second wife and started living separately near the local market place. In spite of Kalpana's extremely strenuous work day in and day out, she had to go hungry sometimes. When Kalpana was on the verge of committing suicide, she heard about BRAC from her neighbour Rashida, who was member of BRAC's credit programme.

At the initiative of Rashida kalpana Rani and few others, joined with Brac Samity. The members attended a meeting every week where BRAC people came and discussed about the problems the members of the Samity faced in earning their livelihood. BRAC divided the

Samity members in small groups of five and started extending loans to the group members for vegetable growing, pisciculture, poultry farming, hatchery, livestock rearing, small trading and so on. In 1999, Kalpana Rani received a loan of Taka 5,000. She purchased paddy with the loan money, husked it and sold rice at a profit. Next year, she took a loan of taka 7,000 from BRAC. Adding Taka 500 out of her own savings with the loan money, she invested Taka 7,500 in her trade. She again made a good profit on her investment. She repaid her loan and saved Taka 1,500. After that she took a loan of Taka 10,000 this time and purchased a milk cow. She sold milk and made a profit of Taka 5,000 within a year after repaying all her loans.

Her husband came back to her after ten years. She forgave her husband for the sake of her son. After a year or so, Kalpana Rani gave him Taka 10,000 out of her savings to set up a welding machine shop in the local market place. Currently, he gives Kalpana Taka 50 for daily marketing. Kalpana's husband lives with her but goes to his second wife once or twice a week.

Now Kalpana Rani carries on her small trade with her own funds. She has paid all her loans she took from BRAC.

In 2002, she received a loan from Grameen Bank to build her house. She built a good house using tin and wood with the loan money. She paid back the whole amount through several installments. At present, she is not associated either with BRAC or Grameen Bank. In her own perception, she is now a self-reliant and prosperous small trader.

Kalpana Rani is happy and thinks that the dark days that engulfed her and her family have come to an end. Her son is now fifteen years of age. She persuaded her son to marry without dowry and her son did so ungrudgingly.

She along with her family members has three good meals a day; the weekly menu includes fish, eggs, vegetables and milk. They have access to modern medical treatment at the time of illness. She can buy nice dresses and good pieces of furniture for her house. Recently, she has also bought a colour television. In her opinion she expressed that if anyone works hard with honesty and invest in a proper way in a proper place then success will come sure.

Case Study IV

Name: Sonufa Rani Das

Age: 35 years

Husband: Sadhan Chandra Das

Village: Tarua

Sonufa Rani Das was born in a village called Mamdir kandi of Raypura Thana of Norshingdi. She was married when she was fifteen years old as the consent of her father. She has no choice or saying in the marriage. Her husband was a landless fisherman who lived in Tarua. After marriage Sonufa Rani was started to live in Tarua with her husband, who earned too little to provide the daily meals of four family members with mother-in-law and sister-in-law. sonufa and her mother-in-law has no income generating work. They did some household work all day long which didn't provide them any financial help. She had to wait for her husband to provide daily food for the family. Some days they were fed and some days they were un-fed or half-fed. By this time she was pregnant and another sorrowness come down for the family. Sonufa didn't get proper treatment and enough food at this stage which made illness of her and child both. She gave birth a son of ill health and Sonufa was also lost her health and energy. It was the time of 1991.

When Sonufa was fighting against poverty, Grameen Bank started their micro credit programme in their locality. Sonufa heard about the loan programme and talked with some neighbours about the matter. Some people discouraged her in saying that as far they know people had not benefited from their loan and NGO people snatched money and also home. Sonufa Rani's husband also objected her to go to Grameen Bank. But Sonufa was very much interested about the programme, she didn't stop her wish, she convinced her mother in-law and both of them went to Grameen Bank. They involved in a samity of Grameen Bank and received Tk. 3000 each of both for the first time. With this money she bought some chicken. After some days this chickens grown up and it is sold in more price than buying. Some hens started to lay eggs. She repaid the loan amount and some money was in her hand. After repayment of the loan she has taken another loan of Tk. 5000 and invested it in small trade of dry fish. Her husband was working in this trade. In this trade they get more profit which

helped her in struggling against poverty. Sonufa taken more times loan and recovered it timely. Now, in 2008 she takes Tk. 30,000 as a loan and in every week she paid Tk. 750 as a weekly installment with her weekly savings. Now Sonufa and her husband can provide three times meal for the family. Her husband was also encouraged her and worked together for their business.

She was involved with GB about 7-8 years. She learns about family planning, dowry system, hygienic environment etc which leads her to make a planned family. She has two Children, one son and one daughter. She bought 7 decimals land and made house with tin and bamboo, use sanitary latrine and send children to school. She also has bought some good looking saris and some jewelry. She is happy now. Her son is now going to school.

Sonufa is satisfied with the in interest rate of GB but dissatisfied about the amount of loan. She told that if the loan amount is more at the beginning then the loan receiver would do something easily. But she means that these organizations are the main source of their financial support for why they had not gone to village mohajan.

Sonufa Rani is now financially better off and she is now more capable of facing any problem confidently. She is now more conscious about her capabilities and environment in which they live. Participation in the NGO programme has generated a sense of solidarity among the group members. Sonufa Rani is of the opinion that if the participants utilize the loan money productively and put in their labour time as required, success is bound to come.

Case Study V

Name: Hiramoti

Age: 35 years

Husband: Mamun Mia

Village: Noagaon.

35 years old Hiramoti is an inhabitant of Noagaon in Ashagonj thana. She is a member of Noagaon Brac Samity. Her husband, Mamun Mia is a richshaw puller. With the earning of her husband she tries to provide food for seven family members. The rickshaw which Mamun Mia pulls was not owned. Every day a large portion of income was spent to meet the demand of rickshaw owner. This family decided to take a loan from Brac. Hiramoti inspired by the success of other neighbours. She takes loan of Tk. 10,000 and bought a milky cow. She sold the milk and started to repay the weekly installment. After a few months suddenly the cow was ill and died. Hiramoti falled in undescriptable misery. She became defaulters and Brac began to put pressure on her to repay the loan money.

Her son of twelve years old already stopped school and started to work as a tempo helper. He earns a little amount. She also tries to do something but in rural area there are no earning activities for women. So she works in neighbour's house whole day on the exchange of some food. The whole income of the family can not provide square meals for them a day. Her husband falls in illness. She tries to get another loan from Grameen Bank. She said if she get this loan it will be used in repayment of former loan and will invest the rest of money in vegetables trade in local bazar. Though she said her plan but she was afraid of the whole thing. Because the first time she could not success of an accident. She put all the blame on her fate for being defaulter. Hiramoti was asked if the loan from Grameen Bank not to be granted to her what she will do then. She answered she has no means to sell the homestead land. Hiramoti stated that NGOs should do something for the poor in such natural calamities.

Remarks of the Case Studies:

The case studies reveal that in 80 per cent of these cases, the respondents thought that they were benefited from the NGO programmes. Although these poor people have no access to formal financial institutions for loans or to the formal training institutions to raise their skill level, such opportunities were created by the NGOs to give the rural poor a chance to break the poverty chain.

The highlights of the lessons emerging from the case studies clearly show that in order to overcome poverty, there is a need to:

- Organize the poor and strengthen group mechanism for generating self-confidence and a sense of solidarity among the poor which would inspire and propel them forward to break the poverty chain.
- Provide the poor with access to appropriate training courses so that their skill level is raised and their ability to select the right activity is developed.
- Motivate the poor loanees to utilize their money properly.
- Give them a sense of direction and inspire them to have the determination to put in hard work so that they can achieve success in their struggle against poverty.

An analysis of the above cases also indicates that generation of savings and diversification of activities provide the loanees with the needed strength to raise their standard of living and stabilize their position. It is found that, NGO programme related women's economic role in the family, autonomy, decision-making authority, well-being of her life and preferences of gender equalities perception are very clear than the women who are not exposed to any development works. One of the cases studies (Kalpana Rani) exemplifies that even a poor and helpless abandoned women can successfully struggle against poverty provided she receives adequate credit, appropriate training and other support services from the NGO and the group of which she is a member.

Chapter Nine

Findings and Observation

Bangladesh is a densely populated country (913 per sq. km). The total population is 134.8 million. The annual growth rate of population was 1.47 percent in 2003 ((Bangladesh Bureau of Statistics, 2006). About 31 million people reside in the urban areas and 103 million people reside in the rural areas, respectively (Bangladesh Bureau of Statistics, 2006). The per capita GDP was estimated at 445 USD in 2004/05 (Bangladesh Economic Review, 2005). The economy of Bangladesh is mainly based on agriculture that includes crop, fishery livestock and forestry sub-sectors. There is a big gap in exports and imports value. The overall balance of trade is unfavorable for Bangladesh over the decades. A substantial portion of the total population is living in poverty. The poor have small piece of land, limited assets, low level of education and inadequate skill to performing their economic activities. Due to their poverty, they fail to obtain their basic needs like food, clothing, housing, education, and health care. They have to lead a very low quality of life. Rural poor have little income and employment opportunity in the rural areas to sustain their livelihood. They are mainly engaged in agricultural activities. Due to their lack of knowledge about the modern methods of farming, production is also low for them resulting in low level of income and purchasing ability. They have severe budget constraints for pursuing their economic activities. They cannot start up or to continue their economic activities due to lack of capital. Therefore, in order to fulfill their capital requirement, they have to depend on local money-lenders who charge them a very high rate of interest. Very often, poor people fail to repay their borrowed money and ultimately, they become the victims of exploitation. They have very limited access to the formal financial institution such as commercial bank due to their inability to meet the collateral requirement of the banks. In addition, their low level of education and complexity in the banking procedures also prevent them taking bank loans. Micro-credit program provides a unique opportunity for the poor to participate in the economic activities by providing collateral free credit facility through group an approach. The prime objective of the

micro-credit program is to uplift the overall socio-economic position and to alleviate poverty among the poor. Sparked by the success of Grameen Bank of Bangladesh, the Government of Bangladesh and other NGOs have been implementing micro-credit programs to eradicate poverty over the last two decades. Unfortunately, a significant number of the population is still in poverty specially women. Thus, an attempt was made in this study to assess the effectiveness of NGO programs. The prime objective of this study was to measure the effect of the NGO programs on rural women economic outcomes like household income, expenditure and borrower's saving. This study also focused on assessing the borrowers' perceptions towards economic welfare under the micro credit program. Not only that, initiative was taken in this study to identify the rural women's problems associated with loan utilization and repayment.

At the time of independence, the economic condition of Bangladesh was very deplorable. Following independence the new government was much preoccupied with meeting a series of problems that needed to be solved immediately, such as alleviate poverty, care for the wounded and disabled, help to the war windows and orphans; and restoration of law and order in the country. And during the last few decades since independence Bangladesh has scarcely made any progress in accelerating growth and relieving poverty and unemployment. So it is clear that various initiatives, which were taken by the government to achieve the goal of poverty reduction, have not been able to fulfill the demand as people's need. Having this background, NGOs have come to light as the latest 'alternative development sector' to reduce poverty in Bangladesh.

NGOs in the form of alternative development sector in Bangladesh, have already been acknowledged as a model of poverty reduction and have created a notion of high expectations since early 90's as a powerful instrument of creating income generation and self-employment opportunities for the distressed poor by providing micro-credit. So micro credit is crucial for the poor to create self-employment opportunities for the distressed poor by providing micro-credit. So micro credit is crucial for the poor to create self-employment and reduce their poverty situation. In Bangladesh more than 2000 NGOs are currently involved in micro-credit activities. The micro-credit summit

declaration in 1997 pledged to cover 100 million poor households all over the world especially women. Association for Social Advancement (ASA), Grameen Bank, Bangladesh Rural Advancement Committee (BRAC) in Bangladesh, have proved that micro-credit is not a charitable programme. Though not significant, micro-credit is positively contributing to the poverty reduction in Bangladesh. Everybody, therefore, wants to see micro-credit thrive as an industry to the benefit of the real poor people including the hardcore poor who constitute bottom 20% of the total population.

In Bangladesh more than two thousand of NGOs are carrying out micro-credit operations. The total loan outstanding against the borrowers is Tk.16 billion. The size of the total revolving loan fund is 20 billion. the average loan recovery rate in the sector is about 93%. Credit operations has been activating in our society for decades. But, unfortunately the morbid situation of our socio-economic condition especially in the rural settings is evident. A model is which tries to attain some sort of success with its perseverance, devotion and commitment. Not only selected three NGOs but also other NGOs are also playing significant role in reducing poverty in Bangladesh. To some extent, selected three NGOs have been successful too, as the case of Ashugonj Thana reveals such.

As a powerful tool of poverty reduction programmes of NGOs, micro-credit helps the creditors to reduce poverty more effectively. On the other hand, creditors have been able to engage with income generating activities after receiving credit from NGOs and income generating activities positively influences poverty reduction. So it is obvious that NGOs are playing positive and significant role for socio-economic development of rural women in Bangladesh by providing micro-credit to the poor people.

The study shows how the NGO activities help to increase women's access to micro-finance, generate new income earning opportunities, and to enhance social mobilization and create formal network, norms and trust for collective action and thus develop socio-economic condition of rural women. The empirical study is conducted in Bangladesh to assess the increase of women's economic opportunity, security and

empowerment and their effect on poverty and changes in the traditional rural social structure. Based on both qualitative and quantitative survey research, the study has organized in-depth interviews and focus group discussion with the programme clients of the three NGOs (ASA, BRAC & GB) in Bangladesh. The findings suggest that, micro-credit and its supportive programs have lead to a remarkable enhancement in social network formation and development, an improved status in family and community, increased mobility and to some extent also greater self-confidence and feeling of identity for the women. It also has given space to establish and strengthen social ties that reach beyond their familial networks. This process has been nurtured by NGO membership norms at the centre building. Embedded with the awareness of self-identity beyond kinship ties, women then began to build a collective identity with an extra-familial “face to face” effective group beyond her small locality. These self-identified components of social capital have expanded each woman's life options and introduced new social opportunities for the group. Interaction at the centre has graduated into new and strengthened networks while mobility has given each woman a socially sanctioned license to move about the village and, therefore, the opportunity to call on and continue to build her networks. Perhaps, social implications of micro-credit lending system are more powerful than the economic implications. Sustainable economic and social prosperity seems to be cultivated by regular and frequent interaction and have enabled women to continue to prosper through trust and community cooperation networks long after the initial acquisition of financial capital. The collective nature of group lending NGO style has proved it's far reaching implications on rural women's ability to develop socio-economic condition.

In this study, it has been shown that the efforts taking by the NGOs to create a new dimension for socio-economic development of rural poor women. These women once idle away their time and were liabilities to the family. NGOs have played a vital role to improve the family's economic condition by using the unused strength of the rural people. Once upon a time village women would not go out of the house because the mollah of the society forbidden on them saying if they take loan from NGO they will go to Dujah. NGOs have taken initiative to understand the problems of poor women

and let them realize it. There is no sin in taking loan and developing them self. It has been observed that women are now helping the families increase their income and doing better in the rural economy. Some made poultry farm, some involved in cultivation or some are in small business and earning money for the family who were the liabilities or a family, now they are made into asset & taking part in decision making of the family.

In the observation it is found that NGO has motivated the poor women to keep family small, to free themselves from the dowry system. The villagers now send their children into school. ASA, BRAC and GB have another programme for education. The importance of rural women as a member of society has increased. In some family women are acting as only earning source and bearing all expenses of the family.

In the observation, the condition of village stated as below:

1. The economic condition and social environment have improved.
2. The condition of the villages has improved satisfactorily.
3. The poor women are become earning member of the family.
4. Improving the economic condition of the family.
5. Improving the other environmental surroundings.
6. Children are going to school and increasing education rate.
7. A dynamic condition is created in rural economy.
8. Making house & sanitary latrine, sinking tube well and using telephone facilities.
9. Denied poor women now turned into asset.
10. Infrastructure related village economy has developed.

NGOs like Grameen Bank, ASA, BRAC have been playing pioneer role for development of socio-economic condition of rural poor women. Breaking the vicious circle of poverty, Grameen Bank has emerged as a model in Bangladesh as well as in the world. It has employed rural poor women in income generating activities. As a result, a large amount of income has been added to our national income. The major findings of this research are mentioned below.

Participation is an important indicator for social development. It enhances, among others, understanding among members, speaking capabilities and involvement in decision making. A tremendous change was found to have occurred in the participation of female members in the family level after joining the samity. Before joining the samity majority of the women members had no role in the decision-making affairs of the family. The main reasons for this change were as follows: (a) contribution of the female members in the family income. (b) their increased knowledge; (c) increased confidence of their husbands on their capabilities; (d) their increased self-confidence. Majority however pointed out their contribution in the family income was the main reason for their changed role in the family decision.

The NGOs had been successful in helping the women to get socially empowered. Through their involvement in various incomes generating activities the women could make noticeable financial contributions to their respective family income which increased significantly. Through increasing social interactions they were in a position to be aware of their socio-political and legal rights and they received community acceptance. All these provided the women with increased bargaining power ultimately leading to control over decision making.

Before membership women were mostly confined to their house and but now all the women meet weekly, discuss different matters, try to help other if necessary and thus their interaction at centre meeting enable them to expand their existing networks. And the important thing is that women's network grows with a corresponding increase in direct or face-to-face relationships. Centre members' feelings about meeting at the centre building also suggest the women are gradually forming an 'in group' identity. The respondent's anticipation about weekly meeting at the centre demonstrates that members value the weekly opportunity to convene in a common space where they have made friends. They usually share their thoughts and exchange news with friends at the centre. The members' feelings were rooted in a desire to interact with friends made at the centre, rather than fulfill economic obligations of members. Almost all the respondents reported that they had made one to three close friends from the centre by

simply waiting to repay loans each week. These feelings of friendship were not defined by economics. The friendships were defined by a security that a close friend would come to help another friend or be a confidante.

More than 90 percent told that they do not have any trust in formal political leaders like local Union council chairmen or members or parliament and rather they have trust on the NGO workers and officials. Before starting the weekly formal meeting, members sit together and count whether all have taken installments or not. About sixty percent of the respondents told that if somebody is in crisis, other members help her and pay the installments in favour of the defaulter. Thus the groups prevent themselves being red mark borrower. This example shows high associational effectiveness and cooperative spirit.

Weekly central meeting norms of a micro-credit group include the following: walking across the village to attend the centre meeting; sitting on a mat in an open yard or centre house with a group of women from different lineage, religions, and social status at the centre meeting; handling money; and using first name in an address from the NGO employee during the centre meeting. This is a new custom for the women in Bangladesh. In rural Bangladesh women customarily have no opportunity to gather publicly and are identified using only possessive terms denoting their relationship to the family's male members (e.g., Karim's daughter, Rintu's wife, or Shamim's mother) By contrast, at the centre, NGO workers refer to each woman by her first name when calling attendance or collecting loan installments. All the members reported that they liked being called by their first name at the centre meetings. It recognized their self identity.

Acid victims, tortured women can get legal support from BRAC's legal aid clinic, girls reading centre members can protest collectively against early marriage, dowry and can protect themselves. Women know their legal right, can protest collectively against unjust behavior and can protect themselves from being discriminated and exploited because of the force of collective action and the help NGO network channel. BRAC health worker and nutrition workers provide health care support and minor treatment to

the members and other villagers and if necessary BRAC officials help to send them to the hospitals. For acid victims, BRAC bears all the costs of treatment and help to rehabilitate the victims. Now the rural people are dependent and relied more upon NGOs and all these have changed the traditional village communities.

Women's access to credit and income generating activities has resulted in increasing household income. Women are now risibly contributing to the family's income. They use the money for the family's well-being. They are honored for their contribution to the family, which makes them less vulnerable to abuse from their husband. At least a portion of the income is controlled by women. In terms of personal expenses, women reported that since they had an independent source of income, they no longer needed to rely solely on their husbands whenever they wanted to purchase a new sari or other personal items; women's monetary contributions to their households are specially important during crisis periods in ensuring that family members do not have to go hungry and that the all important payment sure made on time.

In general, women feel that they are valued in the family for bringing in credit and contributing to family welfare. Women are now valued more and men care more for women now. Women have also reported an improvement in their relationships with their husbands. More after men treat their wives better because they heed over the loan to them. It is also quite common for women to need over substantial portion of their income to their husbands, either for household expenses or for investment. Now, a husband is not as hot tempered as he happened to be earlier. He does not abuse his wife as he used to do, because he knows that now if he has no income his wife is able to still manage somehow.

There has been a greater reduction of dependence on mohajans by the people. This has happened after ASA, BRAC and GB made credit available to the people. Social change has occurred in several areas such as education, child marriage, salish, health and nutrition.

Significant changes occurred in the education sector. There was consensus about the need to educate both male and female children. All the respondents said that they sent

their children to school. Increasing of educational enrolment, increasing of awareness among the students on health, social and environmental issues, delay in the marriage of boys and girls and reduction of child marriage and improvement of teaching system have a positive effect on the society. BRAC has non formal education program and Grameen Bank provides education loan for its member's children. It is observed that majority of the respondents are included to the category (59%) who can sign their name. 41% of the respondents can read and write.

Women participation in income generating activities is likely to create a chain effect in her behavioral pattern. She starts getting some respect from her husband, family members, neighbors, friends and others. By virtue of her earning she growing confidence in himself and starts becoming assertive in the decision making process. The more a woman contributes to her family, the more likely she will be able to develop confidence in her abilities. This process gradually empowers to take decisions on her own. In the socio-cultural context of Bangladesh decision-making is mostly dominated by the males. But after joining the NGO program, women are taking part in the decision making matter of the family. Now they are unhindered the valued person. Factors behind responsible for this (i) different programs of NGOs (ii) adding income to the family (iii) increasing awareness of the rural people and also govt. initiative for creating awareness.

One of the most significant contributions of BRAC was in the health section. As a result of BRAC's intervention several changes occurred in the field area. These changes included creating of a Shasth Shebika, increase in health awareness among rural people, reduction in mortality particularly reduction in maternal mortality, child mortality due to diarrhea, reduction in fertility due to adoption of family planning methods, increase in the coverage of child immunization, reception in belief on traditional healers, feeding newborn babies with colostrums and increase in the use of tube-well and slab latrines. The shastha Shebika was a woman of the village. She moved from house to house inquiring about people's health, providing medicines and motivating people on modern health practices. The services of the shahtha shebika

brought health care at the doorstep of the villagers. the people became health aware through meetings conducted by the shastha shebika and her neighbor door to door visit. People not only became aware of several common diseases they also came to know how to combat these diseases.

Borrowers had positive opinion towards microcredit program for bringing changes in their living-standard. The microcredit program had provided them the opportunity to perform their economic activities in a more organized way, leading them to the higher quality of life. It became possible due to providing non-formal education, training, financial and technological supports to the borrowers from the project side. Due to access to the program, they had managed to increase their household income, food expenditure and level of saving. Due to intervention of the program, their awareness towards health care and drinking safe water had increased as well.

When a woman becomes involved with NGO she is required to –travel to among other places, the area office, different places of the village to attend meetings and perhaps to training centre for training. It is found that woman’s mobility increases and as a result had come into contact with a lot of people and had been able to dispel their fears and timidity. They reported that before, even if some one was or the brink of death they could not think of taking hem/her to the doctor, now they can do so without hesitate. They are now confident enough to go to the local market, heath centre, even nearby town, alone if necessary, though a few member said that they could not go any where at all as their husband didn’t want. Non interest by the women and restriction by the husband are also responsible for that But the rate of dependency on husband to travel is gradually decreasing.

Improvement of economic condition had led to corresponding changes in the housing condition of the members. Changes in housings condition refer to both qualitative and quantitative changes. It is found that the housing condition has improved in most cases after joining NGO program. The reasons which contributed to improved housing

condition were as follows (a) increase in income (b) availability of loan (c) increase in social status (d) awareness of standard living.

Standard of living increased for almost all the members under this study and this had been possible due mainly to the fact that their level of income increased as a result of their involvement in income generating activities. The expenditure of food consumption has been increased than before.

Through their involvement in the NGO activities the beneficiaries became aware about their social rights, the rate of family violence and repression of women had gone down sharply- Brac has adolescent development program and human rights and legal services to empower the poor women by increasing their human, social and political assets so they are aware of their rights, can claim their entitlements and resist exploitation. It is found that the level of political awareness of the beneficiaries increased to a significant level. Group members self confidence increased, they became independent and therefore they could decide on whom to vote for and in general they were found to be less dependent of their husband on their account.

Some aspects of household decision making are reported to have changed as a result of women's contribution in family income. The respondents reported that most of the men now consult their wives in important family matters. At earlier, husbands did not seek advice from women, now they do. Some women said that although women are consulted, the husbands opinion usually gets priority whenever a decision has to be made. And there are still some men who take decisions on their own without having any discussion with women. But the situation is changing. The tendency to at least discuss problems with wives is seen by the women to be something very positive. They seem to feel that this reflects their increasing importance in the family.

Since women retain some control over earning, women can easily lend small amounts to friends and relative without asking for their husband's permission. Now they not only participate in decision making but also take decisions on their own something. This mostly happens when children's education is concerned.

There had been an increased level of awareness about the environmental matters and hygiene among the samity members. The beneficiaries were aware of the advantage of having sanitary latrines, nutritious food, Tree plantation, social rights, family violence. But it interesting that they did not aware about the interest rate of NGOs. Only 40% respondents said that they know the rate of interest of NGOs. NGOs are distributing loan to the poor women for their empowerment and uplifted. But due to higher interest rate, this good objective could not be materialised.

The average recovery rate of NGOs is 97 percent. The success of NGOs in loan recovery works in favor of NGOs and this is an exaggeration and only bear weightage in context of governmental financial agencies failure in loan recovery. NGOs have a lot of field workers, who realize loan strictly from poor beneficiaries. If any one of a group fails to repay loan; others will not get loan from NGOs. So a loanee tries to repay installment in due time for facilitating loan for others. The members selection criteria of NGOs works behind the high rate of recovery because the ability of repay the installments was considered loan for approved.

Dowry is an important factor in marriage of rural Bangladesh. The awareness about bad effect of dowry is increased among the beneficiaries. It is said that they don't want to take dowry during their son's marriage. Though every body said that we will not take dowry and also will not give dowry. But reality is dowry exists in the society as before in the other form or other way. Every one shouts in chorus that dowry is bed. But if some body finds a prospective groom the other will try to buy him offering lots of money for marrying their own daughters. It is a social custom, if the bride groom would not be self dependent and income earnings person dowry will not be prohibited.

Savings either monetary on non-monetary, is an important indication of the households. It is very difficult for rural poor to save some cash or non- cash materials to cope crisis. So weekly savings made mandatory for the NGO members to keep their membership alive with a view to developing habit of savings among the poor especially rural poor

women. Apart from the mandatory savings personal saving is encouraged for the members which increases the savings tendency among the rural poor women.

Ownership of permanent asset is the important indicator of socio- economic condition of rural poor women. It is found that 92 percent women have no own asset though they are involved in NGO programs for five to ten years. A very few (2%) have some jewellery or a pieces of land. It is auditing that a long time had been gone but the ownership of asset by women did not increase. The main cause behind the unwillingness of male partner and lack of direct involvement in income generating program by women.

Most of the NGOs have given preference women members than male members for distribution of loan. ASA has 97% women members, Brac has 98% women members and Grameen Bank has 98% women members. Though the NGOs disbursed loan to women members but in most cases it is found that the utilization of loan depends on male members. 78% respondents are belonging to this category. They have taken loan and hand over this to their husband for utilization. The perception of NGO behind given preference on women in loan distribution is available presence of women in home. It is easy to get them in weekly meeting which resulting repayment the installments regularly. In this case male members are not available when NGO workers come to collect weekly installments. For this reason NGOs have given preference its women clients. in the question of women direct involvement to the income generating works NGO official said that as the husbands depend on wives taking loan from NGO, the importance of women is increasing and through the way made them valuable in the family.

Training is the important factor for income generating activities. Training refers to special skill development courses that are provided for specific economic activities. The importance of training is that while it increases the capability of the beneficiaries on one hand, it increases their mobility on the other. But it is so much limited and not located in the remote area. Hence most of the members didn't get chance to take training. Almost all the respondents answered in the negative that they did not take any training in the study area.

Domestic violence against women has significantly been reduced in the rural area. Women related this change to the changes in women's roles in the family as a result of participation in NGO activities. Women are now perceived to be contributors to family income, which has enhanced their status in the family. This has changed their relationship with the family members. All these finally contributed to reduction of verbal and physical abuse against women.

The rural poor women were pressurized to repay the loan installments by NGO workers. If the failure of collecting weekly installments, the authority has given pressure on the credit officer and sometime cut their salary as a punishment. Every officer tries heart and soul to collect weekly installments regular individually or collectively.

Micro-credit program of NGOs are now a profitable business. New organisations are always coming in this field with new name. Most of rural women have taken loan from many NGO's at a time. It is found that some local club also involved in this business which follows the same rules and regulation like other NGO's. They are collecting weekly installments as like NGO. These clubs are making profit and in fact profit is the main factor their coming in this sector. Through NGOs circulate that they work as a charitable organisation for the welfare of the rural poor people. But profit earning is also an important driving factor of NGO activities in the rural area on the other hand.

Chapter Ten

Policy Implications and Conclusion

The prime objective of the micro credit programme is to uplift the overall socioeconomic plight of the poor. In fact, improvement of livelihood does not depend only on one factor like credit support. In order to improve the overall living standard of the rural poor, they must be supported by other five types of capital such as human capital, social capital, natural capital, financial capital, and physical capital. Ensuring education facilities, financial support, training facilities, enhancing social mobility and interactions among the borrowers and other service providers and establishing rural infrastructures can play a crucial role in alleviation poverty. Policy makers should consider the following implications in order to operate NGO programme for alleviation poverty among the borrowers.

There is now growing concern, based on studies in Bangladesh, that the conventional poverty alleviation programmes including microfinance by both government and NGOs need to be restructured to make them more effective in accomplishing their basic objective of helping the rural poor in the country. An effective Go- NGO and NGO-NGO cooperation will lie at the heart of the success of the proposed programmes for rural poor. Special attention is required to expand the programmes to the poorest economically depressed areas. The problems of overlapping by the NGOs can and should be overcome. NGOs need to restructure their institutional and operational mechanism which aims at reaching the rural poor women through easy and quick access to microfinance services.

The ongoing exclusive programmes for rural women such as those initiated by ASA, Grameen Bank and BRAC are not proportionate to the number of rural poor. These programmes are very limited in their scope and coverage. There is therefore a need to promote enhance and increase such types of programmes.

The analysis of NGO programme demonstrates that access of rural poor women to microfinance and other development programs, requires (a) food assistance or fund for food and consumption need; (b) capacity building. Therefore, the micro credit programme for rural women needs flexible rules for savings and size of loans. Consequently, more focused and exclusive programmes are desirable to reach rural poor in both government and NGOs sectors.

Rural poor women are more interested in getting than relief. During the operation of such relief programme, a package approach may be implemented in which NGOs may include programmes like skill development, training, literacy course, health care facilities etc for the beneficiaries.

As a step forward, rural women development should be integrated with other interventions like education, health sanitation etc. This will require Go-NGO collaboration and effective NGO-NGO cooperation. The government may allocate parts of its poverty alleviation budget to the NGOs for such integrated development programmes. More priority should be given to the female headed families; households with the elderly people as the principal earners; households with disabled earner members and others who are most vulnerable.

Apart from very few specialized NGOs, most of them have either not at all or very weak social development programmes for the handicapped and other vulnerable people. They failed to address the problem of these socially disadvantaged groups of people in the country. In this regard, GOB should initiate innovative programmes either alone or in collaboration with NGOs. The outreach of these programmes needs to be monitored regularly and vigorously. For such programme funds may be generated by introducing charity programme.

At present the big NGOs like GB, BRAC, ASA are corporate in nature, it may not be a difficult task for them to create micro enterprises/income earning opportunities exclusively for the poorest of the poor. Following an innovative approach, their homes can facilitate one of the most important means of production. Therefore, the option of

providing low cost houses to the homeless families may increase their social status and help in ensuring permanent residential status.

Poor borrowers are not aware of the modern technology. They depend much on the traditional method of farming resulting in low level of production. They are also unaware about the social aspects of life as well. Therefore, provision should be made to provide adequate and effective training on different aspects such as on-farm and off-farm activities, credit management, environmental pollution, legal rights, nutrition and health care. Training must be provided based on the borrower's demand.

Increasing the time on income generation activities (IGAs) would increase the probability for the borrower's well-being. In rural areas, people have very limited access to start up or to continue their IGAs. Lack of opportunity to pursue IGAs in the rural areas is one of the major causes of poverty for the rural people. Steps should be taken to create adequate income generation activities for the poor by establishing industries in the rural areas. Necessary financial and technical support should be provided to the rural entrepreneurs.

Due to their poverty, poor cannot bear the health care expenses properly and ultimately they have to live a lower quality of life. They are also unaware about the importance of health care. Thus, necessary steps should be taken to create borrowers awareness towards health care and to motivate them to spend more on health care. It is important to establish adequate health center in the rural areas. Very nominal rate should be charged on them for their health care services. Though Brac has provided health care services in rural area but it is not adequate in terms of people volume.

Rural infrastructure may play a crucial role in uplifting the livelihood of rural people. Establish of rural markets and roads may assist participants in selling and purchasing products on time. It may also reduce the cost of production that will ultimately benefit the producers and consumers as well. Rural people have limited access to the rural infrastructure facilities such as roads, health centers, and rural markets. For instance, due to lack of rural markets, producers cannot sell their products on time and receive

less return from selling their outputs and consumers also fail to obtain quality products. Lack of road communication is one of the major obstacles for their mobility resulting less interaction with others. Thus, necessary steps should be taken to establish rural infrastructures under the micro credit programme through creating effective partnership between government and NGOs.

Risk is highly involved with the farming activity. This study shows that most of the borrowers were having problem to repay their money because of crop failure due to natural calamity like flood, hail storm and sudden sickness of the earning members of the family. Thus, necessary steps needs to be taken under the micro credit programme to cover all the borrowers with insurance.

Majority of the borrowers had their opinion that loan size was inadequate to pursue income generation activates properly. Therefore, in order to enhance the economic activity, micro credit providers should increase their loan amount to the borrowers based on the nature of the IGAs. Loan should be provided to the borrowers on time. The study showed that amount of repayment was negatively related with the household food expenditure. Therefore, steps should be taken to reduce repayment rate.

Micro credit programme must be supported by the other development programmes (such as health programme, infrastructure development programme, education programme, awareness building programme). Both Government and NGOs should work hand in hand by establishing effective partnership in order to alleviate poverty through micro credit programme.

NGOs have come forward to meet their demand and disbursing loan on easy terms and conditions. Having credit beneficiaries they employ manual labor for maintaining existence. NGOs should modify their credit operations such as: (a) interest rate of NGOs must be decreased for the welfare of the distressed women in rural area. (b) present loan recovery system on installment should apply for those who have daily earning facilities. (c) the duration of loan should be fixed up with project life. This will help the beneficiaries to repay loan without frustration.

Mobility is an important factor for enhancing economic activities. Due to lack of mobility, borrowers fail to share their views with others, forcing them to lead a low quality of life. Thus, it is important to take proper steps to ensure linkage among borrowers, local office and other service providers.

The male members should be included as group members for maintaining peace in conjugal life and in family. Because actual development happens through united efforts of couples, the NGOs authority should consider about working with the male part of poor of society. Development and exploitation cannot co- exist. If this happens then it is not development but exploitation preponderance. NGOs authority should revise its credit operation with a view to do welfare of the poor people residing in rural area. It will not be a modest work to take advantage of their sufferings.

Only through credit operation, development of poor women and their family will be impossible. They should be aware of development concept and its problem and must be united to develop their own organization. If such organization is carried on under honest leadership on the basis of democratic principle, the real development will come; otherwise not.

NGOs intervention in development field is not the best solution for cooperatives failure in Bangladesh. Although the performance of cooperatives in Bangladesh is not satisfactory, but for failure it cannot be blamed. Because we know developed countries have used this vehicle for their implement initially. It is the cooperators, cooperative leaders and governments of policy which are majority responsible for cooperative's fund, the corruption enter into society and gradually due to failure of comilla cooperatives. If honest leadership can be established in a society, then a great task will be completed for giving foundation of poor people's development. In such a way NGOs should be sustainable organizations for the upliftment of the rural poor women in different dimensions.

However, it is to be noted that NGOs have so far mainly focused on economic empowerment, for women as well as for men. In the present context of Bangladesh

economic empowerment is undoubtedly a necessary condition for self-reliance of women, but economic development can not alone change the existing situation where women are generally subordinate to men. Only when both economic and social empowerment of the target group is emphasized the existing gaps between men and women could be reduced.

Perhaps, these findings suggest that the social implications of micro-credit lending system are more powerful than the economic implications. Indeed, micro-credit alone does not necessarily enable rural women to prosper. Sustainable economic and social prosperity seems to be cultivated by regular and frequent interaction at a sanctioned gathering place. The NGO approach to loan repayment and weekly meeting at the centre have enabled women to continue to prosper through trust and community cooperation networks long after the initial acquisition of financial capital.

Impoverished rural Bangladeshi women were traditionally house manager and strategic planners in household economics and networking, within the confines of membership simply gave each woman an additional opportunity to put her social skills to work in group of women within her chosen locality. This opportunity has created a community where 20 to 30 women have a more complex web of exchange and visiting networks simply because they were obliged to meet weekly and repay loans. The collective nature of group lending NGO style has proved its far reaching implications on rural women's ability to build social capital. This has also enabled borrowers to prosper in ways not possible through access to financial capital alone.

At the very beginning of their joining the poorest need some financial support to fulfill their basic needs. Return from any investment take place after a certain period of time. But the weekly loan repayment system of NGOs starts from the end of the first week of borrowing. The poor with limited income cannot manage enough resources to maintain the family and to pay regular installment. It implies that instead of productive investment, they need to keep part of their loan for regular installment payment, part of the amount they also spent to meet other social and emergency needs. Repayment

should be started after one month of borrowing so that the beneficiary can get a certain time for investment. Otherwise the money will come in one hand and go by other hand in the present system.

After the credit programme, being introduced women's status has been improved among their husbands because women have started bring cash. But it is a limited member. Generally it is not found sportingly, most money has been invested in business run by men because the trend of involving women in business is new in the society, it will take little more time for the women to start their own business. NGOs should make policy to involve women directly in Income Generating Activities (IGAs) so that they can earn cash and own some asset which leads them to empowerment.

Although the credit programme has indeed brought some changes in women's lives, their husband have still decided women's place of work, what even the shifts in views of full work for women, the institution of purdah and patriarchy still restricts women's earning activities outside of their household, garden such circumstances, the programme should direct their attention to change men's attitude towards women by organizing different education forum for men. Moreover, the program should also take into account the extent to which women can get involved in IGAs directly but not affecting the relationship between husband and wives. To bring a change in patriarchal structure NGOs must work subtly but consciously in this domain.

There exist considerable regional variations between places. One plan might have been successful in one place but could utterly fail to achieve in another area. Therefore Before launch a project the concern official, should consider the regional variations that exist in the country. Appropriate measures should be taken to categorize the places on the basis of certain set criteria such as literacy rate, local needs, geographical background etc. Attempt should be taken to address the real need of the poorest.

Some other mechanism may be thought of to expand the scope for further improvement of the socio- economic condition of the rural poor women. NGOs should think about

them who can not repay the installments regularly and become defaulter. It is urgently needed to identify the reason for being defaulter of the participants. NGO planners, policy makers and researcher should make policy considering the social, environmental, and economic condition of the selected locality in which rural women can participate in the development programme.

It was found that awareness building programme is now given less importance by NGOs. But it has a significant role in uplifting the living standard of the borrowers. By increasing the awareness level in health care, gender relation, environmental pollution, modern technologies and socio political development the status of rural poor women will be increased.

Despite getting credit women showed more interest in jobs rather than in loans because of uncertainty in repaying the loan. More importantly, women's interest in monetary gains cannot be over loaded. Rural based industry should be setup in the rural area and should create opportunity of employment for rural women. Grameen Bank already has come forward in this sector and besides credit operation, thousands of NGO could think to establish rural based industry which will provide employment for rural poor women. Most of NGOs has commercial business for profit making. If these commercial business would be rural based, more employment opportunities will be created in rural area.

Majority of women (78%) handed over their loan money to their male household members for use instead of investing the amount themselves. Existing socio- economic conditions created the dependence of women on man in terms of loan utilization. Special focus should be given to change this societal condition.

Girls are still considered as a burden of the family because they could not be made an asset in the society. It is found that a major part of the girls are passed away their time in idle. They have no work and no income. Naturally she depends on others for her daily livelihood. No policy was made for these young girls in which they have taken

part in the productive work and made valuable person. An initiative should be taken by NGOs in using the young unused strength.

Generally NGOs didn't want to disburse loan to unmarried women. Because when they got married their address will be changed. As a result she was not available for loan repayment. NGOs should be changed their attitudes towards this unmarried women and should try to use this strength of the society.

Conclusion:

In Bangladesh, as in many third world countries, poor women constitute a major target group in poverty alleviation programmes. The reason for this may be found in the fact that although women constitute roughly one-half of the population but compared to man, they are at a very disadvantaged position. In comparison to men, women have a lower rate of literacy with a higher rate of drop-out from school. Their mortality rate is much higher due to malnutrition and frequent child birth. Women also marry earlier than men particularly in poor families. One consequence of early marriage is that young women become mothers of large families before they are matured enough to understand the implications that go with it. Another consequence of early marriages is the high incidence of divorce that occurs in comparison to late marriages. Divorced women not only have to tolerate the social stigma of the divorce but they have to bear the responsibilities of the children as well.

In the economic sector too, women are at a much more disadvantaged position than men. In general they do not own land or productive commodity and as such they lack support of any economic base. Although women work very hard and for long hours, their work is neither recognised nor are they well paid. In the agricultural economy of Bangladesh men not only own land but they also make all decisions regarding production. Women control post harvest operations but here the work is labour intensive and decision is less important. Although women put much labour in the method of production, men own and control production. The analysis of sexual division of labour shows that in the sex hierarchy, women hold the inferior position.

The prevalent purdah system which has been reinforced by the patriarchal system and the religious cultural norm have not only established the superiority of men over women in the society but it has also made women dependent on the males for transactions outside the households. More critically it has created a highly segregated labour market where women find themselves weaker competitor to men and worse still the demand for their labour is much less compared to the demand for male labour. All

these have important implications for rural women because it has made their status weaker, more deprived and more poverty stricken in comparison to males in the family and society. It has also led to the creation of males as the decision makers in matters relating to family, household and also women. Many of the decisions made for women are detrimental to their interest but since the decisions are made by the men, women have to comply with those.

In the new millennium, women have become one of the characteristic to judge the efficiency and quality of the management of any business organization. Thus, women development policies must be supported by appropriate organisations or dynamic organisational, socio-economical changes for sustainable growth and development. In recent years, many NGOs have adopted an increasing focus on women development programmes provision for the rural and urban poor women. Some of these programmes have been extremely successful and have expanded to become major undertakings. In several instances, the NGO has become sufficiently effective to cover all of its operating costs from service charges on the credit provided. There has tremendous prospect to women development through NGOs because they have also spread out all over the country and they can able to do things easier regarding women development.

The current study “Socio-economic Development of Rural Women in Bangladesh: A Study of the Role of Some Leading NGOs” relates to women’s participation in IGAs and their status. Some variables are examined to measure the socio-economic development of rural women such as food intake, housing condition, living status, social awareness, savings, clothing, children education, health facilities, participation in decision making, mobility, skill training, honoured by others etc. Here, IGAs are seen as the intervening variable which brings change in women's status. The socioeconomic development of women lies in the fact that it gives women the authority to choose and live their lives in the way they consider most beneficial to them.

This study shows that women participants appreciate programmes aimed at empowering women and make efforts to accept the changes that these programme

intend to impart. However, our discussions also made it evident that most interventions are not accepted as they are intended. Women interpret the programme in their own terms.

Loans are most often taken for emergencies. Women's credit-worthiness enhances their status within the family- women are now perceived as providers of support during financial crisis. For this, they are being valued more in the families. Women who are enterprising use credit for investment purposes and women who contribute to family income tend to exercise more power within the family and to participate more actively in family decision-making. Violence against women has been reduced along with improvement of status of women within the family.

Women perceive that their self confidence has increased as a result of opportunity to exchange views and experiences with fellow members and to participate in different training programmes. Those combined with credit and income0 generating components, have enhanced women's self- image. They are now more articulate and outspoken. They feel that they have grown wiser and cleverer. Their sense of responsibility has increased as they realize that they are capable of accomplishing a lot. Awareness of legal rights among women has increased. They have begun to see ways to protest injustice against women. They undertake group actions in order to resist abuse of women. This has contributed to a decrease in violence against women.

However, findings of this study show that women have ultimately benefited from this kind of approach in the sense that women's status within their families and society has undergone some positive changes which in itself can be considered a great achievement. Of utmost importance is the fact that women themselves highly value the changes that took place in their conditions and position.

It is quite clear that NGOs have been able to bring about substantial changes in the lives of its programme participants, in terms of facilitating their material, perceptual and relational/power pathways to empowerment, both at the individual and family

levels. Women who were previously not involved in any income earning activities have now begun to participate due to their involvement with NGOs. In many cases, they have become engaged in non-traditional activities or are now engaged in more than one income earning activity throughout the year. These women use their income generated from IGA for a variety of personal and household uses, but they have yet to reach a stage where they can take independent decisions regarding the use of this income. In terms of asset ownership, it is clear that the longer time a woman spends in NGOs and the more employment opportunities she has, the more scope she will have to purchase large assets. Women's control over these assets is still limited, however, since they tend to consider these household owned, rather than personal assets.

Due to their involvement in NGO, women have begun to acquire positive self-perceptions of their own personal interests. These self-perceptions will allow them to assert themselves and demand for their rights in their struggle towards socio-economic empowerment. It is also apparent that many men have begun to appreciate the benefits of having their wives involved in ASA/BRAC or Grameen Bank.

Involvement with NGO also appears to act as a change agent in reducing women's economic dependence on their husbands and other male kin. Women reported that they now have an independent source of income; they no longer need to rely solely on their husbands for the purchase of personal and household items. Women have also reported an improvement in their relationships with their husbands, primarily because they provided them with capital for investment purposes. As for women's mobility, it is also clear that NGO involvement has had positive impacts to some extent. Many women never even ventured outside their own locality prior to BRAC involvement, let alone travel to a local market. Traveling to the centre meeting has given these women opportunities to communicate with the outside world and at the same time has helped them overcome their fear and timidity in dealing with strangers.

One major impediment may be the existing socio-cultural norms, values, beliefs and practices in rural Bangladesh, which are generally not receptive to these NGO affected changes in women's lives. Programmes may be initiated at community level to improve

the awareness level among rural people in this regard. NGO needs to assess whether, apart from changing women's lives, its poverty alleviation and empowering the poor women interventions can be sustained in the long run.

The study shows that women's direct involvement in IGAs has reduced their dependency on their husband economically. But most of the rural women depend on their husband for utilization of the loan. They hand over the loan amount to their husband and for why they still depend on male partners for economic matter. Men have changed his attitude towards women to some extent and now he consult with his wife about investment and family matter as he taken credit through his wife. Ownership of asset by women is surprisingly in bad condition. After thirty years of NGO works in Bangladesh ownership of asset by rural women is not satisfactorily. Ownership of some land or jewellery by women has increased to some degree of level. Without ownership of asset, empowennent of women would not be possible. So NGOs should take proper steps to involve the rural women directly in IGAs which helps them achieving ownership of asset.

Almost all the development NGOs are running micro-credit programme which is also profit generating for the NGOs and conducive to their self-reliance. They have given more emphasis in realizing the loan. Only micro credit programme could not be able to development the rural women. For the real improvement of rural women NGOs should make policy for the use of unused strength of the society who are youngest women aged 14-20 years and waiting for only marriage. This strength of the rural area should be turned into productive resource.

This study broadly concludes that credit access generally lead to an assertive perception among the women borrowers about their contribution as earners. That assertiveness in their mind-set in turn gives the women a better bargaining edge in household decisions. It also enhances their voices in determining their relations with the world outside home in terms of their mobility, involvement in trade and wage labour and participation in public spheres.

These are the overall changes that women experience as result of being involved in the NGO. It has found that living condition of women has improved. They became aware of child rights, women's rights and above human rights. Women can now understand the reasons behind their present conditions and gain ability to initiate social movement against these cause especially violence against women. Saving mentality has also increased. They are now capable to specify activities for strengthening institutional capacity. In brief, now they are more organized, self confident and powerful. The fact which has been revealed this study is that women have been freed from the chain of their traditional role in family.

Although the social and culture contexts largely determine women's accessibility to participate in the labour force outside the home, micro-credit based income-generating programmes have created an opportunity for many poor women to be employed productively in Bangladesh. Women's involvement in economically productive activities has reduced their dependency on their husband. It has also modified the traditional gender relations within the household, created opportunities for women to exercise some degree of autonomy and enhanced their participation in decision-making. Income and control over family resources have created self-respect and the perception of self-worth, with a subsequent enhancement of a sense of identity. The programme participants have been able to bring home resources in the form of credit or income that has helped diffuse poverty-related stress in their families.

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ঢাকা বিশ্ববিদ্যালয়
লোক প্রশাসন বিভাগ
(পি.এইচ. ডি গবেষণা কার্যক্রম)

ঢাকা বিশ্ববিদ্যালয়ের লোক প্রশাসন বিভাগের একটি পি.এইচ. ডি গবেষণা থিসিস প্রনয়নের লক্ষ্যে এনজিও ঋণ হতে গ্রহণ করেছেন / গ্রহণ নাই এ ধরনের মহিলাদের সুনির্দিষ্ট প্রশ্নমালার মাধ্যমে তথ্য সংগ্রহের উদ্দেশ্যে সাক্ষাৎকার গ্রহণ)

- ১। আপনার নাম কি :
- ২। ঠিকানা : (ক) গ্রাম.....(খ) ইউনিয়ন.....
(গ) থানা..... (ঘ) জেলা.....
(ঙ) স্বামী/ পিতা.....
- ৩। আপনার বয়স কত এবং কত বৎসর বয়সে বিয়ে হয়েছে :
- ৪। আপনার শিক্ষাগত যোগ্যতা :
- ৫। পরিবারের সদস্য সংখ্যা কতঃ
- ৬। আপনার ঘর কি দিয়ে তৈরীঃ
- ৭। আপনার এনজিওর নাম বলুন :
- ৮। ঋণ গ্রহণ করার পূর্বে কি করতেনঃ
- ৯। কত টাকা ঋণ পেয়েছেনঃ
- ১০। কত বৎসর যাবৎ সমিতির সঙ্গে জড়িত এবং কত বার ঋণ গ্রহণ করেছেনঃ
- ১১। কখন ঋণ গ্রহণ করেছেনঃ
- ১২। ঋণ গ্রহণ করার পূর্বে স্বামীর সাথে আলাপ করেছেন কিনাঃ হ্যাঁ না
- ১৩। ঋণ দিয়ে কি করেছেনঃ
- ১৪। সমিতির সাপ্তাহিক মিটিং-এ উপস্থিত থাকেন কিনাঃ হ্যাঁ না
- ১৫। মিটিং-এ কি বিষয়ে আলোচনা হয়ঃ
- ১৬। এনজিও হতে আপনার বিনিয়োগ / ব্যবসা সম্পর্কে কোন প্রকার পরামর্শ দেওয়া হয় কিনাঃ
- ১৭। একই সময় একাধিক এনজিও হতে ঋণ গ্রহণ করেছেন কিনাঃ
- ১৮। ঋণের টাকা কোথায় খাটানো হবে এ ব্যাপারে কে সিদ্ধান্ত নেনঃ
- ১৯। বিনিয়োগ / ব্যবসা কে পরিচালনা করেন এবং লাভের টাকা নেয়ঃ
- ২০। পরিবার ছোট রাখতে চান কিনা এবং বাচ্চারা স্কুলে যায় কিনাঃ হ্যাঁ না
- ২১। যৌতুক সম্পর্কে কি মনোভাব পোষণ করেন এবং সন্তানের বিয়েতে যৌতুক নিতে চান কিনাঃ
- ২২। ঋণের কিস্তি পরিশোধ করেছেন কি নাঃ
- ২৩। ঋণের জন্য আপনাকে মাসিক/ বাৎসরিক কত টাকা সুদ দিতে হয়ঃ
- ২৪। সুদের পরিমাণ কি আপনার নিকট বেশী বলে মনে হয়ঃ হ্যাঁ না

২৫। আপনি কি সমিতির মাধ্যমে টাকা জমানঃ

হ্যাঁ

না

২৬। এ পর্যন্ত কত টাকা জমিয়েছেনঃ

২৭। আপনি মাসে কত টাকা জমা রাখেনঃ

২৮। আপনার মাসিক আনুমানিক আয় কতঃ

২৯। সমিতি হইতে কোন প্রকার ট্রেনিং গ্রহণ করেছেন কি? (যেমনঃ পণ্ডপালন, মৎস্য চাষ, সূচীকর্ম, নার্সারী, পাটের কাজ, পাখা বুনন, শাকসবজি চাষ ইত্যাদি)।

৩০। আপনার উপার্জিত অর্থ কিস্তাবে ব্যয় করেনঃ

খাত	ব্যয়ের বিবরণঃ (টাকায়)
বাড়ীভাড়া	
খাবার	
ছেলে মেয়ের শিক্ষা	
যাতায়াত	
ঔষধপত্র	
পোশাক	
তেল/সাবান	
সামাজিকতা	

৩১। সমিতি /ঋণের টাকা ছাড়া আয়ের অন্য কোন উৎস আছেঃ

হ্যাঁ

না

হ্যাঁ হলে নাম :

৩২। পরিবারের গুরুত্বপূর্ণ সিদ্ধান্ত গ্রহণে ভূমিকা (টিক দিন)

নং	বিষয়	স্বী	স্বামী	উভয়ে
১।	সন্তানদের শিক্ষা			
২।	চিকিৎসা			
৩।	সন্তানদের বিষয়ে			
৪।	আসবাবপত্র ক্রয়-বিক্রয়			
৫।	সম্পত্তি ক্রয়-বিক্রয়			
৬।	সন্তান ধারণ সংখ্যা নির্ধারণ			
৭।	আয় বর্ধনমূলক কর্ম কালে অংশ গ্রহণ			
৮।	পেশাগত কারণে গ্রামের বাইরে অবস্থান			
৯।	পরিবারের অর্থ ব্যবহার			
১০।	আপনার উপার্জিত আয় ব্যবহার			
১১।	পরিবার পরিকল্পনা পদ্ধতি গ্রহণ			

সদস্যদের পারিবারিক অধিকার/ ক্ষমতার ইত্যাদি বিষয়ক প্রশ্নঃ

৩৩। আপনি কি একা একা সমিতিতে /স্বাস্থ্য কেন্দ্রে বা কোথাও বেড়াতে যেতে পারেনঃ

হ্যাঁ	না
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৩৪। আপনার স্বামী কি পারিবারিক / সামাজিক কাজে আপনার মতামত গ্রহণ করেনঃ

হ্যাঁ	না
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৩৫। আপনার স্বামী কি পারিবারিক কাজে আপনাকে সহযোগীতা করেনঃ

১ = সব সময়	২ = মাঝে মাঝে	৩ = কখনও না
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৩৬। আপনি কি ছেলে মেয়েদেরকে আলাদা করে দেখেনঃ

হ্যাঁ	না
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৩৭। কাকে বেশী আদর করেনঃ

১ = ছেলেকে	২ = মেয়েকে	৩ = দুইজনকেই
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৩৮। কেন আদর করেনঃ

৩৯। আপনার নিজস্ব কোন সম্পদ আছে কিঃ

থাকলে নাম :

(ক) গহনা

(খ) সম্পত্তি

(গ) অর্থ

৪০। সমিতির একজন সদস্য হতে পেরে আপনি কি মনে করেন বিভিন্ন বিষয়ে আপনার / বিচার বিবেচনা / ভাল-মন্দের/ আয়-উন্নতি ইত্যাদির বিষয়ে ভাল জ্ঞান পেয়েছেনঃ

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৪১। আপনি কি মনে করেন সমিতির সদস্য হওয়ার পর আপনার আত্মীয় স্বজন, পাড়া প্রতিবেশী, ছেলে মেয়ে, স্বামী সংসার ইত্যাদির নিকট আপনার সম্মান বেড়ে গেছে এবং স্থানীয় সরকার ব্যবস্থাপনায়/ পরিচালনায় (গ্রাম/ইউনিয়ন পরিষদে) সক্ষম হয়েছেনঃ

হ্যাঁ	না
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৪২। গ্রামীণ মহিলাদের আর্থ-সামাজিক উন্নয়নের জন্য কি করা উচিত বলে মনে করেনঃ

৪৩। আপনার কন্যাসন্তানকে নিয়ে ভবিষ্যতে কি স্বপ্ন দেখেনঃ

৪৪। এনজিওর সাথে সম্পৃক্ত হওয়ার পূর্বের ও পরের অবস্থা সম্পর্কে আপনার মূল্যায়ন কিঃ

৪৫। আপনার দৃষ্টিতে এনজিওর কার্যক্রমের খারাপ দিকগুলো কি কিঃ

৪৬। সেগুলোকে কিভাবে দূর করা যায়ঃ

৪৭। এনজিওদের কার্যক্রমের ফলে গ্রামীণ নারীদের আর্থিক ও সামাজিক উন্নতি হয়েছে বলে মনে করেন কিঃ

হ্যাঁ	না
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৪৮। হ্যাঁ হলে কিভাবে উন্নতি হয়েছেঃ

৪৯। মন্তব্য (যদি থাকে)

তথ্য সংগ্রহকারীর নামঃ

স্বাক্ষরঃ