

Final Report

**DEVELOPMENT PROGRAMMES AND ITS IMPACT ON  
WOMEN'S STATUS IN RURAL BANGLADESH**

May 2005

**GIFT**

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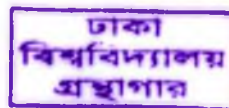
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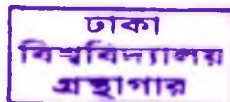
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## ABSTRACT

The Women Development Programmes were introduced in Bangladesh after 1974 Bucharest Population Conference. It was concluded in the conference that improvement in the women's status was one of the preconditions for fertility reduction and women's status was not generally raised along socio-economic development of a country, unless they were involved in development activities.

The three government Women Development Programmes (WDP) namely; Rural Women's Co-operatives (RWC), Women's Vocational Training Programme (WVTP), and Rural Mothers' Centers (RWC) were selected for this Thesis. All these programmes started implementation in 1976. The RMC programme was implemented in 105 thanas and a total 5610 RMC were formed in 840 unions and enrolled about 2593305 rural women during the first three phases; first phase (1975-80), second phase (1980-85), third phase (1985-90) and fourth phase (1990-95). On the other hand, during these four phases the RWC programme was implemented in 130 thanas and 5484 RWC were established with the membership enrolment of 193,827 women. Again, the WVTP programme was implemented in 40 thanas and programme activities were running in 360 training centers and about 64497 women were trained during these phases.

These programmes have been implemented to bring women into gainful economic activities and educating them in various aspects of social life including family planning. The Programmes aimed at improving family economy, education, health and nutritional status of the rural people through women's participation in community based income generating activities, arrange training programmes on different trades for the women as well as to provide them credit as working capital. These programmes are now recognized to have made and raising their status in their families. Integrating women in the development process through ensuring their gainful employment is a means to reduce fertility.

In these programmes, women have already reached a level almost equal to the replacement level of fertility, and Contraceptive Prevalence Rate. But Non-programme women were found to have rates are very high in their fertility and low in Contraceptive Prevalence Rate.

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Acknowledgement	i
Abstract	ii
Table of Contents	iii
List of the tables and Contents	iv
List of chart	V

### Chapter 1: Introduction

1.1	Statement of the problem	1
1.2	Conceptual Framework	3
1.3	Objective of the study	9
1.4	Scope of the study	9
1.5	Methodology	9
1.5.1	Selection of the study Area	10
1.5.2	Selection of Sample	10
1.5.3	Secondary sources	10
1.5.4	Techniques of Data Collection	11
1.5.5	Data Processing and Analysis	12
1.6	Limitation	12
1.7	Organization of the Study	12

### Chapter 2: Women's Development Policy & the Changing Role of Women in Rural Bangladesh

2.1	National Policy for Women's Development	13
2.1.1	National Policy for Women's Developments	13
2.1.2	Women in Development Plan	14
2.1.3	The National Action Plan (NAP) for Women's Advancement	16
2.2.	Poverty Reduction Strategy Plan (PRSP)	19
2.2.1	The Nexus between Economic Growth and Poverty Reduction	22
2.2.2	Dimension of Discrimination Against Women and Women's Poverty	27
2.3	Changing economic role of women in rural Bangladesh	29
2.3.1	Economic Role of Women	30
2.3.2	Economic Activities of Women in Agricultural Societies	30
2.4	Women's Development Programmes and its Impact	31

### Chapter 3: Various Components of the Development Programmes

3.1	Development Programmes within the scope of the study	34
3.2	Training Component of the development Programmes	38
3.3	Credit & Savings Components	39
3.4	Programme components: Training and Credit	40
3.4.1	Training Component	40
3.4.2	Credit Component	42

## **Chapter 4: Socio-economic Profile of Women Beneficiaries**

4.1	Age	46
4.2	Religion	48
4.3	Marital Status	48
4.4	Education	49
4.5	Household size	51
4.6	Type of house	51
4.7	Age at marriage and pregnancy	52
4.8	Age at marriage and pregnancy of RMC programme	53
4.9	Women by number of children	54

## **Chapter 5: Participation of Women of the Credit Programmes and its Impact**

5.1	Occupation and level of education	58
5.2	Duration of involvement	60
5.3	Monthly income	61
5.4	Family monthly income	63
5.5	Credit facilities	64
5.6	Savings	66
5.7	Use of contraceptive	67
5.8	Marital status and use of contraceptive	70
5.9	Programme and non-programme women by preferences of children due to gender	73

## **Chapter 6: Participation in the Training and Opinions about Future Training Programmes**

6.1	Participation in the awareness raising Program	74
6.2	Participation in the income generation programmes	75
6.3	Opinion about the development of women	76
6.4	Opinion about Future Plan	77

## **Chapter 7: Impact of Development Programmes: Some Case Studies**

## **Chapter 8: Conclusion and Recommendations**

8.1	Conclusion	88
8.2	Recommendations	90
8.3	Future Recommendations	91

References	93
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Annexure A

1.1	List of Selected districts, thana centres and no. of respondents	11
4.1	Different Programmes and Non-programme Women by household size	51
4.2	Different Programmes and non-programme women by type of home	52
4.3	Different Programmes and non-programme women by age at marriage	53
4.4	Women beneficiaries RMC Programme	53
4.5	Women beneficiaries by age at marriage and pregnancy of RWC Programme	54
4.6	Different Programmes and non-Programme Women by Number of Children	55
5.1	RMC Women beneficiaries by occupation and level of education	58
5.2	RMC Women beneficiaries by occupation and level of education	59
5.3	WVTP Women beneficiaries by occupation and level of education	59
5.4	Non-Programme women by occupation and level of education	60
5.5	Women by the duration of involvement in different programmes	61
5.6	Different programme (RMC, RWC, WVTP) women by monthly income and level of education	62
5.7	Non-Programme women by monthly income and level of education	63
5.8	Monthly family income of different programme and non-programme women	64
5.9	Credit received by programme women in different phases	65
5.10	Use of credit money by women in different programmes	66
5.11	Savings money by the programme women	67
5.12	RMC women use of contraceptive and years of marriage	68
5.13	RMC women by the use of contraceptive in year of marriage	69
5.14	WVTP women by the use of contraceptive in year of marriage	69
5.15	Non-Programme women by use of contraceptive in year of marriage	70
5.16	Marital status by use of contraceptive of RMC women beneficiaries	71
5.17	Marital status by use of contraceptive of RWC women beneficiaries	71
5.18	Marital status by use of contraceptive of WVTP women beneficiaries	62
5.19	Marital status by use of contraceptive non-programme	73
5.20	Programmes and non-programme women by preference of children due to gender	73
6.1	Type of awareness programme attended by the women in different development programme	74
6.2	Type of income generating training received by the women in different development programme	75
6.3	Opinion by women in government programme about the development of women.	76
6.4	Opinion by women of different development programme about their future plan	78

**List of the chart**

		Page no.
Chart-I	Different Programmes Women by age	47
Chart-II	Non-Programmes Women by age	47
Chart-III	Different Programmes and non-programme women	48
Chart-IV	Different Programme and non-programes Women by marital status	49
Chart-V	Different Programmes and non-programme women by level of education	50



## CHAPTER I

### Introduction

#### 1.1 Statement of the Problem

Participation of both men and women is significant for the tempo of development. So, the development process can not be run only by men that demands women's participation, thereby improving their socio-economic status, which have an indirect but useful influence on their reproductive behaviour, particularly contraceptive use and healthcare facilities. Women in Bangladesh have lower status as compared to men in every sphere of socioeconomic and political life. Traditionally, the role of women in Bangladesh is domestic in nature and they have been relegated primarily to play the role of a docile daughter, a complaint wife and a development mother. That is, the women are inferior by nature and that motherhood, with its domestic role in the family, is upheld by strong cultural, mythological and religious beliefs. These beliefs are still very strong in Bangladesh. In a recent study it was found that 70 percent of rural and 80 percent of urban men, respectively considered women as inferior to men and motherhood as the most desirable role for a woman (Jahan, 1975)

The same study (Jahan, 1975) indicate that only 7 percent of women and 13 percent of men aged 15 years and above have completed 1-5 years of schooling. Few examples are that in 1974 census literacy rates for women were 14.8 percent and for men 32.9 percent according to the 1974 census, only 2.5 percent of women aged above reported to have participated in the labour force of the country compared with 53 percent of men. The subordinate position of women in Bangladesh may be explained in terms of prevailing purdah system, religious teaching and lack of their control over means of production. Most of the women have to observe purdah (seclusion from men) due to social and religious sanction and are conditioned to be socially and

economically dependent on the male members of their families. Lower status, lower literacy, low nutrition and other facts of poverty affect women more than male counterparts.

The status of women is examined through their involvement in socio-cultural and development activities. The status structure includes education, employment and the role played by women in the family and the society. Therefore one single indicator cannot be used to measure women's status. It always implies comparison with others and preferred ranking according to some ideal social pattern.

In Bangladesh, the behaviour of women in the family stresses her seclusion from the outside world and complete sexual division of tasks with motherhood stressed on the most proper role. A women's sphere of activities is her home and her functions cluster around reproduction, child rearing and home management. Men are the breadwinners, and control money receipts and expenditures. Men's status arises from this whereas female status comes from meeting the role model as proper wife and mother.

Socio-cultural and religious tradition shape women's reproductive role. It is widely believed that involving women in social and economic development may create an environment in which early marriage and frequent child bearing will be discouraged. There are several factors in Bangladesh, which militate against the mobilization of women in development programmes.

Particularly, their lives are sharply influenced by the social norm of purdah, which restricted to acquire skills and seek-employment outside home. Thus women's field of knowledge has become narrower than men's. Therefore, in addition to education, employment can be considered as a variable measuring the status of women, because, "discrimination against women is incompatible with human dignity and the welfare of the family and of society" (UN, 1967). Women enjoy low social, cultural, economic and legal status due to illiteracy and unawareness about their rights.

They were not organized for a long time and were barred from being involved in development activities. In the last three decades, a gradual change has been observed in the social attitudes towards women.

Raising trend in women's participation in various development programmes has been observed. Participation in non-formal training classes has also risen. Women involved in programmes aiming at imparting training and extension of credit facilities are engaged in income generating activities. A substantial number of this has been their own earning. Different evaluation of the programme concluded that "women's knowledge about trade-skills and involvement in income earning activities generally have a positive relationship with acceptance of family planning and result reduction in fertility commitment to work and direct involvement in income generating activities have depressing affect on current fertility (Mabud, 1983). The status of women, irrespective of social and economic aspects is related to fertility.

## **1.2 Conceptual Framework**

### **(a) Status of Women**

As in the case with many countries of the third world Bangladeshi society is overwhelmingly dominated by men. Here, the social milieu has in historical processes denies equal opportunities to women in respect of education, employment and access to social services. Culture and tradition reinforced by dogma, especially in the rural areas have given men a considerable edge over women at the household level.

One study in Bangladesh revealed that 70 per cent of rural women and 80 per cent of urban men considered women to be inferior to men and that motherhood was the desirable role for women (Jahan, 1975).

Karen O. Mason (1985) while discussing status of women rightly focused on the status of women in comparison with men status also denial of prestige in a social system and by

implication refers to the distribution of rights obligations, power and authority within the system. Mason explained “indicators of female status tend to be heavily context dependent (i.e. what indicates high status in one setting may indicate low status in another)”. Also within a context, women can have higher status in one respect (e.g. education) and low status in another (e.g. autonomy). Max Weber defines status “as the social position a person occupies and the rank on esteem he or she enjoys”.

The term ‘status’ as used here needs explanation. Status has been defined in different ways in the literature. According to Mukerjee Biswas, 1974, “a woman’s status is reflected in the authority and power she holds within the family, and or prestige she commands from the other members of the family and the community”. Status is also conceptualized as ‘multi-fact construct’ where the term ‘status’ denotes not only “the conjunction of rights and duties”, as reflected in the several roles of women, but also degree of her subordination in the home, her education, the number of sons, her role in decision making in family affairs and her self perceived status in the home and in the community. Further defined as “a position in a social system or sub-system which is distinguishable from and at the same time related to other positions through its designated rights and obligations. Here status denotes only positions through its designated rights and obligations.

The United Nations (1984) has defined the status of women as the “conjunction of positions a woman occupies as a worker, student, wife, mother of the power and prestige attached to these positions and of the rights and duties she is expected to exercise”. The UN further attempts to provide a ‘culture free’ definition of status, “to what extent do women, compared with men, have access to knowledge to economic resources and to political power, and what degree of personal autonomy to resources permit in the process of decision making and choice at crucial points in the life cycle (Choudhury, 1980).

As a multi-dimensional concept, a good deal of literature can be found on status of women from individual researcher, scholars, different regional as well as national and international organization and agencies. All these authorities agree that women in many societies have lower access to and control over resources and right than men. This feature ultimately hinders the development, and well being of the family and society. After the seventies, studies on women's status and its relationship with population parameters gathered a momentum.

Karen Oppenheim Mason (1985) in "The Status of Women, A Review of its Relationships to Fertility and Morality" has clarified what is meant by the much used but ill-defined term, Status of Women. While attempting to define status of women, Mason, analyzed the terms and definitions of status of women given by Dixon (1975, 1978), Dyson and Moore (1983), Cain et al. (1979), Safilios-Rothahild (1980), Caldwell (1981) and lined up a common thread quoting three basic dimensions of gender inequality viz, (1) inequality in prestige, (2) inequality in power, (3) inequality in access to or control over resources. But according to Mason confusion still persists around the meaning of female status and gender inequality. However the key conceptual indicators about the status of women according to Mason are mainly based on social, economic and political situation of the society.

The shift from a static concept of women's absolute socio-economic status to a more relative concept based on gender relations in explaining fertility behavior was first made by demographers. Demographic theorists of fertility decline in the developing world, most notably Caldwell and Cain, invoked the concept of relative female status in explanations of fertility behavior patterns in patriarchal societies (Caldwell 1976: Cain 1979, 1981). The essence of these theories was that an improvement in women's status relative to men would lead to fertility decline.

The argument is that aggregate socio-economic changes, such as gains in mass and female education levels and women's access to or participation in income earning employment, contribute to a significant reduction in the subordination of women by men. In the first case, the spread of Western forms of schooling brings about the emotional and material nucleation of families, causing a reversal in the traditional flow of "wealth" (labor, deference and prestige) from women to men.

This leads to the enhancement of women's status relative to men and increases the opportunity costs of children to parents (Caldwell 1976). In the second case, increased access to income-earning opportunities reduces women's economic dependence on men and lowers the risk-insurance value" of children to women (Cain 1979 and 1981).

Thus reduction in female subordination is sufficient to bring about declines in existing fertility levels. Cain describes the situation of women in patriarchal societies of South Asia, while Caldwell draws his conclusions from family experiences in the patriarchal Yorba Community in Nigeria.

The complexity of defining women's status derives from the fact that there is more than one dimension and location in which it is possible for men and women to be unequal. Thus, women may have a high status in one dimension, such as in control over resources for household production, but may have a lower status in another dimension, such as in the control over resources including their own labour of market production. Gender inequality may also vary by location or social unit, such as the household, neighborhood, community, or the state. This, women may have a high prestige within her own household but have generally very low prestige within community institutions such as the shalot or common court.

Women's status is also dependent on stage in the life cycle (unmarried daughter, new bride, mother of sons, women with no children, mother-in-law, widow, etc). The idea of empowerment express the interests of the Disney franchised groups of society and, as Sheathe (1991) points out, it represents a confluence of experiences at the grassroots. An early usage is to be found in the American Black radicalism of the 1960s. Community development groups have also employed the concept of empowerment in the North as well as the South. Finally, empowerment has been identified as a key goal of feminist grassroots organizations that want to move beyond the WID (Women in Development) focus on formal equality with men. The concept has traveled beyond the grassroots. The major international development agencies now routinely refer in their policy declaration to the empowerment of the poor and of women. However, there is no consensus on the meaning of the term and it is frequently used in a way that robs it of any political meaning, sometimes as no more than a substitute word for integration on participation in processes whose main parameters have already been set elsewhere (Sheathe, 1991).

Of late Amartaya Sen and Dreze have been emphasizing the role of female autonomy for success in fertility reduction (Dreze eatal 1996). This notion of female power and autonomy has been used as indicative of the greater control women has over their fertility decision. The Kara example is cited often in this context. While anthropologist has walked of women's power (Ube, Peacock and Arden 1986) it has not been used in relation to fertility in any precise way, We generally assume that education, employment and health increase autonomy. They provide condition under which autonomy can emerge. Karnataka women had a higher level of education and work participation than the Uttar Pradesh women did. These Uttar Pradesh women reportedly felt distressed about the terminal of family planning they had adopted and also complained of less control over their earnings (Maithreyi Krishnaraj, 1998).

**(b) Development of Women**

In Bangladesh a gradual change has been observed in the social attitude towards women in the last two decades. After the liberation of Bangladesh more women are receiving education and being involved in different jobs. Even in village the change is observed. Attitude towards different professions are valued. Afterwards they have been involved in such programmes also to promote self-reliance through skill generalize and employment.

A rising trend in women's participation in various development programs has been observed. Participation in non-formal training classes are also on the increase. Economic hardship is also the reason behind such changes in attitude and norm. Women from different classes of the society have joined the programmes.

The gender and development approach is the most recent approach in Bangladesh. It has been gaining growing popularity among development agencies in past because of the limited success of women specific projects and projects with components addressed to women, and in part because of their mandate to make mainstream development activities more gender sensitive of gender responsive and to integrate social and gender concerns with other cross sectional themes such as people's participation, poverty alleviation and environment. The concern is for a new paradigm for gender and development planning and programming that automatically and explicitly incorporates socio and gender analysis.

The gender and development approach also recognizes that the social, economic and political position of women will not change much unless other critical relations are also integrated. The critical cross-sectional issue includes people's participation/empowerment, environment/sustainability and poverty alleviation. The direction of change through the ability to gain controls over crucial material and non-material resources.



### 1.3 Objectives of the study

The specific objectives of this study are:

- a) to undertake an in-depth review of some selected women's programmes
- b) to examine the programme effects on socio-economic and reproductive behaviour,
- c) to examine the effects of the programmes on the status of the women in the family and society at large.

### 1.4 Scope of the Study

The study analyzed the socio-economic profile of women who were involved in different development programmes including age, marital status, age at marriage, religion, level of education, early age at marriage etc. The study mainly focused on the women who took credit money from the different projects and how they used their money as well as what changes has come to their family and community life at large. The study also recommended future actions to be undertaken in the project.

### 1.5 Methodology

This study was an effort mainly to analyze the programme effects on socio-economic and reproductive behaviour as well as the status of women in the family and society. The study was conducted depending on two main sources: on primary empirical data gathered from different programme of six districts and secondary sources.

The study report made use of data from primary and secondary sources. Empirical information and data was collected based on field investigation. For collection of primary data a set of questionnaire was prepared. . An in-depth analysis was done to show the relative importance of various socio-economic factors, which contributed to bring about changes in attitude and social behaviour of rural women and other socio-economic indicators. Available literature on women's

programmes and different programmes and impact evaluation reports were also reviewed of the proposed three selected programmes.

Relevant quantitative data was also gathered from the secondary sources by reviewing available literature.

### **1.5.1 Selection of the Study Area**

Primary data were collected from three important women development programmes, such as (i) Rural Mother Center (RMC), (ii) Rural Women's Co-operatives (RWC) and (iii) Vocational Women's Training Programmes (WVTP) of six districts. The selected districts were Gazipur, Jamalpur, Kishoregonj, Kushtia, Mymensingh and Narsinghdi.

### **1.5.2 Secondary Sources**

A review of the available literature on women's programmes in Bangladesh and its various dimensions. The Five Year Plan Documents, Project Proposals, Bangladesh Statistical Year Books, Households Survey of Bangladesh, Bureau of Statistics and village survey conducted by Population Development and Evaluation Unit IMED. Besides, documents that relating to government's policies and programmes, Poverty Reduction Strategy Plan (PRSP) document, research studies and news clippings.

### **1.5.3 Selection of Sample**

To conduct the research study, six districts were purposively selected from the different programmes area. About 540 women, both in different programmes and non-programme were again purposively selected from all six districts. A total of 30 centres were selected from six districts.

A sample of 360 women in different programmes and 180 women in non-programmes were selected randomly from the centres and from programme areas.

Table 1.1 List of Selected districts, thana centres and no. of respondents

Sl.	Name of the programme	District	Thana	No. of the RWC/RMC/WVTP	No. of the programme Women respondent	No. of the non-program Women		
1.	Rural Women's Co-operative	Gazipur	Kaligonj	2 Center	24	12		
			Narshingdi	Gazipur Sadar	2 Center	24	12	
				Kishorgonj	Palash	2 Center	24	12
				Mymensingh	Bhairab	2 Center	24	12
					Kishorgonj sadar	2 Center	24	12
2.	Rural Mother Centers	Narshingdi	Monohordi	2 RMC	24	12		
			Kishorgonj	Belaboo	2 RMC	24	12	
				Gazipur	Bhairab	2 RMC	24	12
					Kuliarchar	2 RMC	24	12
					Gazipur Sadar	2RMC	24	12
3.	Women's Vocational Training Program	Kushtia	Veramara	2 Center	24	12		
			Mymensingh	Muktagacha	2 Center	24	12	
				Jamalpur	Sharishabari	2 Center	24	12
						2 Center	24	12
						2 Center	24	12
Total			30 centers	360	180			

Source: Development Programme & its Impact Study, 2005

#### 1.5.4 Techniques of data collection

- Structured interview schedule was used for data collection. Pretest of the interview schedule was administered in the respective areas and the questions were modified accordingly.
- Case studies of women, both in different programmes and non-programmes were undertaken.
- Observed day-day activities of women in the respective areas.
- Reviewed related secondary data and analyzed.

### **1.5.5 Data Processing and Analysis**

Data have been processed, analyzed and presented in tables and graphs to present the major findings. Case studies have been presented in details emphasizing the verbatim comments of the respondents.

### **1.6 Limitation**

The research was limited to only one six district given the availability of time and resources. Very few women were interviewed in the three programmes for the time and resources constraints.

### **1.7 Organization of the Study**

The study is divided into eight chapters. The first chapter is the introduction with the statement of the problem and the methodology used in the study. Chapter two focuses on the women's development policy and the changing role of women in the rural Bangladesh. The third chapter is on various component of the development programmes. Chapter four is socio-economic profile of women beneficiaries. Participation of women of the credit programmes and its impact is the focus of the fifth chapter. Chapter six includes participation in the training and opinions about future training programmes. The chapter seven is the impact of development programmes: some case studies. The concluding chapter provides conclusion and recommendations for women development.

## **Chapter II**

### **Women's Development Policy and the Changing Role of Women in Rural Bangladesh**

In Bangladesh about 85 percent of women live in rural areas. The rural social structure plagued with many problems such as illiteracy, unemployment, malnutrition and poverty.

But there is the traditionalization of social system and institutions that place them in unequal and disadvantaged position. The Constitution of Bangladesh has granted equal rights to men and women both in matters relating to the state and public life. The constitutional provisions (Articles 9-10, 27-28, 37-39, 50, 66 and 122) clearly outlined the steps to be taken to ensure participation of women in all spheres of national life.

It has also been realized and recognized by the government that the objectives of improving the status of women in Bangladesh is likely to be achieved if women get their rightful representations in National Parliament and the local government institutions. It would ensure their participation in the formal decision making process at the national and local level.

#### **2.1 National Policy for Women's Development**

##### **2.1.1 The National Policy for Women's Development**

It has also been realized and recognized by the government that the objective of improving the status of women in Bangladesh is likely to be achieved if women get their rightful representation in national parliament and the local government institutions. It would ensure their participation in the formal decision making process at the national and local levels. It is noted that women constitute half of the voters among all adult members.

### **2.1.2 Women in Development Plan**

Bangladesh has a population of about 130 million of which 48.50% are women and the women population is considered as a distinct target group by the national development plans.

Among the previous plans, the First Five Year Plan (1973-78) emphasized a welfare oriented approach and focused on the rehabilitation of war affected women and children. Population control was the most important area in which women were considered as beneficiaries. Their productive role was not emphasized. Under the Social Welfare Sector a programme entitled "Rehabilitation of War Affected Destitute Women and Children" was undertaken. In the later years of the planned development, the importance of women in development was recognized, and a few women specific projects, such as National Women's Development Academy, Women's Development Centers, Bangladesh Shishu Academy and Career Women's Hostel in Dhaka were undertaken.

The Two Year Plan (1978-80) (TYP) was characterized by a move from welfare to development-oriented efforts. Women's development was taken as a central focus. The main emphasis of the Two Year Plan was on the fields of vocational training; agriculture based rural development programmes, establishment of cottage industries, a production and sales center and creation of facilities for working women and their children.

The Second Five Year Plan 1980-85 (SFYP) emphasized on undertaking more dynamic and diversified programs. The major objective was to create atmosphere for making women's participation in development activities increasingly positive through expanding opportunities for specialized training, skill development, credit and entrepreneurship development programmes. Second Five Year Plan emphasized on training and creation of employment opportunities for women. Accordingly a number of programmes were outlined for the sector which included a crash training programme for primary teachers, career women's hostels in four Divisional

Headquarters, the National Women's Training Academy at Dhaka and Bangladesh Jatiyo Mahila Sangstha offices at National, Division, District and Thana Levels and the Bangladesh Shishu Academy.

**The Third Five Year Plan 1985-90 (TFYP)** was formulated on the previous plan activities. To achieve the overall integration of women in the development process the Plan had specific objectives to reduce imbalances between the development of men and women. Appreciating the role of women in agriculture, The Third Five year Plan including two agriculture related projects, viz. "Agricultural Training Centre for Women" and "Agriculture Based Programme for Rural Women". Objectives of these two projects were to train rural poor women in agriculture and agriculture related activities. Considering the increased problems of prostitution, beggary and other anti-social activities another project of this kind was undertaken to provide training and to rehabilitate them. For raising awareness about the need for women's development, a project named "Advocacy Awareness and strengthening of Information Base for WID" was undertaken for implementation.

During the TFYP, under the women affairs sub-sector around 60,000 women were trained in different vocational skill and other human resource development activities, around two lakh women were given non-formal education and around 20,000 women were provided with credit facilities for self-employment. Some special training facilities for women were also organized under different sectoral programmes, In the Plan period, 5 hostels for career women, daycare centers for working mothers children at some districts, one legal aid cell and one employment information center were established under different projects. The budgetary allocation for TFYP was Tk.40.00 core.

**The Fourth Five Year Plan 1991-95 (FFYP)** The plan emphasized on the development of poor and disadvantage women. Special attention was given to increase opportunities for income generation, access to institutional credit and organization building for participation in bottom-up planning. Women were considered direct beneficiaries as well as change agents in the development process. In the previous Five Year Plans, programmes/projects for women's development were taken up in an isolated fashion. The Fourth Five Year Plan, however, aims at integrating the women's development into the macro framework for multi-sectoral thrust to bring women into the mainstreaming economic development. An amount of Tk.5500.00 lakh was allocated during the Fourth Five Year Plan for implementing some spilled over projects from TFYP and 14 new projects undertaken during the FFYP to achieve the goals set in the plan.

### **2.1.3 The National Action Plan (NAP) for Women's Advancement**

The Fourth World Conference on Women was held in Beijing in 1995 analyzed the progress made in implementing the Nairobi Forward Looking Strategies (NFLS) for the Advancement of Women to the year 2000. NFLS was drawn up in Nairobi in 1985, The Government of Bangladesh in 1997 also decided to adopt the "National Action Plan for Advancement of Women (NAP) to implement the decisions made of the Beijing Conference whose salient features are as follows: to achieve the equal status of women as participants, decision makers and beneficiaries in the political, economic, social and cultural spheres of life; to promote and ensure the human rights of women at all stages of the life-cycle; to create or reorient political, economic and social progress and institutions to enable women to participate fully and actively in decision-making in the family, community, national and international levels; and to empower women and men to work together as equal partners



Bangladesh endorsed the Platform for Action without any reservation in the Fourth World Conference on Women held in Beijing on September, 1995 and as a part of commitment formulate and approved National Action Plan (NAP). The NAP emphasizes the strategy of mainstreaming women's development in all government policies and programmes by all sectoral ministries and agencies.

The Ministry of Women and Children Affairs (MWCA) identified as the national machinery for women's development is to facilitate the mainstreaming of gender equality concerns in all areas and various initiatives have been undertaken to strengthen the capacity of MWCA. The Prime Minister declared national Policy on Advancement of Women on 8 March 1997, which provides a comprehensive framework for women's development in the country.

**Its main goals are as follows:**

- Ensure equality between women and men at all spheres of lives
- Establish women's human rights
- Develop women as educated and efficient human resources
- Eradicate poverty among women
- Establish equality between men and women in administration, politics, education, sports, family life and all other socio-economic spheres
- Recognize women's contribution in social and economic spheres
- Eliminate all forms of oppression and violence against women and adolescents girls
- Empower women in the fields of politics, administration and economy
- Develop appropriate technology for women and application of harmful technology for women's well-being
- Ensure housing and shelter for women

- Rehabilitate effected women due to natural calamities and armed conflict
- Meet needs of women in specially difficult circumstances
- Ensure appropriate support services for development of women
- Assist talented and genius women in developing and enhancing their qualities
- Ensure gender perspective including projection of positive images of women and girls child in the mass media
- Ensure security for widows, spinsters, abandoned and barren women
- Ensure security for women in all spheres of national, social and family life
- Ensure adequate health and nutrition for women

At the end of the 4<sup>th</sup> Five year Plan, a Twenty Years Perspective Plan was framed but later on a Fifth Five Year Plan from 1997-2002 was made operational

#### **The Fifth Five- Year Plan 1997-2002 (FFYP)**

A major thrust of the Fifth Five Year Plan is on developing skills of women with the aim to yield substantial increase in productivity of existing women labour force and opening up new windows of opportunities for future entry into the labour force. This will be supportive of the Fifth Plan macro-objective of poverty reduction and human resource development. Gender perspective is to be integrated within the context of the macro-economic framework. Women's needs and interests are incorporated with quantifiable time-bound targets in all the major social and economic development sectors.

The MWCA and its implementing agencies are implementing different types of projects envisaged in FFYP. The broad categories of the projects are as follows:

- Poverty alleviation;

- Capacity building;
- Legal assistance;
- Support services;
- Awareness and Advocacy;
- Strengthening Policy and advocacy role of MWCA

A total of 20 projects were undertaken during the period 1995-1997 for development of women, out of which 2 projects were completed and 18 projects were spilled over to the Fifth Five Year Plan. 12 new projects along with the 18 spilled over projects were undertaken for the current FYP. And to implement all these projects a budget allocation of Tk. 27800.00 lakh is earmarked for women's development for FFYP. In addition to this there is food aid grant worth Tk. 5980.00 lakh and wheat grant of 62,3370 metric tons.

(Public Policy on Women and Development: Gender Dimensions in Development Statistics of Bangladesh, 1999. Ministry of Women and Children Affairs, Govt. of Bangladesh)

## **2.2 Poverty Reduction Strategy Plan (PRSP)**

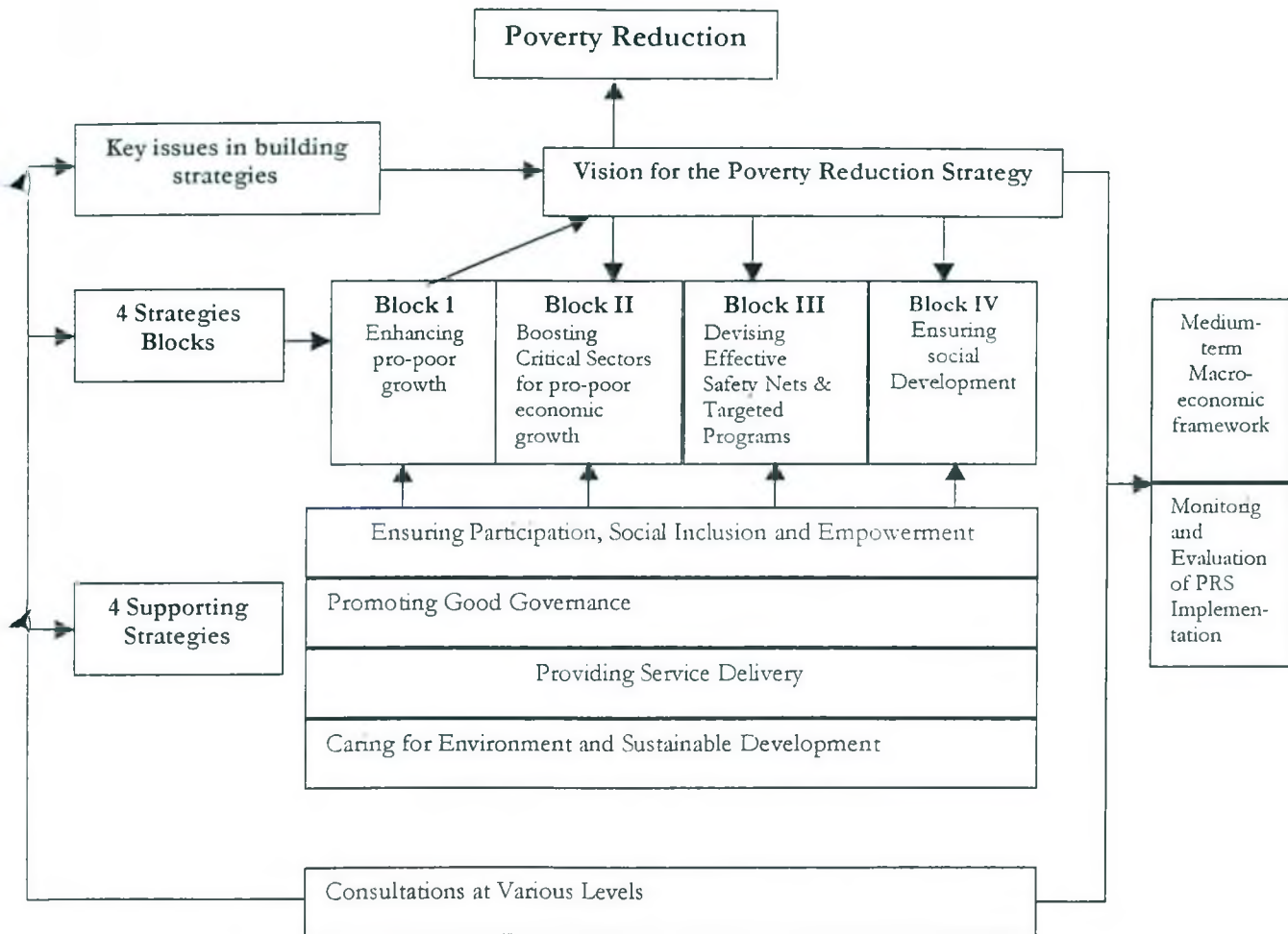
Poverty Reduction Strategy Plan is a new policy document of Bangladesh government which is prepared for reduction poverty. The main goal of this document obviously is poverty reduction. This goal is based on a vision for poverty reduction. This vision is formed on the basis of the understanding of key issues of the present state of the economy. To fulfill the vision of poverty reduction, four strategic blocks are identified. These four blocks are enhancing pro-poor growth, boosting critical sectors for pro-poor growth, devising effective safety nets and targeted programmes and finally ensuring social development. The framework also identifies four supporting strategies or crosscutting issues. These are:

- (i) Ensuring participation, social inclusion and empowerment of all sections, groups and classes of people
- (ii) Promoting good governance by ensuring transparency, accountability and rule of law
- (iii) Providing service delivery efficiently and effectively, particularly to the poor and
- (iv) Caring for the environment and sustainable development on a long-term basis:

decline of poverty. Identification of problems and recommendations of actions to be taken in four strategic blocks and four supporting strategies are based on nationwide consultations at various level as well as the Thematic Group reports.

The Three-year Rolling Investment Programme (TYRIP) will attempt to make the Poverty Reduction Strategies and the Millennium Development Goals operational for the period FY 05 to FY 07. The Medium-term Macroeconomic Framework (MTMF) included in the PRSP has set out a coherent macro framework which brings consistency among savings, investment, external and monetary balances. Through TYRIP will be implemented resource envelop as given in the MTMF, the former will have its own dynamism if various pro-poor programmes can be effectively implemented.

## 2.1 Flowchart of Poverty Reduction Strategy Framework



The Three-year Rolling Investment Programme (TYRIP) will attempt to make the Poverty Reduction Strategies and the Millennium Development Goals operational for the period FY05 to FY07. The Medium-term Macroeconomic Framework (MTMF) included in the PRSP has set out a coherent macro framework which brings consistency among savings, investment, external and monetary balances. Through TYRIP will be implemented resource envelop as given in the MTMF, the former will have its own dynamism if various pro-poor programmes can be effectively implemented.

### **2.2.1 The Nexus between Economic Growth and Poverty Reduction**

The rate of economic growth is essential for sustained poverty reduction. The impact of economic growth on the pace and magnitude of poverty reduction depends to a large extent on the nature of inequality of income arising from the very growth process. Thus the full impact of growth on poverty reduction is dissipated when the process of economic growth is accompanied by worsening income distribution. The concept of a “pro-poor” growth strategy appears to point out the crucial association of growth and inequality on the extent of poverty reduction. Adoption of a “pro-poor” growth strategy is thus favoured over “growth maximum” as a means of achieving faster decline of poverty.

Given the pervasiveness of poverty in Bangladesh one needs to clearly characterize the growth strategy required to achieve the target of halving poverty by 2015. The important elements of such a strategy would focus on the character of sectoral growth patterns, feasibility of pursuing “pro-poor” growth and viability of pursuing “growth maximization” together with a policy of pro-poor distribution of productive assets.

The growth pattern in Bangladesh generates inequality, limiting the full impact of economic growth on poverty reduction. Relative strengths of the growth and inequality components of a

growth process determine its effectiveness in reducing poverty. The relative strengths of the inequality component over the growth component also reveals the extent of trade-offs between them. The extent trade-off is usually used to design inequality correcting policies. The inequality Growth Trade off (IGT) index is generally estimated to assess the extent of such trade-offs and subsequent adoption of pro-poor policies to reduce inequality.

## **Gender reflected in PRSP**

The burden of the poverty continues to fall disproportionately on women. The underlying factors are low literacy rate, low nutrition, and low income with discriminating wage differentials compared to men. Low life expectancy and high morbidity, empowering the women is crucial both for intrinsic value as a development goal and as instrument for bringing about favorable social economic change. Bangladesh has made considerable progress to bring about greater women's empowerment, which, in turn, leads to significant development effects. Most of the micro success stories of Bangladesh are associated with the pronounced role of women in economic and social spheres. The strengthening of this measure would further contribute to decline in fertility rate, improvement in child and maternal nutrition and greater welfare for the women themselves. Improvement in the well-being of women and children will have wider beneficial effects for the society as a whole.

While the gender gap is closing in Bangladesh for most social indicators, the overall level of empowerment measured in terms of literacy work force participation, property rights, and credit access lives must to be desired. A related institutional issue is to increase the political voice of women, specially poor women, which will further enhance their agency role and hence, contribute to faster progress in the well-being of children and women. Several areas of critical

importance will be emphasized for furthering women's advancement. These include: policies and institutional actions to combat continuing negative sex ratios, violence against women, high maternal mortality, restrictions on women's employment and economic opportunities, policies to ensure formal equality, supporting affirmative actions at all levels and in all spheres, creating women- friendly institutional environment, and generating gender –disaggregated statistics.

In light of the above, program's and projects will considered under the strategy and the TYRP which would include, but not be restricted to. the following (a)reviewing existing policies and institution measures, which have influenced entitlements and undertaking priority

Projects to improve entitlements (b) setting up of women producer's marketing centers from the grassroots to banking services to the national level (c) enhancing and easing women's, access to banking services (d) developing micro enterprises training production and networking centers (e) establishing linkages and enhancing capacity of women entrepreneurs for te export market (f) establishing employment information and skill development network centers for the urban migrant female labour and international migrant female labour. Specific

Affirmative measures such ass child care and safe transport facilities will be initiated for substrning and supporting women's employment.

The Government would actively promote policies for increasing women's participation in all spheres of development under the poverty reduction strategy. These policies outlined in the PRSP would be further concretized in the context of preparing the full-blown strategy and the TYRP.



## **Effective of Safety Nets and Targeted Programmes**

Social Safety Net (SSN) can be defined as actions, policies and programmes that attempt to reduce poverty through direct transfer of resources to the poor. The arguments in favour of SSN are based on the government's policy to (a) reduce income uncertainty and variability; (b) maintain a minimum standard of living; and (c) redistribute income from the rich to the poor.

### **Safety Net Programmes (SNPs) in Bangladesh**

During the last two decades, the government of Bangladesh (GOB) has been pursuing a number of safety net programmes. Expenses for SNPs are less than one percent of GDP and about 4.4 per cent of public expenditure. Some of the SNPs are described below:

#### **Old-Age Allowance Scheme (OAAP)**

The number of elderly (above 60 years) has been estimated to be 7.6 million as recorded in the 2000 census. Beginning in April 1997 the Government has introduced the "Old-Age Allowance Scheme" in all rural areas of Bangladesh as well as in municipal areas. At present this programme is operating in 42991 wards of six divisions of Bangladesh. A total of a million elderly poor persons (men and women in equal number) are receiving this pension. Each beneficiary receives Tk.165 per month. In the 2003/04 budget, the allowance was Tk.1.8 billion for this programme.

#### **Allowance Scheme for Widowed and Distressed Women:**

Women suffer when they become widowed, divorced or abandoned by their husbands. At present widowed divorced and abandoned women constitute about 11 per cent of total married

women. To deal with this problem, the GOB introduced the “Widow Allowance” scheme in September 1999. Under this programme, 5 extremely poor women in a ward who are either widowed or have been deserted by the husbands are given Taka 150 per month. In 2003/04, the allocation for this programme was Taka 900 million. At present a total of 4488 Unions are covered under this programme. Besides some small municipalities have also been included in this programme.

### **Rural Maintenance Programme (RMP)**

The Rural Maintenance Programme (RMP) is basically a “cash for public works” programme with built-in provisions for skill training for women. Starting in 1983, the RMP now runs in 4140 Unions. Both the central and local governments (union Parishad) of the GOB are responsible for funding a part of the costs of the RMP. The focus of the RMP is fourfold:

- Maintenance of roads in the rural areas
- Creation of employment for disadvantaged rural women
- Development of management capacity of the bottom-tier of the government (Union Parishad)
- Providing women with skill training

### **The Vulnerable Group Development (VGD) Programme:**

The Vulnerable Group Development (VGD) programme is targeted to provide food and development services to the poorest women in rural areas. The programme currently attempts to improve the economic and social situation of VGD women so that they may graduate beyond their existing conditions and be able to sustain themselves above the poverty level. More

specifically, the immediate objectives of the VGD programmes are: to increase the income earnings capacities of the beneficiary women by a) imparting training ; b) encouraging savings and c) providing credit

### **Female Secondary Stipend Programmes:**

Female secondary stipend programmes are targeted at all girls in rural areas, to encourage them to attend secondary schools. The objectives of the programmes are to increase and retain female students in grades six to ten, increase the likelihood of employment or self-employment of the students once they complete the study, and reduce early marriage among girls. There are four female secondary stipend programmes: The Female School Stipend Project (FSSP), finance by the government and covering 282 Upazilas; the Female Secondary School Assistance Project (FSSAP), financed by the Government and the World Bank and covering 118 Upazilas, the Secondary School Development Project (SSDP), co-financed by the Asian Development Bank and covering 53 Upazilas; and the Female Secondary School Education Stipend Project (FSSESP), financed by NORAD, and covering 17 upazilas. Currently, about 4 million girls receive stipends from these four programmes.

#### **2.2.2 Dimension of discrimination against women and women's poverty**

Women's economic deprivation is reflected in their low level of participation in the labour market, low return on their labour and their concentration in low-level jobs. Compared to (6.4 percent), a large proportion of women (about 34.3) work as unpaid domestics. About 26.9 per cent of women are self-employed and about 51.6 per cent men are self-employed. This indicates that women's entry into small business is limited. On average, women earn only 58.5 per cent of the average earnings of male day labour. Among the self employed 66 per cent of the women

earn less than T. 1000 per month. But unemployment (7.8 per cent for women, 3.4 percent for men) and underemployment (52.8 per cent for women and 7.4 per cent for men) rates suggest lack of job opportunities for women

Women usually considered to be an underutilized resource. But actually, *Time poverty* caused by long hours of work (home and outside), is a major burden that women bear. Most women are engaged in paid and unpaid market-oriented work, unpaid housework, child care, caring for the elderly and the sick etc. is cited as the source of great stress for many women. This constraint severely limits women's ability to access the labour market and also limit their leisure and their ability to take advantage of formal and informal education. Time poverty relegates many women to a life of hardship.

#### **Actions to be taken**

To eliminate gender disparity a multi-sectoral approach must be adopted. As women participate in all spheres of life the strategy for achieving women's advancement and rights in the context of PRSP has taken a mainstreaming approach and gender issue are addressed within the context of sectoral issues. Thus women's issues related to crop agriculture, the rural non-farm economy, the infrastructure, energy, ICT, education, health, environment, governance etc. are addressed in discussions relevant to these topics and are also included in the women's rights and advancement matrix. In this section attention will be particularly focused on VAW, good gender governance and women's political empowerment.

In the area of politics the two main goals are to enhance women's political empowerment and participation in decision-making, promote gender equality and empower women (MDG). For women's empowerment it is imperative that space is created for women to participate in elections for seats in the national parliament. A supportive environment must be created at the

local level so that locally elected women get the scope to serve their constituencies effectively. Besides this, male parliamentarians and local level representatives need to be sensitized so that political decisions can be influenced in favour of women.

### **2.3 Changing Economic Role of Women in Rural Bangladesh**

“A woman’s place is at home”. This neatly summarizes both eastern and western societies expectation for women’s work role and work location. However, this expectation is not a norm in modern society nor has it been the norm in the past in most societies. Through out recorded history, women have made major contributions to their families and societies through their work both inside and outside the home. A review of women’s work roles suggests that women have traditionally engaged in three types of productive work: producing goods and services at home for sale or exchange elsewhere, producing goods or services for self consumption within the household, and working for wages outside the household (Blau, 1978). Women’s work roles have traditionally been closely tied to the home. It was only with the advent of the industrial revolution that women have turned to gainful employment outside the household for wages. Now, a large number of women participate in employment outside the home both in fully industrialized and developing countries.

A considerable number of outside have also investigated determinants of women’s participation in employment. Some of these studies have investigated economic factors, while others have investigated socio-demographic factors, still others have investigated psychological factors. However, available literature indicates that no studies have investigated the influence of all the factors together. But for a better understanding of women’s participation in employment, an interdisciplinary approach by considering all the factors in necessary. Moreover, for better

understanding of women's participation in employment, a historical overview of women's work roles is also important.

The current review has been undertaken in the context of the above facts. This review has two aims. The first aim is to report economic roles of women in historical and modern societies. The second aim is to identify from the available literature, factors that influence women's participation in employment. The aim is to bring together and interpret a scattered information on determinants of women's participation in employment by psychologists, sociologists, anthropologists, economists and demographers. It is hoped that this review will provide a base for future interdisciplinary research in this area. After briefly reporting economic roles of women in historical and modern societies, we would discuss the factors that influence women's participation in employment.

### **2.3.1 Economic Role of Women**

Anthropological studies have indicated that women have played important economic roles in various societies (here division of societies is on the basis of economic form) throughout history. The societies included in our discussions here are hunting and gathering, horticultural, agricultural, pre-industrial and industrial societies. Economic activities of women in each of these societies are briefly discussed here.

### **2.3.2 Economic Activities of Women in Agricultural Societies**

Some of the dominant ideologies of the world have developed in agricultural societies and these ideologies support a separate sphere of activities for men and women. For example, Islam, which had begun in an agricultural society, encourages women for household and child-related duties (Nelson and Oleson, 1977).

Social, cultural and religious traditions shape women's reproductive role. It is widely believed

that involving women in social and economic development may create an environment in which early marriage and frequent child bearing will be discouraged. There are several factors, which militate against the mobilization of women in development programs. Particularly, their lives are strongly influenced by the social norm of *purdah*, which restricts their participation in education, employment, business politics and mobility. Consequently, most rural women of Bangladesh are isolated, illiterate and lack opportunities for employment and schooling.

#### 2.4 Women's Development Programmes and its Impact

A nation can not make a successful forward march leaving half of its population behind. Women in Bangladesh are lagging behind in many fields compared with men. There are wide disparities between male and female participation in the labour force. Apart from the question of equity, the inadequate participation of women as equal partners in development deprives the country of a substantial source of untapped economic strength. To ensure a balanced socio-economic growth and development of the country, equal participation of women in development efforts is necessary. Therefore without mainstreaming women, the development efforts of the country will be frustrated.

In the Five Year Plan (First to Fifth) women development was identified as part of socio-economic development plan. The main purpose of these plan were to ensure greater participation of women in education health, agriculture, commerce, industry service and other sectors, alleviation of poverty, skill development, self employment expansion of credit facility, increasing gender awareness different programmes have been under taken and implemented. During the five year plan period more than hundred development projects and programmes were implemented. Under the various projects, many women were trained in

Dhaka University Institutional Repository  
different vocational skills , many distressed women were brought under credit facilities programme for self employment .

In Bangladesh, until the mid-1970's women's participation in the development process was given a low priority. The World Population Conference held at Bucharest in 1974 focused on the need for integrating population factors into development efforts. Subsequently the 1975 World Plan of Action recommended the integration of women in the development process through their participation in socio-economic and political activities as well as to ensure their employment in the non-agricultural sector as one means to reduce fertility.

Most of the development projects and programmes that exist in various sectors of the Bangladesh's economy today do not provide adequate scope for women's participation. They are designed without taking into account women's strength and limitations and more focus on men's participation than women's. Thus, women continue to have few opportunities to participate in the socio-economic developments (Mabud, 1983 ).

Accordingly, in 1976, the Government of Bangladesh with the assistance of IDA some co-financiers started three women's programmes. Those three programs are (1) Strengthening population Planning through Rural Women's Cooperatives (2) Use of Rural Mothers centers for population activities, and (3) Women's Vocational Training Program for Population Activities. These programs have income generating activities and family planning as their common components.

The three programmes are currently in the fourth phase (1990-95) of implementation. From a modest beginning in the first phase, the current programs have been expanded to cover 210 thanas- 100 thanas by the women cooperative, 80 thanas by the mothers' centers, and 30 thanas by the women's vocational training.



The three women programs have been operating for the past 17 years providing services to the poor, underprivileged and distressed rural women in different forms i.e. training, credit and awareness raising. (In-depth Review of three Women's Programs, PIACT, Bangladesh)

## **Chapter III**

### **Various Components of the Development Programmes**

#### **3.1 Developments Programmes within the Scope of the Study**

Before the independence of Bangladesh, policies contained no effective plans to improve the situation of women. At the same time only a limited number of women were engaged in teaching in girl of women as a resource and thus bringing them under the purview of development activities. In the preparation of the First Five-Year Plan, no clear-cut role for women was visualized. However, in the Second Five-Year Plan, a more dynamic and diversified approach was taken for women's participation in various spheres of development activities. About 220 million taka was allocated (at 1979/1980 prices) for the implementation of 25 new projects, of which 21 were completed during the plan period, one was dropped and 3 spilled over to the Third Five Year Plan.

Major achievements during the Second Five-Year Plan period were the establishment of 204 skill development training and production centers, one poultry farm at the Upazila level, and the 38 Union development centers to provide skill training to poor and destitute Women.

Population scientists and development planners are increasingly convinced that in the countries with rapid population growth, efforts to integrate women in the development process and reduce their high fertility can not be materialized as long as traditional basis of authority within the family, and the pattern of early marriage and frequent child bearing continue to be societal norms. The experience of developed countries indicates that as social and economic opportunities for girls and women increase, those societal norms can be gradually changed and a

more desirable form of demographic behavior emerge. So towards achieving this end, the Government of Bangladesh initiated the Women's programmes in the mid 1970s.

In the Bangladesh, until the mid-1970s, Women's participation in the development works was given low priority. After the 1974 Population Conference at Bucharest, Bangladesh like other developing countries having serious population problem could realize that without involving women in development process and thereby raising their status, it would be difficult to attain reduction in fertility level.

The subsequent 1975 World Plan of Action recommended integration of women in the development process through their participation in socio-economic and political activities, as well as to ensure their employment in the on-agricultural sector. In this backdrop, the Government of Bangladesh undertook three programmes for women's development, in the population sector. These are:

1. Use of women's co-operatives for population activities (2) Providing some craft training in appropriate technology benefiting their comprehension ability, interest and local needs to raise their level of income to make them ultimately self-reliant;
2. Use of mother' centres for population activities; and
3. Use of women's vocational training for population activities,

Project (1) is administered by the Ministry of Co-operatives and Rural Development; while projects (2) and (3) are administered by the Ministry of Social Welfare and Women's Affairs respectively. Though the designs of these projects are not uniform, they generally conform to the following four main objectives: (1) Organizing rural women, especially those in the reproductive age, as a cohesive social group;

(3) Arousing their interest in the small family norm and using them as catalysts for family planning motivation of the other women in the community ; and

(4) Raising the status of women.

(1) **RWC** Strengthening population planning through Rural Women's Cooperatives (RWC) of the Bangladesh Rural Development Board under the Ministry of Local Government Rural Development and Cooperatives.

The aim of the project has been to develop a model whereby rural women can get necessary training, education and services required for the upliftment of their socio-economic position. The original objective of integrating women in the socioeconomic development efforts and thereby regulating their fertility behaviour remained in force in all the four phases of the project. New component were added in different phases depending on the programme strategies and goals

The project activities include (a) organizing women's co-operatives (b) a literacy programme, (c) population and MCH education (d) skill training and another important feature of this project was (e) credit facilities. However, the programme objectives during third and fourth phases remained almost same.

4. **RMC** Use of Rural Mother's Centre (RMC) for population activities of the development of social services, under the Ministry of Social Welfare. The main objectives of the RMC in all the phases remained almost the same which were to organize rural poor women into groups, develop leadership, quality, provide literacy and skills development training, create opportunity for access to credit, generate income earnings activities, and motivate them towards adopting small family norm.

The specific objectives of the programme were:

- To educate rural women about the importance and advantages of the small family and motivate them to accept small family norm;

- To arrange skill development training for rural women, in income generating activities for improving their economic condition;
- To extend credit facilities without interest for funding income generating activities and to educate the rural women in proper utilization of income as well as to help develop savings habits;
- To make rural women aware of the demerits of early marriages and encouraged participation of unmarried women in development programmes and motivate them to delay their marriage, and acquire skills in some productive activities;

**WVTPA** Women's Vocational Training Programme for the population Activities (WVTPA) of the Development of Women's Affairs under the Ministry of Women's Affairs. The project was established with the explicit objective of benefiting socially disadvantaged women by providing them skill-development training and thereby raising their social and economic status. Besides, the project aimed at developing a cadre of women through their participation in skill development and income generation and family planning training, for playing a leadership role among their fellow women in the community.

The goals of the three women's programmes are the same. Each programme aims to elevate the socio-economic status of the rural women through involving them in income generation activities, providing awareness raising training and inducing to accept small norm. Though there are difference in the three programmes in respect of their organisational pattern, administration and implementation process, there are certain aspects where they can share their experience, exchange ideas and complement each other with benefit to all. Such collaboration would minimize duplication of efforts and ensure a better utilizations of the scare resources in the rural community.

The specific objectives of the WVTPA were as under:

- To create income earning opportunities for the rural women;
- To motivate the working women towards acceptance by small family norm and there by to regulate their fertility behaviour;
- To create a large number of community leaders among the trained women for propagating economic and family planning activities.
- To provide credit facilities to the working women and help them manage their economic activities in a better way;

The components of the WVTP Activities which also remain almost the same during the all phases.

Programme components:

- a. Vocational training
- b. Credit facilities for the working women for strengthening generating activities
- c. Awareness raising programme on economic and family planning activities, etc.

### **3.2 Training component of the development programmes**

There were different components of the three programmes. In the RMC programmes the following training components were included:

- Awareness creation for training on nutrition, personal hygiene and maternal and child health
- Vocational training on tailoring, handicrafts, cattle raising, poultry raising, kitchen and gardening

- Educating on different important, social issues, adult literacy, home economics, etc.
- Recreational activities, such as indoor games and cultural functions
- Population activities such as population education, motivation for use of family planning methods and delivering family planning services and

In the RWC programmes the following components were included:

- Training on management and skill development
- Utilization of credits
- Health and family planning
- Different income earning trades like cattle and poultry raising, fisheries, horticulture, etc.
- Tailoring and embroidery and handicrafts making
- Agro based training
- Women's rights
- Leadership quality

**In the WVTP programmes the following components were included:**

- Sewing and tailoring
- Embroidery/woolen works
- Poultry and cattle raising
- Health and hygiene
- Women's rights

### **3.3 Credit and Savings Component**

One of the major components of the government projects is to boost up the members condition

socially and economically. For this purpose the projects provided them with credit and training for undertaking income generating activities. Women were provided credit in different phases maintained different amount. Majority of the women who were involved in different programmes used their credit money in cattle and poultry raising, petty business, tailoring and handicrafts, gardening, etc.

It was evident that among three programmes, women who were involved in WVTP, majority of them saved taka 5000 and above. They used their savings in different familial purposes. Most of them bought cultivating land, built pucca houses, procured various furniture etc. On the other hand, they also used their savings for the education of their children, arranging marriage of their children, medicines etc.

### **3.4 Programme Components: Training and Credit**

#### **3.4.1 Training component**

One common element in the above three women's programmes is training in varying duration and emphasis. Training is considered to be essential for any programme that is intended to bring about some form of social change through those who are recruited for the programmes. Training includes trades like sewing, garment making etc all are same in the three programmes. All three projects provide instructors to impart training in various craft. Craft training imparted under the vocational training programme is much more intensive than under the other two projects.

Training of the trade instructors during first and second pages appears to be a successful intervention of RMC programme. A total of 675 thousands women receives skill development



training giving the fourth phases.

Rahman et al (1991) found that around 39 percent of the RMC members have received skill development training. Among those members who received training, a large majority 71 percent reported to have received training on sewing/ tailoring; 35 percent on wool/ embroidery work and 31 percent on bamboo / cane / mate making. However, Siddiqui et al (1982) found that the training of the instructor –cum –motivators was not adequate. They were paid only Tk.250/- per month and the payments were not regular which resulted in poor morale and hence poor work performance.

In respect of utilization of training by the RMC members, it has been found that among the members who receive training on specific trades, 74 percent utilized their training on sewing, 62 percent on embroidery works, 70 percent on bamboo/cane/mat making and 80 percent on cow and / or poultry raising (Rahman et al 1991).

Muhuri (1984) observe in the second follow up survey that the organizers who received training at the TTCs, disseminated their knowledge among their follow cooperative but the training was not properly utilized by the later. The third follow up survey found that about 74 percent UWC members did not have any training (Ghani, 1990).

A total of 137,847 cooperative members having leadership quality was trained by the end of the fourth phase. About 6081 women were trained in tailoring, 4455 in handicrafts, 6832 in agricultural works and 3624 in cooperative management. Similarly 5020 women were trained in primary health care and 17,680 in nutrition through different government and non government organizations. In addition 23,200 illiterate women were taught reading, writing and arithmetic through the adult literacy programme.

## **Future recommendations**

- It is recommended that special efforts should be taken for future recruitment of programme women from illiterate/poor families for whom the programme has been designed.
- Considering the current emphasis on poverty alleviation, the three women's programmes have defined their programme beneficiaries to include the poor and distressed women of the community. Women's programmes should put emphasis on benefiting the poorest and distressed women of the community by including them in the programme on a large scale.
- The in-depth review of the three women's programmes, among others, identified a major weaknesses in training in respect of equality of trainers, training facilities and logistids. As a result the trainees were not well equipped to compute or attract the market. In view of this observation, it is proposed that some selected training centres/institutions of the Government be equipped with skilled trainers, logistics and adequate training facilities including residential accommodation for the trainees.

For instance, out of the existing 51 Vocational training Institutes (VTI) under the Ministry of education, 4-5 Vocational Training Institutes may be developed as Model Training Centres for women. Curricula and duration of the training should be carefully drawn up through in-country survey as well as inputs from successful similar programmes in neighbouring countries (Thailand India and Sri Lanka).

### **3.4.2 Credit component**

Many countries have introduced programmes to develop rural credit institutions, aided by billateral and multilateral donor such as the World Bank and United States Agency for International Development (USAID), without fully understanding the workings of rural credit market. These interventions were undertaken because programmes were easier to implement than

other policies, such as land reform.

Critics have argued that these rural credit programs failed because of the 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 production input and consequently focus on improving this process through the market mechanism.

agencies One common element in the above three women's programmes is training in varying duration and emphasis. Training is considered to be essential for any programme that is intended to bring about some form of social change through those who are recruited for the programmes. The provision of giving credit introduced in the programme appears to be a successful intervention. During the second phase, interest free credit was introduced and Mia et al (1989) found that 28 percent of the RMC members had received credit. Two types of credit were given: a revolving fund as a working capital in the centre for technical trades such as sewing/embroidery and the other named family assistance fund to promote home-based activities like cattle raising, paddy husking, vegetable, etc.

Rhaman et al (1999) found that during third phase one third of the RMC members had received credit from the programme and on an average, each member received Tk.900/-. About 60 percent of the credit recipients paid credit on time; and for 34 percent repayment time was not matured and the remaining 6 percent paid the credit, but payment schedule was delayed.

Khan(1996) reported that 71 percent of the RMC members had ever received credit. The average size of the last credit was Tk.1461. Of the 71 percent members who received credit, 21.6 percent invested it in poultry raising, 19.6 percent in business, 12.7 percent in cattle raising and 5.7 percent in agriculture/pisciculture/land purchasing. A negligible proportion invested credit in sewing (0.2%) . In order to facilitate income generating activities, credit have been extended to

the cooperators in all the phases. An individual member received credit in the range of Tk.500 to Tk.1500 during the first, Tk.500 to Tk.2000 during the second, Tk.2000 to Tk.3000 during the third and Tk.3000 to Tk.5000 credit ceiling was increases during the fourth phase accordingly. And increased Tk.5000 during fifth phase.

A provision of providing credit amounting Tk.1000 to each trained woman was introduced during the third phase. Mabud (1991) reported that only 11.1 percent of the women of WVTPA received credit during the third phase and they utilized credit in different trades such as kitchen gardening, cattle raising, poultry raising, sewing, etc. During the fourth phase 39 percent women received credit, the average size of received credit was Tk.2648 and it was received about 15.5 months back from the survey date (Khan, 1996). It may be mentioned that the credit ceiling was increased to the range of Tk.2000 to Tk.5000 in the fourth phase.

However, the credit programme faced several problems. The amount of credit provided was too meager and was given to a small segment of the members. Collier et al (1987) observer that the poor women did not get preference in getting credit, rather the influential people took the advantages of the credit. So, Rahman et al (1991) recommended that measures to be taken in order to ensure poor women's access to the credit.

### **Future recommendations**

- To benefit the poor, disadvantaged and distressed members of mother's centres and for the sustainability of the centres, should give the highest priority in matters of credit to the relatively poor, disadvantaged and distressed members of the centres. Credit should be extended among the trained women and vocational trades so that they can effectively utilize their trade skills for maximizing their income. Amount of credit should be increased in the programme. A set of

indicators is provided below to assess the success of the programmes. Each of the three women's programmes should have a monitoring and supervision tool depending on their programme components. However, a guideline for developing a monitoring tool for the programmes is given below:

<b>Indicator</b>	<b>Quantitative assessment</b>	<b>Qualitative assessment</b>
<u>Training</u>	<ul style="list-style-type: none"> <li>- Target set</li> <li>- Target achieved at different points of time</li> </ul>	Conduct skill test by qualified instructors to assess the level of excellence attained by the trainee's.
<u>Credit</u>	<p><u>Amount</u></p> <ul style="list-style-type: none"> <li>- Amount given to the beneficiary as per record</li> <li>- Amount actually given to the beneficiary</li> </ul>	<p><u>Utilization of credit</u></p> <p>Whether the credit amount was taken advantage of the beneficiary for income generation in any vocation utilizing her training.</p>
<u>FP Acceptor</u>	<p><u>Quantity</u></p> <ul style="list-style-type: none"> <li>- Target set</li> <li>- Target achieved at different points of time</li> </ul>	<p><u>Quality</u></p> <p>Follow up of clients, recording and reporting aspects.</p>

- Co-ordination Among the Three Women's Programmes: The goals of the three women's programmes are the same. Each programme aims to elevate the socio-economic status of the rural women through involving them in income generating activities, providing awareness raising training and inducing them to accept small family norm. Though there are difference in three programmes in respect of their organizational pattern, administration and implementation process, there are certain aspects where they can share their experience, exchange ideas and complement each other with benefit to all.

## CHAPTER IV

### **Socio-economic Profile of Women Beneficiaries**

This chapter of the study is devoted to discuss some selected socio-economic indicators of the respondents especially their age, education, occupation, marital status, income and so on.

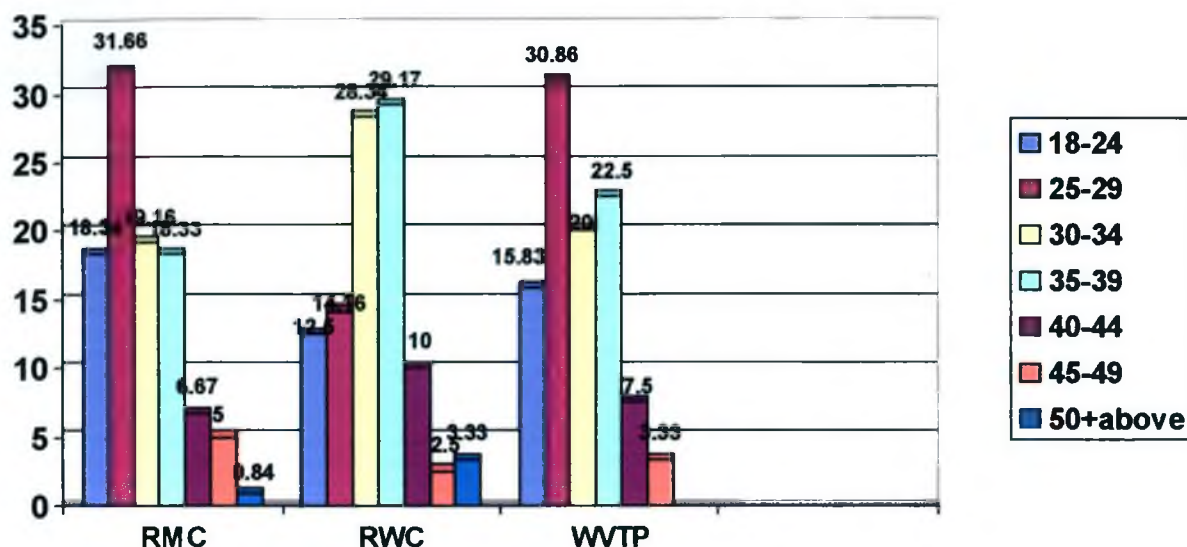
#### **4.1.1 Age**

Out of 540, 360 women were involved in different development programmes and 180 women were not involve in any development programmes. The Figure 4.1 shows that a vast majority of 88 per cent women were in the 18-39 years age group who was involved in RMC program, with highest concentration of 31 per cent in the 25-29 years age group. On the contrary, 84 percent women who involved in RWC programme were in the 18-39 years age group with highest concentration of 29 percent in the 35-39 years age group and in another programme WVTP we found about 89 percent women were in the 18-39 years age group with highest concentration of 31 percent in the 25-29 years age group.

In the context of women in non-program, the figure 4.2 shows that about 97 percent women were in the 18-39 years age group with the highest concentration of 30 percent in the 25-29 years age group.

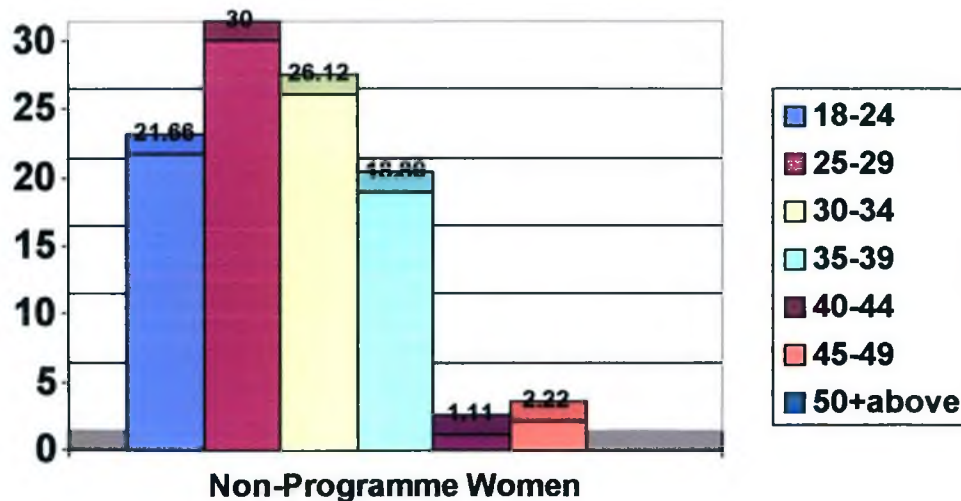
In the 25-29 years age group, the percentage of both different programme and non-programme were about the same except RWC programme.

Figure 4.1 Different programmes women by age



Source: Development Programme & its Impact Study, 2005

Figure 4.2 Non-programme women by age



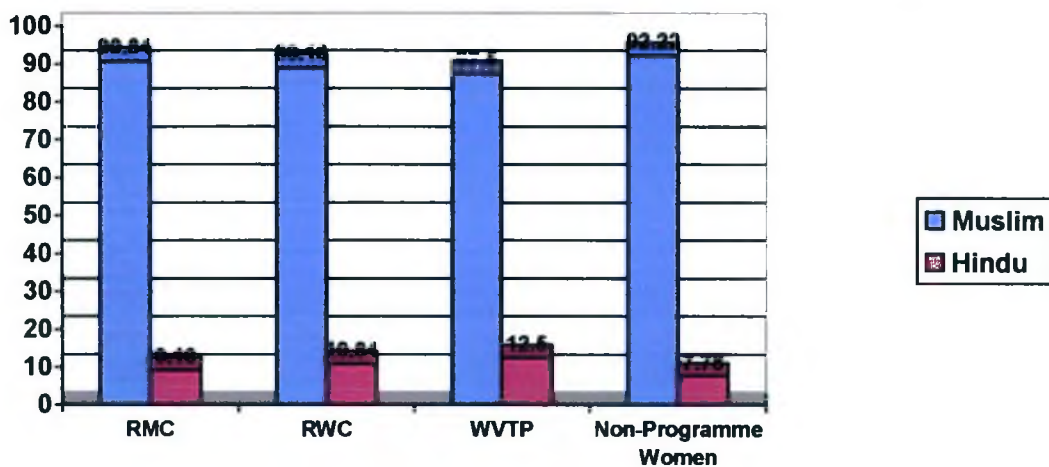
Source: Development Programme & its Impact Study, 2005

Note: RMC= Rural Mother Centers, RWC=Rural Women Cooperatives, WWTPA=Women Vocational Training Programme Activities. Non-programme women=women who are not involved in any development programme, n=Sample.

## 4.2 Religion

Religious background of an individual influences the involvement in different programmes in Bangladesh. Figure 4 shows that among *women in different programmes* 91 per cent in RMC, 89 per cent in RWC and 88 per cent in WVTP were Muslims and only 9 per cent, 11 per cent and 13 per cent in the respective programmes were Hindus. On the other hand, in non-programme 92 per cent women were Muslim and only 8 per cent were Hindu.

**Figure 4.3 Different programmes and non-programme women by religion**



Source: Development Programmes and Its Impact Study, 2005

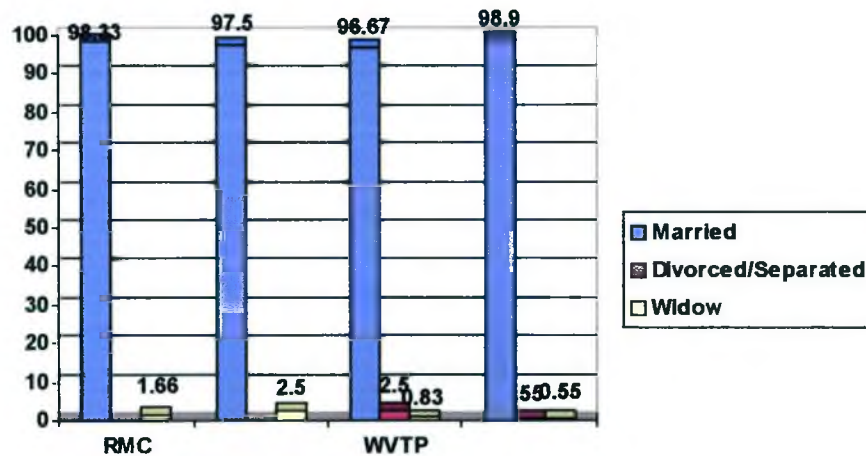
## 4.3 Marital Status

Marital status played an important role for involvement in different program. An overwhelming majority of both in different programme and non-programme were married, with higher percentage for non programme (99%), compared to that for different programme RMC (98%),



RWC (97%) and WVTP (97%). It clearly indicated that married were more accepted in different programmes due to maturity and stable family life. As of widower, we find only 2 women in RMC, 3 in RWC and 1 in WVTP while in non-programme 1 females were widows, which was quite significant because they were usually the heads of their households and hardly received support from others. The study also shows that insignificant proportion (2.5%) of women who involved in WVTP were unmarried while 1 women in non-programme.

**Figure 4.4 Different programmes and non-programme women by marital status**



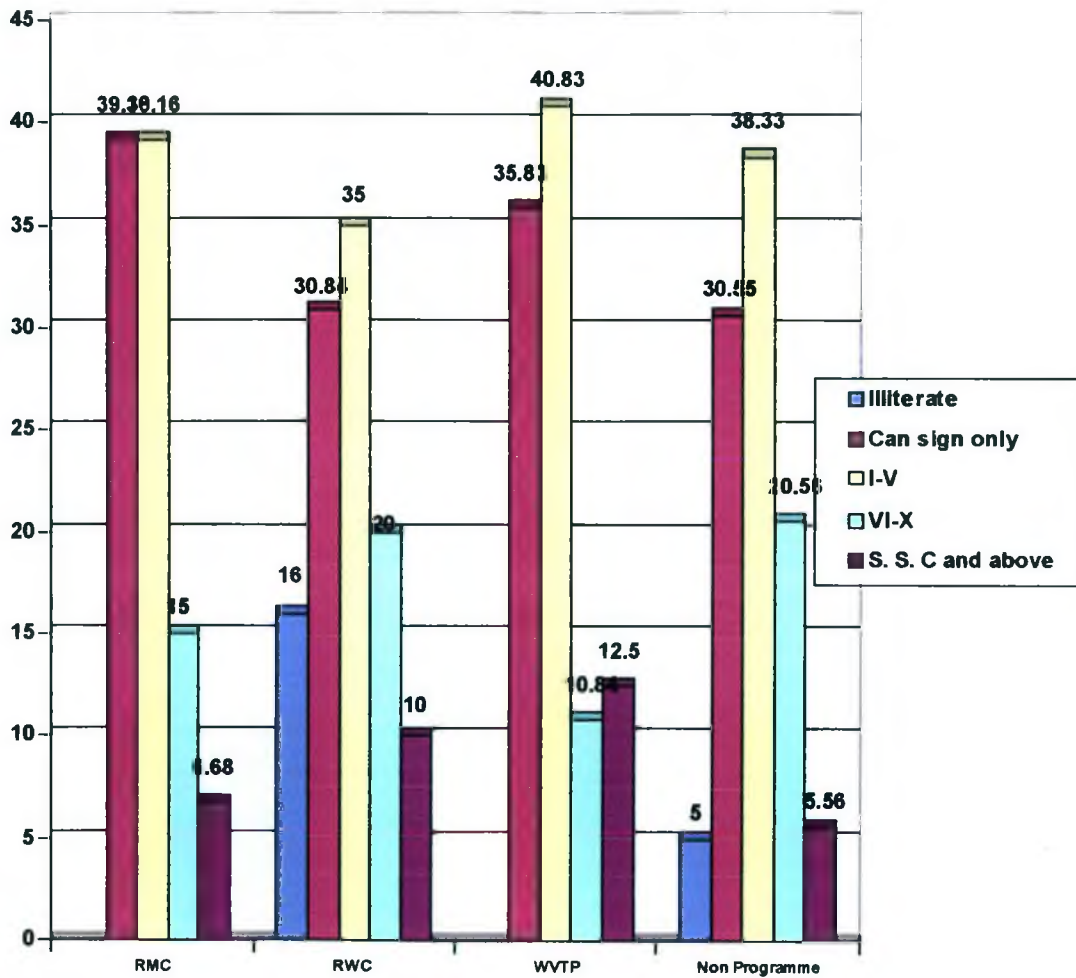
Source: Development Programme & its Impact Study, 2005

### 4.3 Level of Education

As for the level of education, the majority of women in different programme and non-programme were educated up to the secondary level which was between class I to X. On the other hand significant number of women in different programmes and non programme could sign

only. The most interesting point was that very few women in both different programmes and non programme was illiterate. There were average 10 percent women in different programme who had obtained SSC and above degree while only 6 percent women in non-programme obtained the same degree.

**Figure 4.5 Different programmes and non-programme women by level of education**



Source: Development Programme & Its Impact Study, 2005

#### 4.5 Household Size

In the RMC programme, majority (60%) household consists of 4-5 members, while 58 per cent in the RWC programme and 48 per cent in the WVTP programme consists of the same members. Beside this, 91 per cent family consists of 2-5 members in the non-programme. Only one family found in the RMC programme which consists of 10 and above members. On the other hand, only one family found in the WVTP programme where the women live alone.

**Table 4.1 Different programmes and non-programme women by household size**

Size of the Household	RMC		RWC		WVTP		Non programme	
	Family No.	%	Family No.	%	Family No.	%	Family No.	%
Member living alone	-	-	-	-	1	0.83	1	0.55
2-3	32	26.66	22	18.33	42	35.00	55	30.55
4-5	72	60.00	70	58.33	58	48.33	103	57.22
6-7	11	9.16	26	21.66	18	15	21	11.66
8-9	4	3.33	2	1.66	1	0.83	-	-
10+	1	0.83	-	-	-	-	-	-
Total	120	100	120	100	120	100	180	100

Source: Development Programme & its Impact Study, 2005

#### 4.6 Type of house

Type of houses exposes the vulnerable economic situation of the rural poor of different programmes and non-programme women. It is evident from the table that about ninety per cent of the houses are made up by straw/bamboo, in which 90 per cent, 73.34 per cent, 91.67 per cent and 91.67 per cent for RMC, RWC, WVPT and NP respectively. By contrast, very lowest per cent of the houses were made up by brick/cement of different programmes and non-programme.

Table 4.2 Different programmes and non-programme women by type of house

Type of house	Women in different programmes						Non-programme women	
	RMC n	%	RWC n	%	WVTP n	%	n	%
Straw/Bamboo	108	90.00	88	73.34	110	91.67	165	91.67
Brick/Cement	1	0.84	12	10.00	-	-	2	1.11
Wooden/Tin	11	9.10	20	16.66	10	8.33	13	7.22
Total	120	100	120	100	120	-	180	100

Source: Development Programme & its Impact Study, 2005

#### 4.7 Age at marriage and pregnancy of programme and non-programme women

Most of the women in different programme got married in the age of between 13-17 years. Among the different programme 79 per cent women in RMC, 89 per cent in RWC and 68 per cent in WVTP got married in the age between 13-17 years while 54 per cent women in non-programme got married in the 13-17 years of age. On the contrary, 19 per cent women in RMC, 10 per cent women in RWC and 23 per cent women in WVTP programme got married in the age of 18 and above while 45 per cent women in the non-programme got married in the same age group. It is interestingly found that women in non-programme are more conscious than women in non-programme about the age of marriage.

Table 4.3 Different programmes and non-programme women by age at marriage

Age at marriage (in years)	Women in different programmes						Non-programme women	
	RMC n	%	RWC n	%	WVTP n	%	n	%
<12	2	1.67	1	0.83	1	0.83	-	-
13-17	95	79.16	107	89.17	81	67.50	38	54.33
18 and above	23	19.17	12	10.00	28	23.33	82	45.37
Total	120	100	120	100	120	100	180	100

Source: Development Programme & its Impact Study, 2005

#### 4.8 Age at marriage and pregnancy of RMC programme

The following table states that 57 women out of 60 were got married before their legal age, whereas rest of the respondents were got married after their legal age. RMC programme shows that 57 women out of 60 became pregnant between (1-6+) times, whereas two woman were newly got married who belong to the age group 13-17 and one was infertile. On the other hand 41 women out of 50 became pregnant between (1-6+) times and 9 women were newly got married who belong to the age group 18 and above. No cases were found those who were infertile in RMC programme.

Table 4.4 Women beneficiaries of RMC programme by age at marriage and pregnancy

Age at marriage	No child	Newly married couple	No. of pregnancies						Total
			1	2	3	4	5	6+	
<12	-	-	1	1	3	1	2	2	10
13-17	1	2	3	22	17	9	2	4	60
18 & above	-	9	10	10	10	9	2	-	50
Total	1	11	14	33	30	19	6	6	120

Source: Development Programme & its Impact Study, 2005

Age at marriage is a crucial factor in determining women's status in developing countries like Bangladesh, which makes them vulnerable in all spheres of life. The following table states that 70.8 percent women were got married before their legal age, whereas rest of the respondents were got married after their legal age. RWC programme shows that 69 women out of 70 became pregnant between (1-6+) times, whereas only one woman was newly got married who belong to the age group 13-17. On the other hand 33 women out of 35 became pregnant between (1-6+) times and only 2 respondents were newly got married who belong to the age group 18 and above. No cases were found those who were infertile in RWC programme.

**Table 4.5 Women beneficiaries by age at marriage and pregnancy of RWC programme**

Age at marriage	No child	Newly married couple	No. of pregnancies						Total
			1	2	3	4	5	6+	
<12	-	-	-	1	3	2	4	5	15
13-17	-	1	6	20	17	11	6	8	70
18 & above	-	2	8	10	8	2	2	3	35
Total	-	3	14	31	28	15	12	16	120

Source: Development Programme & its Impact Study, 2005

#### 4.9 Number of children

Majority of women in different programmes and non-programme had two children that indicated nuclear family. Among the women in different programmes 35 per cent in RMC, 38 per cent in RWC and 30 per cent in WVTP programmes had two children while 37 per cent women in non-programme had two children. It is interestingly found that there was no women who had 8 and above children. It indicates that they are mostly conscious about their family size and number of children.

Table 4.6 Different programmes and non-programme women by number of children

No. of Children	RMC		RWC		WVTP		Non- programme	
	n	%	n	%	n	%	n	%
Without children	11	9.16	12	10.0	17	22.5	18	10.0
1	17	22.5	12	10.0	22	18.33	33	18.33
2	42	35.0	46	38.33	37	30.0	67	37.22
3	31	25.83	19	15.83	24	20.0	35	19.44
4	12	10.0	29	24.16	12	10	19	11.0
5	3	2.5	14	11.0	5	4.0	7	4.0
6	3	2.5	-	-	2	1.6	1	.55
7	1	.83	-	-	1	.83	-	-
Total	120	100	120	100	120	100	180	100

Source: Development Programme &amp; its Impact Study, 2005

## **Chapter V**

### **Participation of the Credit Programmes and Its Impact**

#### **5.1 Credit programmes and its impact**

Micro credit is one of the major factors for upgrading the status of women both in the family and the community. Programmes (GO & NGO) for empowering the women are numerous in Bangladesh. The provision of giving credit, introduced in the programme appears to be a successful intervention. In the 1960s, policy makers promoted growth oriented development policies. Issues of distribution in poverty alleviation were considered peripheral, as it was thought that the strategy was the development capital intensive industry and implication of green revolution technology.

The Grameen Bank has initiated a credit based poverty alleviation programme for the rural poor, who largely depend on their labour as a mean 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.

BRAC 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.

For the present research, three government credit programmes namely, Rural Mothers' Centres (RMC), Rural Women's Co-operatives (RWCs) and Women's Vocational Training Programme



(WVTP) have been studied. The provision of giving credit, introduced in the programmes appears to be a successful intervention. During the second phase, interest free credit was introduced and Mia et al (1989) found that 28 per cent of the RMC members had received credit. However, the credit programme faced several problems. The amount of credit provided was too meager and was given to a small segment of the members, Callier et al (1987) observed that the poor women did not get preference in getting credit, rather the influential people took the advantages of the credit. So, Rahman et al (1999) recommended that measures to be taken in order to ensure poor women's access to credit.

Due to association with and/or involvement in the programme, the rural women have been benefited. However, the extent of their benefit could have been much better if the programmes were implemented more efficiently. The ultimate objective of creating a scope of earning cash income for the rural poor women has been made. The women working under the programmes earned on an average Tk.292 monthly. While the women working under three non-government programmes (BRAC, ASA, Proshika ) earned Tk.305 per month (Khan 96, p.90). The difference is negligible. On the other hand the non-government programme women received on an average Tk.3596 as credit compared to Tk.1894 for women of the government programme.

It suggested that the government programme women could have earn more money if they were given credit at the same rate as it was given to the non-government programme women. The status of women has been increased and they are now more empowered in their families.

It may be mentioned that the government programme women and the non-government programme women were found to be equally empowered (Khan, 1996, p.92) in terms of family decision making.

Contraceptive prevalence rate among the three programme women was 71.7 compared to 61.2 among the women of the three non government programmes (khan, 1996, p.92). The target women has already reached a level almost close to the replacement level of fertility.

## 5.2 Occupation and level of education

The following table states women's occupation on the basis of their educational level in RMC. It is observed that 72 respondents were involved in household activities, whereas 15 respondents, 14 respondents and 11 respondents were occupied in income generating activities such as dairy farm, small business and sewing respectively. The educational level of the respondents is very low in RMC in compare to RWC. It is apparent that near 94 respondents read up to class V, while only 26 respondents had their level of education S. S. C and above.

**Table 5.1 RMC women beneficiaries by occupation and level of education**

Level of Education	Small business	Service	House hold work	Dairy farm	Poultry raising	Sewing
Can sign	5	-	36	3	-	3
Class I-V	5	1	26	8	2	5
Class VI-X	4	-	7	4	2	1
SSC & above	-	2	3	-	1	2
Total	14	3	72	15	5	11

Source: Development Programme & its Impact Study, 2005

occupation and education are two important factors in analyzing socio-economic status of women in Bangladesh. The following table shows women's occupation on the basis of their educational level in RWC. It is found that 54 respondents were involved in household activities, whereas 30 respondents, 16 respondents and 12 respondents were occupied in income generating activities such as dairy farm, poultry raising and sewing respectively. Most of the respondent who were educated SSC and above were involved in the income generating activities.

Table 5.2 RWC women beneficiaries by occupation and level of education

Level of education	Small business	Nursery	Service	Household work	Dairy farm	Poultry raising	Sewing
Illiterate	1	-	-	2	-	2	-
Can sign	1	-	1	25	3	4	3
Class I-V	2	2	-	14	16	5	3
Class VI-X	-	-	1	8	8	3	4
SSC & above	-	-	-	5	3	2	2
Total	4	2	2	54	30	16	12

Source: Development Programme & its Impact Study, 2005

The following table demonstrates that 40 respondents were involved in household activities, whereas 47 respondents were involved in sewing followed by 16 respondents in poultry raising and another 8 respondents in dairy farming. Most of the respondents were very low level of education. Most of the educated women involved in income generating activities.

Table 5.3 WVTP women beneficiaries by occupation and level of education

Level of Education	Small business	Nursery	Household work	Dairy farm	Poultry raising	Sewing
Can sign	3	1	14	1	8	16
Class I-V	3	-	20	5	6	15
Class VI-X	1	-	5	-	2	5
SSC & above	-	1	1	2	-	11
Total	7	2	40	8	16	47

Source: Development Programme & its Impact Study, 2005

The following table of Non-programme women had shown different scenario than that of programme women where vast majority of the respondents (167 out of 180) were involved in household activities and remaining of the respondents were involved in income generating activities such service, dairy farm, poultry raising and sewing. In the non-programme women there was no relationship between occupation and level of education.

Table 5.4 Non programme women by occupation and level of education

Level of Education	Service	Household work	Dairy farm	Poultry raising	Sewing
Illiterate	-	9	-	-	-
Can sign	-	51	-	4	-
Class I-V	1	64	2	-	2
Class VI-X	-	37	-	-	-
SSC & above	3	6	-	-	1
Total	4	167	2	4	3

Source: Development Programme & its Impact Study, 2005

### 5.3 Duration of involvement

Affiliation with different programmes was significant for women for their socio-economic empowerment. Significant numbers of women (92%) were actively involved in RMC activities between 1-6 years whereas only 42 per cent women involved in RWC programme for the same duration. On the other hand 62 per cent women in WVTP programme involved for 1-6 years. A considerable number of women of RWC programme (57%) were actively involved for the duration 7-11 and above years while very few women (7%) of RMC programme were involved in the same duration. On the other hand, an insignificant number of women (33%) of WVTP programme were involved for 7-11 and above years. It was interesting that only 5 percent women of WVTP programme were involved for the duration of 6-7 years.

Table 5.5 Women by the duration of involvement in different programmes

Years	RMC		RWC		WVTP	
	n	%	n	%	n	%
<1	2	1.66	-	-	-	-
2-3	50	41.58	26	21.66	17	14.17
4-5	54	45.00	10	8.33	39	32.50
5-6	5	4.16	15	12.60	18	15.00
6-7	-	-	-	-	6	5.00
7-8	2	1.68	4	3.34	4	3.33
9-10	5	4.16	30	25.00	25	20.83
11+	2	1.66	35	29.16	11	9.16
Total	120	100	120	100	120	100

Source: Development Programme & its Impact Study, 2005

#### 5.4 Monthly Income

Monthly income of women was an important indicator of economic solvency of *women's* families, as well as economic empowerment, especially of the women. Majority of the women who were engaged in different programmes (46%) had income below Tk.1,000 per month, while 19 percent women had no income. Among the women who obtained SSC and above degree 69 percent had income below Tk.3000. Very few women (2.78) earned monthly Tk.5000 and above. On the other hand, 8.6 per cent women earned between Tk.3,000-3,999 per month while the highest concentration of 23.33 per cent among them earned between Tk.600-1,000. From the table it was clear that there is no relationship between education and their income level.

**Table 5.6 Different programmes (RMC, RWC and WVTP) women by monthly income and level of education**

Income	Illite- rate	%	Can sign only	%	Class I-V	%	Class VI-X	%	S. S C & above	%	Total	%
<500	1	20	36	27.48	26	19.55	13	23.21	6	16.67	82	22.78
600- 1000	-	-	35	26.71	27	20.30	13	23.21	9	25.00	84	23.33
1100- 1900	1	20	1	.76	10	7.52	6	10.71	5	13.89	23	6.39
2000- 2999	-	-	16	12.21	15	11.28	12	21.42	5	13.89	47	13.05
3000- 3999	-	-	9	6.87	10	7.52	6	10.71	6	16.67	31	8.61
4000- 4999	1	20	2	1.53	7	5.26	2	3.57	0	-	12	3.33
5000 & above	-	-	3	2.29	5	3.76	1	1.78	1	2.78	10	2.78
No income	2	40	29	22.13	33	24.81	3	5.36	4	11.11	71	19.72
Total	5	1.39	131	36.39	133	36.94	56	15.55	36	10	360	100

Source: Development Programme & its Impact Study, 2005

Women in non-programme an overwhelming 64 percent had no income, which was much higher than women in different programme. Among the non-programme women only 30 percent had income between Tk. 500-1000. There was no women found who had income 4000 and above.

Table 5.7 Non-programme women by monthly income and level of education

Level of Education												
Income	Illite- rate	%	Can sign only	%	Class I - V	%	Class VI-X	%	S. S C & above	%	Tot al	%
<500	-	-	22	41.50	10	15.62	10	28.57	-	-	42	23.33
600-1000	-	-	7	3.88	2	3.12	-	-	3	25	12	6.66
1100- 1999	-	-	-	-	1	1.56	-	-	1	8.33	2	1.11
2000- 2999	-	-	1	0.55	-	-	-	-	2	16.66	3	1.66
3000- 3999	-	-	2	1.11	-	-	1	2.83	2	16.66	3	2.77
4000- 4999	-	-	-	-	-	-	-	-	-	-	-	-
5000 & above	-	-	-	-	-	-	-	-	-	-	-	-
No income	16	100	21	39.62	51	79.68	24	68.57	4	33.33	116	64.44
Total	16	8.88	53	29.44	64	35.55	35	19.44	12	6.66	180	100

Source: Development Programme & its Impact Study, 2005

As for the household size, most of the household comprises with 4 to 5 family members where 60 per cent, 58.33 per cent, 48.33 per cent and 57.22 per cent for RMC, RWC, WVPT and Non-programme women respectively. On the contrary, only one household of RMC had (.83%) more than ten family members whereas .83 percent and .55 per cent of WVPT and Non-programme women had single headed household.

### 5.5 Family Monthly Income

Table 5.8 indicates that family monthly income of the majority (68%) of RMC women varies Tk.2000-5999 while majority (63%) women of RWC programme varies Tk.5000-14999 and in the WVTP programme majority varies Tk.2000-5999. On the other hand, in the non-programme women majority family monthly income level Tk.600-4999. In the RMC programme the highest income category was Tk.5000-5999, while Tk.7000-9999 in the RWC programme and Tk.3000-

3999 in the WVTP programme. On the other hand, in the non-programme women highest income category was Tk.3000-3999.

**Table 5.8 Monthly family income of different programme and non programme women**

Income (in Taka)	Women involved in different programme						Non-Programme Women	
	RMC n	%	RWC n	%	WVTP n	%	n	%
600-1999	2	1.67	-	-	4	3.37	18	10
2000-2999	11	9.17	7	5.84	20	16.67	28	15.56
3000-3999	24	20	16	13.34	28	23.34	60	33.34
4000-4999	17	14.16	18	15	17	14.16	30	16.66
5000-5999	27	22.5	23	19.16	21	17.50	21	11.67
6000-6999	7	5.84	12	10	10	8.33	5	8.78
7000-9999	24	20	25	20.83	12	10	8	4.44
10000-14999	7	5.83	15	12.50	7	5.53	10	5.55
15000-19999	1	0.83	1	0.83	1	0.83	-	-
20000 & above	-	-	3	2.50	-	-	-	-
Total	120	100	120	100	120	100	180	100

Source: Development Programme & its Impact Study, 2005

## 5.6 Credit Facilities

Majority of women who were involved in WVTP and RMC programme received loan first time between Tk.1,000-5,000. Beside this, in WVTP program 37.5 percent women received loan between Tk.10,000-20,000 in third time. In RWC programme majority of women (45%) received loan between Tk.5,000-25,000 in the third times. Very few women (11%) of RWC programme received loan first time. Among three programmes 30 per cent women of RMC programme received loan 2<sup>nd</sup> times. On the other hand, among all the programmes 54 per cent women of RWC programme received loan in third times.



Table 5.9 Credit received by programme women in different phases

Credit money (in Taka)	Women involved in different government programmes								
	RMC (%)			RWC (%)			WVTP (%)		
	1 <sup>st</sup>	2nd	3rd	1st	2nd	3rd	1st	2nd	3rd
1,000- 5,000	57 (47.51)	12 (10.00)	-	7 (5.83)	5 (4.16)	-	46 (30.33)	5 (4.16)	-
5,000- 10,000	-	23 (19.16)	8 (6.66)	4 (5.33)	11 (9.16)	30 (25)	1 (0.83)	18 (15)	3 (2.5)
10,000- 15,000	-	2 (1.6)	4 (3.33)	-	10 (8.33)	13 (10.83)	-	5 (4.16)	18 (15)
15,000- 20,000	-	-	3 (2.5)	-	2 (1.6)	9 (7.6)	-	-	18 (15)
20,000- 25,000	-	-	5 (4.16)	-	-	11 (9.16)	-	-	2 (1.66)
25,000- 30,000	-	-	-	-	-	3 (2.4)	-	-	4 (3.33)
30,000- 35,000	-	-	-	-	-	9 (7.5)	-	-	-
35,000- 40,000	-	-	-	-	-	2 (1.6)	-	-	-
40,000 and above	-	-	-	-	-	4 (3.33)	-	-	-
Total:	57 (47.5)	37 (30.83)	20 (16.66)	11 (9.16)	28 (23.33)	65 (67.5)	47 (38.33)	28 (23.33)	45 (37.5)

Source: Development Programme & its Impact Study, 2005

Majority of women (360 women, 78 women) who were involved in different government programme used their loan/credit money in the dairy farming. Many of them invested their money for the improvement of their husbands' business. Some of the women started small business and poultry rising. Beside this, many of the women invested their money in different activities like, purchase of sewing machine, purchase of rickshaw, purchase of land, retail shop, nursery, rice business, fisheries, furniture business etc.

**Table 5.10 Use of credit money by women in different programmes**

Type of activities	Credit money (in taka)							Total	(%)
	Tk.10000 - 20000			Tk.20001 and above					
	RMC	RWC	WVTP	RMC	RWC	WVTP			
Small business	23	3	4	-	3	-	33	9.16	
Purchase of rickshaw	7	8	4	-	-	-	19	5.27	
Purchase of sewing machine	7	7	13	-	-	-	27	7.5	
Dairy farming	16	25	20	2	15	-	78	20.0	
Poultry raising	8	7	10	-	6	2	33	9.16	
Retail shop	8	3	6	1	3	-	21	5.6	
Purchase of land	7	3	5	-	-	-	15	4.16	
Investment in husband's business	14	3	11	5	1	-	34	9.44	
Readymade cloth	4	1	6	-	2	1	14	3.90	
Investment in rice business	7	1	8	-	4	-	20	5.55	
Mortgage in agri. land	-	-	3	-	4	-	7	1.94	
Investment in fisheries	-	2	4	-	-	-	6	1.70	
Investment in tea stall	-	-	1	-	-	-	1	0.27	
Goat raising	-	3	3	-	3	-	9	2.5	
Husking	1	1	5	1	-	-	8	2.22	
Investment in furniture business	8	2	3	-	1	-	14	3.90	
Build in house	-	1	1	-	3	1	6	1.66	
Investment on loan business	1	-	5	-	-	1	7	1.94	
Nursery	-	3	-	-	2	1	6	1.66	
Total	111	73	114	9	47	6	360	100	

Source: Development Programme &amp; its Impact Study, 2005

## 5.7 Savings

Majority of women (39%) had very poor savings, which was Tk.100-500 in different government programmes. Among three programmes, it was mostly found in the RMC programme. Beside this, 24 per cent women had the saving in the amount between Tk.500-1000.

Above all, 73 per cent women who had belongs very poor savings, which were in between Taka 100-1500. On the other hand, only 27 per cent women had the savings of Taka 1500 and above.

**Table 5.11 Savings money by the programme women**

Level of savings	Women those are involved in different government programme				
	RMC	RWC	WVTP	Total	%
Amount of Savings (in taka)					
100-500	67	16	58	141	39
500-1000	42	26	20	88	24
1000-1500	11	16	9	36	10
1500-2000	-	6	4	10	3
2000-2500	-	10	15	25	7
2500-3000	-	13	2	15	4
3000-3500	-	12	2	14	4
3500-4000	-	7	1	8	2
4000-4500	-	3	1	4	1
4500-5000	-	4	1	5	1
5000 and above	-	7	8	15	5
Total	120	120	120	360	100

Source: Development Programme & its Impact Study, 2005

### 5.8 Use of Contraceptive

It is evident from the table that majority of RMC women use contraception where as only 20 women did not use contraception out of 120. Twenty-five women used tablet while 65 per cent women used other method. Women who got married before 21 and above years ago most of

them did not use contraception. It was also interesting that women who got married in the years 19-20, all of them used contraception.

**Table 5.12 RMC women by use of contraception and years of marriage**

Years of marriage	Use of contraceptive					No use of contraceptive	Grand total
	Pill	Ligation	Injection	Others	Total		
<1	-	-	-	-	-	-	-
1-2	1	-	1	1	3	1	4
3-4	2	-	1	6	9		9
5-6	5	-		6	11	2	13
7-8	6	-	2	6	14	1	15
9-10	3	-	3	8	14		14
11-12	2	-	1	3	6	1	7
13-14	1	-	1	10	12	1	13
15-16	2	-	-	4	6	1	7
17-18	1	-	1	6	8	1	9
19-20	1	1	-	7	9		9
21+ and above	1	-	-	8	9	12	21
Total	25	1	9	65	100	20	120

Source: Development Programme & its Impact Study, 2005

Contraceptive use is very significant regarding reproductive health. In Bangladesh, most of the women are far from the use of contraceptive in their early years of marriage that is explicit in the RWC programmes. It is evident from the table that near about one-third (16.66%) of the respondents did not use any contraceptive in their reproductive age, which push them in health hazards. It is also found from the table that 21.66 per cent women were user of contraceptives (permanent method), whereas only 7.5 percent user were men. On the other hand, 54.16 per cent respondents told that they maintained safe period and withdrawal process (temporary method).

**Table 5.13 RWC women by use of contraceptive in year of marriage**

Years of marriage	Use of contraceptive							Grand Total
	Pill	Ligation	Injection	Condom	Others	Total	Not use of contraception	
<1	-	-	-	-	-	-	-	-
1-2	-	-	-	-	-	-	-	-
3-4	-	-	-	-	-	-	3	-
5-6	3	-	1	-	2	-	2	8
7-8	-	1	1	-	3	-	2	7
9-10	2	-	2	-	6	-	2	12
11-12	1	3	2	-	2	-	2	10
13-14	-	2	1	-	8	-	3	14
15-16	2	-	1	-	3	-	2	8
17-18	-	2	-	1	3	-	4	10
19-20	2	2	-	-	10	-	5	17
21+ and above	3	-	-	1	16	-	9	29
Total	13	10	8	2	53	86	34	120

Source: Development Programme & its Impact Study, 2005

Early age at marriage is a common feature in Bangladesh particularly in rural area. WVTC programme exhibits that more than sixty one percent women who got married were less than eighteen years of age, while the remaining married women belonged to the age group of 18 years and above. On the other hand, 11.7 percent women were newly married and only 1.7 per cent women were infertile.

**Table 5.14 WVTP women by use of contraceptive in year of marriage**

Age at marriage	No child	Newly married couple	No. of pregnancies						Total
			1	2	3	4	5	6+	
<12	-	-	-	3	3	5	3	1	15
13-17	1	1	6	15	17	12	2	5	59
18 and above	1	13	12	7	8	1	3	1	46
Total	2	14	18	25	28	18	8	7	120

Source: Development Programme & its Impact Study, 2005

The following table demonstrates that 57.2 per cent women who got married before their legal age, whereas rest of the respondents was got married after their legal age. NP shows that 98 women out of 103 became pregnant between (1-6+) times, whereas only two women were newly got married and there were infertile who belong to the age group 13-17. On the other hand 61 women out of 77 became pregnant between (1-6+) times and 16 respondents were newly got married and no cases were found those who were infertile in NP programme who belong to the age group 18 and above.

**Table 5.15 Non-programme women by use of contraceptive in year of marriage**

Age at marriage	Infertility	Newly married couple	No. of pregnancies						Total
			1	2	3	4	5	6+	
<12	2	-	-	-	3	4	1	-	11
13-17	1	2	7	7	15	26	5	2	92
18 & above	-	16	19	24	10	5	3	-	77
Total	3	18	26	61	28	35	9	2	180

Source: Development Programme & its Impact Study, 2005

### 5.9 Marital status and use of contraceptive

The table indicates that majority married couple of RMC programmes (62 women out of 120) used other methods where as on 24 women used tablet. Out of 111 married women only 1 woman used ligation method. Among 120 women beneficiaries majority used different type of contraception (98 women beneficiaries out of 120). On the other hand, 22 women beneficiaries did not use any contraceptive because most of the newly married and married women wanted to give child birth. Besides widow women did not use any contraceptive. Old couple did not felt the necessity of using contraceptive.

**Table 5.16 Marital status by use of contraception of RMC women beneficiaries**

Marital Status	Pill	Ligation	Injection	Coper-T	Infer-tility	Con-dom	Others	Do not use	Total
Married women	24	1	9				62	15	111
New couple								3	3
Widow								1	1
Divorce									
Old couple								3	3
Husband						2			2
Total	24	1	9			2	62	22	120

Source: Development Programme & its Impact Stud, 2005

Of the 120 women beneficiaries of RWC program, 90 of them used different contraception. Among 104 married couple only 15 women beneficiaries used tablet followed by 9 women ligation and another 9 used injection. Majority of married couple used others methods. Among the married women only 2 couple used condom. It is interesting that among 2 new couple they did not use any method. On the other hand, a handsome amount of women beneficiaries did not use any type of methods.

**Table 5.17 Marital status by use of contraceptive of RWC women beneficiaries**

Marital status	Pill	Ligation	Injection	Condom	Others	No.	Total
Married	15	9	9	2	55	14	104
Newly couple	-	-	-	-	-	2	2
Widow	-	-	-	-	-	2	2
Divorce	-	-	-	-	-		
Old couple	-	-	-	-	-	12	12
Total	15	9	9	2	55	30	120

Source: Development Programme & its Impact Study, 2005

In WVTP programme, it was interesting that majority of married beneficiaries used tablet, which was higher than the RMC and RWC women beneficiaries. Among the married women 9 women used ligation followed by 7 women used injection. On the other hand, only 5 married women used others method. Of the 120 women beneficiaries 34 women did not use any kind of contraception. Besides this, 14 husbands used condom as contraception.

**Table 5.18 Marital status by use of contraceptive of WVTP women beneficiaries**

Marital Status	Pill	Ligation	Injection	Coper-T	Condom	Others	No.	Total
Married	51	9	7	-	-	5	30	102
New couple	-	-	-	-	-	-	2	2
Widow	-	-	-	-	-	-	1	1
Divorce	-	-	-	-	-	-	-	-
Old couple	-	-	-	-	-	-	-	-
Husband	-	-	-	-	14	-	-	14
Infertility	-	-	-	1	-	-	1	1
Total	51	9	7	1	14	4	34	120

Source: Development Programme & its Impact Study, 2005

Of the 180 non-programme women, 147 were married and majority of them (58 women) did not use any kind of contraception. Among married women only 20 women used tablet followed by 10 women used ligation while 50 women used other method. On the other hand among 20 new couple, all of them did not use any kind of contraception. Besides this among 8 old couple, all of them did not use any kind of contraception.



Table 5.19 Marital status by use of contraceptive of non-programme

Marital Status	Pill	Ligation	Injection	Condom	Others	Do not use	Total
Newly married couple	-	-	-	-	-	20	20
Old couple	20	10	9	2	50	61	150
Couple without children	-	-	-	-	-	8	18
Total	20	10	9	2	40	99	180

Source: Development Programme & its Impact Study, 2005

- Note: 1. Newly married couple=married for 3-4 years  
 2. Old couple= married for more than 5 years  
 3. Couple without children= those women do not have children

### 5.10 Programme and non-programme women by preference of children due to gender

Women who were involved in different programmes, majority of women in RMC programme 65 per cent had given preference both son and daughter followed by RWC 70 per cent and WVTP 72 per cent. On the other hand, majority of the non-programme women 60 per cent had given preference on son.

Table 5.20 Programme and non-programme women by preference of children due to Gender

Preference of children due to gender	Women who are involved in government programmes						Non-programme Women	%
	RMC	%	RWC	%	WVTP	%		
Son	22	20	14	13	17	16	96	60
Daughter	16	15	18	17	12	12	30	19
Both	72	65	75	70	75	72	34	21
Total	110	100	107	100	104	100	160	100

Source: Development Programme & its Impact Study, 2005

Note: In the RMC, RWC and WVTP programme, 10 women, 13 women and 16 women had no children respectively. Besides, 20 non-programme women had also no children. As a result they could not provide any information about the preference of the children.

## Chapter VI

### Participation in the Training and Opinions about Future Training Programs

#### 6.1 Participation in the Awareness Raising Programme

Training is very important for every human being on different issues. The data indicates that majority women who were involved in different government programmes received training on different issues. Of the 120 women of RMC programmes 117 received training on mother/child care, 112 on colostrums feeding, 115 on EPI coverage, 115 diet of pregnant, 115 cleanings another other training like health and hygiene, small family norm. About 115 RMC women received awareness raising training on gender equality while 118 women received training on the use of loan money. About same scenario exists in the RWC and WVTP programmes. It was interesting that 100 per cent WVTP programmes women received training on the use of loan money while 96 per cent RWC women received training on the same issue. Out of 360 women in the different programmes women 353 received training on the use of loan money.

**Table 6.1 Type of awareness programme attended by the women in different development programmes**

Types of training *	Programme Women			
	RMC (n=120)	RWC (n=120)	WVTP (n=120)	Total (n=360)
Mother and child care	117	118	119	334
Colostrums feeding	112	119	119	350
EPI coverage	115	114	118	347
Diet of pregnant	115	119	118	352
Health/hygiene	87	90	77	234
Use of sale nature	110	118	117	345
Use of sanitary toilets	113	116	118	247
Awareness about small family norm	99	116	118	333

Gender equality in the family	110	116	118	334
Cleanliness	115	117	118	350
Use of loan money	118	115	120	353

Source: Development Programmes & its Impact Study, 2005

\*Multiple responses

n=sample

## 6.2 Participation in the income generating programmes

Among the women in different development programmes, vast majority of women received training on poultry and cattle raising, gardening/nursery, petty business, fisheries, embroidery etc. Women of WVTP programme received more training other than the women of RWC and RMC programmes. It was also evident that most of women of the different training programmes received training on gardening/nursery.

**Table 6.2 Type of income generating training received by the women in different development programmes**

Types of Training *	Programme Women			
	RMC (n=120)	RWC (n=120)	WVTP (n=120)	Total (n=360)
Poultry raising	80	75	115	270
Cattle raising	60	75	110	245
Fisheries	30	42	75	147
Handicrafts	55	47	98	200
Embroidery/batik	35	40	80	155
Petty business	70	65	75	210
Gardening/nursery	80	75	118	273

Source: Development Programme & its Impact Study, 2005

\*Multiple responses

### 6.3 Opinion about the Development of Women

Women constitute half of the total adult population in Bangladesh. So we cannot expect development without the development of women. A total of 360 women 69 women emphasized on to go outside for work is very important for the development of women. On the other hand, 78 women identified that women should participate income-generating activities. Very few women (8 women) emphasized on getting loan from samity is very essential for doing something. 48 women opined that women have to work for their self-development. About 19 women identified that training is very necessary for women development.

**Table 6.3 Opinion by women in government programmes about the development of women**

Type of opinion *	RMC (n=120)	RWC (n=120)	WVTP (n=120)	Total (n=360)
Involvement of women in activities is the key for development	5	20	6	31
Every woman has to go outside for work	14	30	25	69
Every woman should participate in the work activities	4	9	6	19
Loan from Samity is very essential for doing work	-	8	-	8
Women should be self sufficient	6	7	10	23
Work is very necessary for women helping their husband	7	1	-	8
Income generating activities by women will increase the dignity of women	2	2	2	6
Income generating activities for women is very necessary to remove the poverty of the family	-	3	-	3
Women should participate income generating activities for their development	33	13	32	78

Training is very necessary for women development	12	7	-	19
Development of women at grassroots level is very necessary	6	-	5	11
Without development of women, family solvency is impossible	4	4	11	19
Women should participate income generating activities besides men	7	-	10	17
Women has to work for their self development	20	16	12	48
This is not the ancient period	-	-	1	1
Total	120	120	120	360

Source: Development Programme & its Impact Study, 2005

\* multiple responses

#### 6.4 Future Plan

##### Opinion about Future Plan

The table on the opinions about their future plan indicates that majority of the RMC, RWC and WVTP women wanted to arrange training on different issues what they received from the programmes for the vulnerable women. Of the 360 women, 107 women opined to arrange training followed by 107 women wanted to ensure higher education for their children. Among 360 women 87 women emphasized on to raise awareness among vulnerable groups about women's rights. Besides this 100 women hoped to be solvent through the different programmes followed by 67 women wanted to be independent through the government programmes.

**Table 6.4 Opinion by women of different development programmes about their future plan**

Type of opinions *	RMC (n=120)	RWC (n=120)	WVTP (n=120)	Total (n=360)
To ensure higher education for children	35	40	32	107
To encourage vulnerable women to involve with the different government programmes	15	12	20	37
To be independent through the government programmes	20	15	27	67
To raise awareness among the vulnerable groups about women's rights	25	30	32	87
To raise awareness among women about family planning	10	19	22	52
To achieve financial solvency	25	30	45	100
Arrange training on different issues for the vulnerable women	30	45	35	110

Source: Development Programmes & its Impact of Study

\*Multiple responses

## **Chapter VII**

### **Impact of Development Programmes: Some Case Studies**

A few case studies conducted focusing on the socio-economic status of rural women, their economic role and decision making, their mobility and interaction with the family and community and in the process how they were empowered. About six of women beneficiaries of government programme and two from non-programme women were selected for in depth case studies for getting a comparative picture. It was found that, programme 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. This kind of case stories would provide insights into the programme successes and help design the programme in a better way and use this as examples. It was found that , the six members of programmes women who were successful in uplifting their socio-economic condition through involvement with these programme. Individual case study have been presented in this section.

### **Case Study of Jamila Khatun (RWC)**

Jamila Khatun (35) an abandoned women at Mariali village under Gazipur Poursabha of Gazipur district. She became a member of Mariali Mohila Somobaya Samity 10 years ago. She could not finish primary education. Her husband divorced her due to dowry. Now she is living at his father's house with her two daughters.

Jamila Khatun received training through the Samity on different issues namely Health Awareness, Fisheries, Husbandry, Sewing, Vegetable cultivation etc. She involved herself with husbandry, poultry and vegetable cultivation.

Jamila Khatun received loan from the organization six times in between Tk.1000, .2000, 3000, 4000, 5000 and 6000 paying 18 per cent interests. She invested her money in the different income generating activities. She earns about Tk.3000 per month. Since she is abandoned she bears all expenses namely; education, food, etc. of the two daughters. Her total expenditure per month is Tk.3000.

She got 5 decimals of land from her parents where she is living. There are about 50 hens and 30 ducks in her poultry where she earns money by selling eggs. Beside this she sells milk of cow and goats. Now Jamila Khatun is financially solvent. Her husband wanted to receive her again but Jamila refused. Both of two daughters of Jamila are school going. She expects higher education of her daughters. She opined that women's organizations helped her a lot to be self sufficient. She expressed that women's organizations is very necessary for the women development. She is happy now. She will receive more loans from the organizations for increasing her income.



### **Case Study of Sindhu Rani Dey (RWC)**

Sindhu Rani Dey (32) is living at Shorilia village of Kishoregonj district with her husband Nitai Chandra Bhodra. She got married when she was 16 years of old. She became a member of Shorilia Mohila Samity 10 years ago. She took education up to class III.

As member of Samity she received training on different issues namely, Child and Mother's Health, Breast Feeding, Advantages of Small Family, Family Planning, Taking Care of Pregnant Women, Sexual Transmitted Diseases (STD), Children's Education, Income Generating Activities, Equal Rights of Men and Women in the family and society at large. Beside this she also received training on poultry, fisheries, small business, vegetable cultivation etc.

As member of Samity she received loan twice in Tk.4000 and 5000 accordingly. She bought a cow using the money. She earns Tk.1000 per month by selling the milk of cow. She uses all earnings for the food and education of her children. But she saves Tk.40 per month. In this way, she saved Tk.1100.

Sindhu Rani is very happy for becoming a member of Mohila Samity and getting opportunity to receive training on different issues. She used her experience in her practical life. She was not financially solvent but now she is solvent. At the preliminary stage her mother-in-law forbade her to become member of Mohila Samity. But when she received loan and bought a cow then she was very happy. Sindhu Rani opined that every woman should attend income-generating activities. If women earn something then they would be a strong member in the family. Her future plan is to ensure higher education for her children.

## **Case Study of Gulzan (WVTP)**

Gulzan (33) lives at Shibpur village of Muktagacha Upazila in Mymensigh district. Her husband is a day labourer. They can only sign their names. Gulzan got married at the age of 15 years and became a member of the Samity 10 years ago. She is the member of Shibpur Probin Mohila Unnayan Samity. Gulzan received training on various issues such as mother and child health, significance of small family, sexually transmitted diseases, how to use the credit money, women rights, sewing, vegetable cultivation as well as income generating activities.

Gulzan received loan for two times (Tk.2000 first time and Tk.3000 second time) during the last ten years. Gulzan bought one sewing machine by using the loan and made children's dresses which she sold it from door to door as well as in the bazaar. She earned about Tk.1000 per month. She used the money for the welfare of their children such as education, food etc.

She felt proud for being a member of the Samity. She informed that training has increased her knowledge of different issues of human life as well as livelihood options. She never thought that she would be able to earn money. But now she earns money and she is very happy. She expects the higher education for her children and she will try to start a small shop for her husband if she gets again loan.

## **Case Study of Reshma (WVTP)**

Reshma (30) lives at Kamarabad village under Sarishabari Upazila of Mymensingh district. She has a son and a daughter. She got married when she was 19 years old. Her husband Laxman Das is a small shopkeeper. She involved herself with the Kamarabad Brittimulok Proshikhan Kendra since 1992.

As member of Kamarabad Brittimulok Proshikhan Kendra she received training on different issues namely, children and mother health, breast feeding, advantages of small family, family planning, take care of pregnant women, Sexual Transmitted Diseases (STD), Using safe water, Usefulness of latrine, cleaning ness, Children's education, income generating activities, Equal rights of men and women in the family and society at large. Besides this she also received training on poultry, fisheries, small business, vegetable cultivation etc.

As member Mohila Kendra Reshma received loan three times from the center in the amount of taka 4000, 5000 and 7000 paying 10 per cent interests. Reshma used her loan money to the business of her husband where she earns taka 3000 per month. The permanent income helps them to continue their conjugal life happy and peaceful.

*Dhaka University Institutional Repository*  
**Case Study of Korfulen Nesa (RMC)**

Korfulen Nesa (42) lives at Bahsair village under Bahadurshadi Union of Kaligonj than of Gazipur district. She involved herself with the Bashail Mohila Samobai Samity since 1980. As member of Samity she received training on different issues namely, poultry, sewing, nursery, fisheries, small business etc. Beside this she also received training on health care, vaccination, income generating activities, how to use the credit money, use of safe water, necessity of education for children, breast feeding, women's rights in family and society at large.

As member of Samity Korfulen Nesa received loan many times from the Samity in different scale which was Tk.2000-9000. She used these money in poultry, nursery etc. Now she earn about Tk.10000 per month. She uses the money for the higher education of her children. She has Bank deposit and cash 50000 taka. She has also 4 Bighas of land and 15 vori gold ornaments.

Korfulen Nesa informed with pleasure that she also received training from Sri Lanka and Thailand in 1988 and 1999 respectively under the Bangladesh Village Development Programme.

As member of Samity she achieved a lot in her life such as training received from home and abroad, loan, higher education for her children etc. Her future plan is to develop the economic situation of poor women in her village by organizing training on different income generating activities.

*Dhaka University Institutional Repository*  
**Case Study of Jarina (RMC)**

Jarina (42 years of old) is living at Tatarkandi village under Bhairab thana of Kishoregonj district along with her husband, 3 daughters and one sons. She finished primary education. She got married when she was 15 years old. Her son is doing business with her husband. Three daughters are school going. She became a member of RMC in 1995.

As member of RMC she received training on different issues namely, children and mother health, breast feeding, advantages of small family, family planning, take care of pregnant women, Sexual Transmitted Disease (STD), Using safe water, Usefulness of latrine, cleaning ness, Children's education, income generating activities, Equal rights of men and women in the family and society at large. Besides this she also received training on poultry, fisheries, small business, vegetable cultivation etc.

As member, Jarina took loan twice from RMC in taka 2000 and 3000 accordingly. Jarina invested her loan in her husband's business and their income has increased. Now they are financially solvent. Before taking loan income of her husband was 3000-4000 taka. But after receiving loan their income is between 5000-6000 taka. Her husband bears all expenses of the family. Jarina save 25 taka per month. Till now she saved about Tk.1000 . She is very happy to involved her-self in economic role in her family .She has plan to take more credit money from her organization and invested the money to her small business. She has future plan to give higher education to her children

### **Case study of Runu Begum (non-programme)**

Runu Begum (35) is a housewife who is living at East Palash of Narshindhi district with her husband Kasem Mia. Her husband is involved with petty business. Runu Begum got married at the age of 15 years. She studied up to class eight. She was never involved with any activities of government and non-government. She bought 20 poultry from the market with the financial assistance of her husband. She earns Tk.300-350 per month by selling the egg of her poultry. She invested her money to the education of her children.

But it is insufficient for them. She did not receive any training from any organizations. But she has some idea about mothers and child health, nutrition and cleanliness. She became pregnant four times and she has also three kids. She never used any contraceptive. She is very much interested to involve herself with the development activities as well as income generating activities. She hoped that she will get opportunity to take loan/credit from the government or non-government organizations. She also thought that every women should involve with the income-generating activities.

**Case study of Rashida Khatun (non-programme)**

Rashida Khatun (22) is a housewife and is living Dauga village of Mymensingh districts with her husband Chand Miah and her two kids. She is totally illiterate. She got married at the age of 16 years. Her husband is an agriculture labourer and monthly income is about Tk.1500. She was never involved with any development activities and also she did not receive any awareness raising training from any organizations. She has some knowledge on mother and child health, nutrition and family planning. She got the idea from the health worker.

She was not involve with any income generating activities. She wants to financial support but she had not any source. Now she is very much interested to involve herself with the development activities in future. She opined that every women should involved with the development activities for getting different vocational training and financial support.

## **Chapter VIII**

### **Conclusion and Recommendations**

#### **8.1 Conclusion**

Before the independence of Bangladesh, policies contained no effective plans to improve the situation of women. At that time only a limited number of women were engaged in teaching in girls schools and working in hospitals. Policies after independence have given emphasis to the development of women as a resource and thus bringing them under the purview of development activities.

The three women's programmes discussed above appear to have a varying degree of impact on income, contraceptive use and reproductive behaviour of those directly exposed to them. Women's exposure to trade -skills had an inverse relationship with fertility as in the case of the women trained under the vocational training programme. Due to involvement in the programme, the rural women have benefited. However, the extent of their benefits could have been much better if the programs were implemented more efficiently.

Those who were direct participants in the programmes came from middle and lower income families, and by utilizing programme inputs such as training and credit, they earned some income which otherwise would not have been possible. The status of women has increased and they are now more empowered in their families.

About 98 per cent women in the respective three programmes received training on the different issues including income-generating activities. Most of the programme women are more or less aware about their rights in the society. In most cases women used their credit money perfectly and they earned money for their survival.



Most of the women who were involved in different government programmes they were involved in different income generating activities such as dairy farm, poultry raising and sewing. They are earning money and contribute it in their family. Women are actively taking part in the decision making on the different issues of their families.

Contraceptive prevalence rate among the three programme women is higher than the non-programme women. About 80 per cent women of the three programmes are aware and using contraceptive compared to non-programme women.

The target women have already reached a level almost close to the replacement level of fertility. Fertility has also declined among the programme women. Since the programs proved to be successful and they have demands among the client population in different dimensions, the development programs should receive attention from the policy makers for their continuation. The programs are in the process of sustainability. At this stage, if funding is stopped, all previous investment may go to gutter.

From the above analysis and because there is also a need for good training facilities in the rural areas, it is recommend that WVTPA centers be strengthened as skills development training centres particularly on tailoring/sewing, hand embroidery and a few other trades having local demand, making provisions to sell its services to other women's organisations to cover its program cost significantly. From the sustainability point of view, we also recommend that WVTPA expand its training in the areas of piciculture, horticulture and gardening. Ponds and land can be leased to undertake such activities. These could be used for practical training in these areas and eventually the program would progress towards economic sustainability.

Most of the GOs organizing poor women for credit and income generating work addressed women's short term practical needs only. While this part of the GO programme is essential, the

time has come for these organizations to address the long-term strategic needs of women also. Women should be made aware of the familial and social structures that hamper the establishment of the principles of equity and equality in the family and society. The roots of poverty lie in powerlessness. Empowerment of women implies removing all obstacles to women's to equal access to power structures, so that they have equal access to and control over productive resources. This will need action programmes for awareness building to change the societal attitudes and those of the policy and decision makers at all levels.

Thus, the NGOs can play an important role in bring about changes in the social attitudes so that a new social structure can be built on the basis of the principles of equity and equality for all sections of people including women.

Sometimes it is observed that several NGOs operate in a small area and work with the same set of poor people. There should be coordination in the efforts different NGOs so that optimum utilization of resources mobilized by NGOs can be made for an effective eradication of poverty through channeling resources to other rural areas starved of loans.

## **8.2 The following issues can be considered for future recommendations**

- Improving collaboration and cooperation among GO and NGO to run such activities for women development
- Providing skill development training to more three programmes women
- Supplying sufficient of accessories for skill development training
- Including more vulnerable women especially from illiterate/poor families with the different programme
- Providing more training on income generating activities
- Raise awareness among the women in different programmes about the usefulness of

contraceptive.

- Organizing more motivational training on the necessity of contraceptive use
- Strengthening the financial capacity of the women who are involved in different programmes for their empowerment
- Ensuring strong monitoring of the activities of the Centres
- Taking necessary steps to stop early marriage
- Take necessary steps for alternative employment of the women involved in different programmes.

### **8.3 Future recommendations**

#### **Need for creative strategies**

The organizations, particularly NGOs working for the poor, have to deal with several obstacles, such as lack of resources to sustain Organization activities, illiteracy of the beneficiaries creating a formidable obstacle to make them familiar with certain rules and procedures etc. The isolation and invisibility of a large number of home workers and unpaid family labour and shelterless poor and destitute women create additional obstacles for the NGO field workers to reach and organize them. The NGOs should therefore raise a highly motivated cadre of field workers and field supervisors and create salary and benefit structures for providing incentives to them so that they can enthusiastically put in hard work to overcome the obstacles in organizing poor women.

The other strategies to be adopted should include.

- ◆ Formation of catalyst cadre to inspire and mobilize poor women
- ◆ Using group activities, planned around education, training and income generating activities for raising women workers consciousness and mobilizing women for collective actions and

- ◆ Setting up mixed or separate organizations for women at different stages of their development.

In Bangladesh, poor men and women are organized separately for providing support. However, a mixed organization for both men and women may be advocated on the groups that separate women's organizations are divisive of the solidarity of disadvantaged groups and reinforce the peripheral status of women

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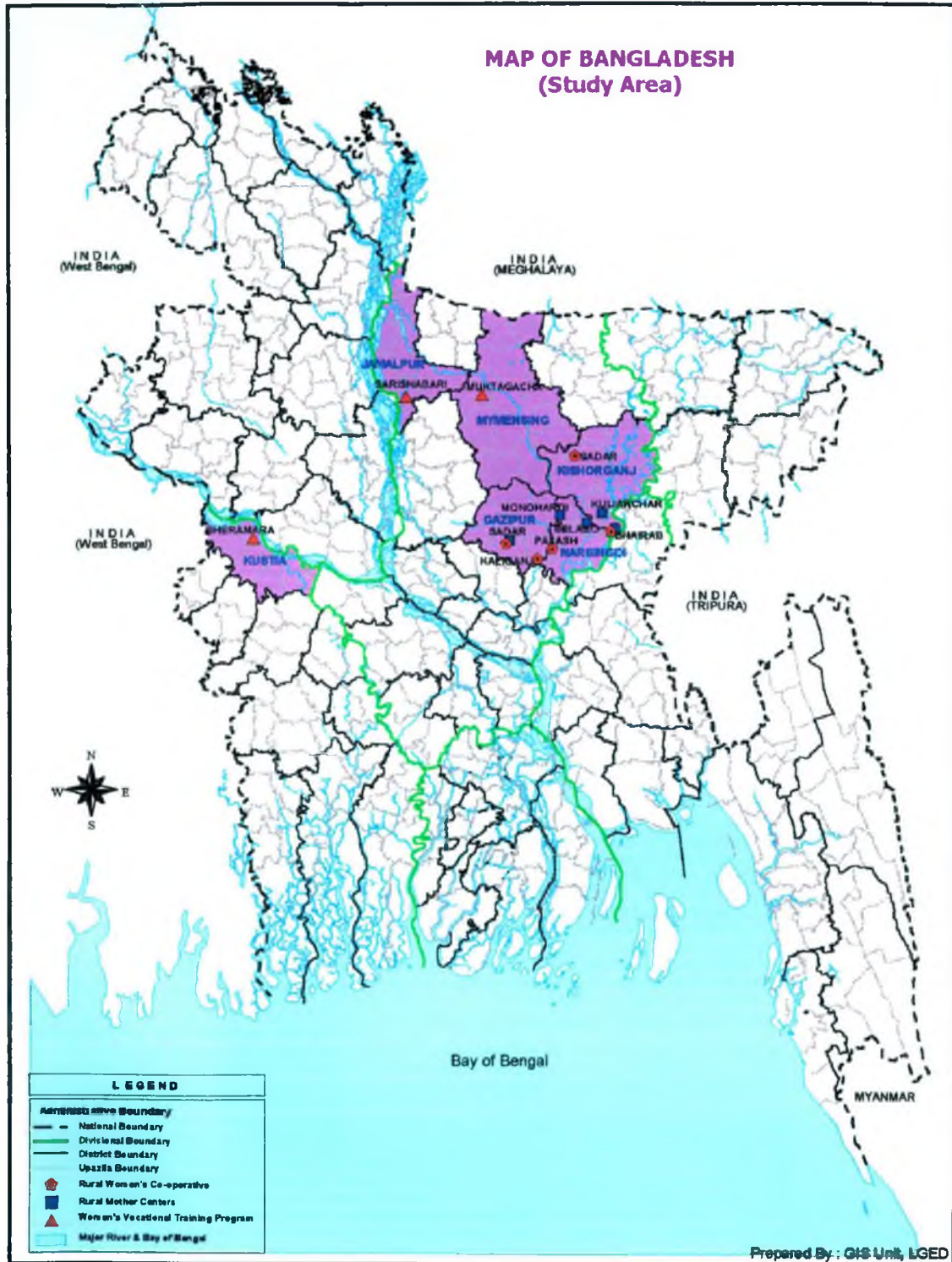
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	নিজস্ব	ভাড়া	আত্মীয় সূত্রে পাওয়া	অন্যান্য
১। পাবল				
২। কাচা				
৩। জাঙ্গা-পাকা				
৪। অন্যান্য (স্বনির্দিষ্ট বসন)				

৮। স্থাবর সম্পদের মালিকানা ধরণ ?

	স্বামী	স্ত্রী	উভয়	পিতা	হেল	নামে
১। বসতবাড়ি (শতাংশে)						
২। আবাদি (শতাংশে)						
৩। অনাবাদি (শতাংশে)						
৪। ঘর (শতাংশে)						
৫। পুকুর (শতাংশে)						
৬। মুরগীর খামার (শতাংশে)						
৭। মৎস্য চাষ (শতাংশে)						
৮। গছনা (ক্রান্তিক)						
৯। নগদ টাকা (টাকায়)						

৯। অস্থাবর সম্পদের মালিকানা ধরণঃ

	স্ত্রী	স্বামী	পরিবার	উভয়ে	হেল	নামে	পিতা
১। টেলিভিশন							
২। রেডিও							
৩। জালকাবপত্র							
৪। সাইকেল							
৫। অন্যান্য (স্বনির্দিষ্ট)							

সমিতি সদস্যদের স্বাস্থ্য সচেতনতা সংক্রান্ত প্রশ্ন :

১০। সমিতির কর্মর্তা/প্রশিক্ষক আপনাকে কি কি বিষয়ে প্রশিক্ষণ দিয়েছেন? (একাধিক উত্তর হতে পারে)

- ১।
- ২।
- ৩।
- ৪।

১১। স্বাস্থ্য সচেতনতা সংক্রান্ত কি কি বিষয়ে আপনার ব্যরণা আছে? (সদস্য নয়)

- ১।
- ২।
- ৩।
- ৪।

- |    |                                       |     |  |
|----|---------------------------------------|-----|--|
| ১= | মা ও শিশুর স্বাস্থ্য বিষয়ক           | ৯=  | বিন্ভাবে ঋণের অর্থ ব্যবহার করা যায়            |
| ২= | ছোট শিশুকে শাল দুধ খাওয়ানোর উপকারিতা | ১০= | আপনি পানি ব্যবহার                              |
| ৩= | ছোট পরিবারের সুবিধা নিয়ে             | ১১= | দাহ্যসম্মত পরিবালা ব্যবহার                     |
| ৪= | পরিবার পরিকল্পনা গ্রহণ                | ১২= | পরিষ্কার পরিচ্ছন্নতার ওপর                      |
| ৫= | গর্ভবতী মায়ের স্বস্তি বিষয়ক         | ১৩= | সন্তানদের শিক্ষা ব্যবস্থা                      |
| ৬= | ছোট শিশুদের টাকা সম্পর্কিত            | ১৪= | পরিবারের আয় বৃদ্ধিমূলক কাজকর্মের ওপর          |
| ৭= | ঘোনবাহিত রোগের বিষয়ক                 | ১৫= | পরিবার ও সমাজে নারী-পুরুষের সম-অধিকার সম্পর্কে |
| ৮= | শিক্ষা ও স্বচ্ছতা বিষয়ক              | ১৬= | অন্যান্য                                       |

দক্ষতা বিষয়ক প্রশিক্ষণ সংক্রান্ত তথ্যাবলীঃ

১২। কি কি বিষয়ে দক্ষতা উন্নয়ন/বৃদ্ধিমূলক প্রশিক্ষণ গ্রহণ করেছেন?

- |    |                                |     |                            |
|----|--------------------------------|-----|----------------------------|
| ১= | পশুপালন (গরু-হাগল মোটাতাজাকরণ) | ৮=  | নবলী বঁধা                  |
| ২= | হাঁস-মুরগী পালন                | ৯=  | পাটি বুনন                  |
| ৩= | মৎস্য চাষ                      | ১০= | জাল বুনন                   |
| ৪= | সূচিকর্ম                       | ১১= | ফুদ ব্যবসা পরিচালনা        |
| ৬= | নারীরা                         | ১২= | শাক-সব্জীর চাষাবাদ ইত্যাদি |
| ৭= | পাটের কাজ                      | ১৩= | অন্যান্য                   |

১৩। দক্ষতাবৃদ্ধি প্রশিক্ষণ কি আপনার জন্য কণপ্রসূ হয়েছে?

হ্যাঁ  না

সনস্যানের আয়-ব্যয় ও জীবন ধারণের মান সম্পর্কিত প্রশ্নঃ

- ১৪। আপনি কি সমিতি হতে ঋণ পেয়েছেন? হ্যাঁ  না
- ১৫। আপনি ঋণের অর্থ কি কাজে ব্যয় করেছেন?
- ১৬। ঋণের জন্য আপনাকে মাসিক/বাৎসরিক কত টাকা সুদ দিতে হয়?
- ১৭। আপনি কি সমিতির মাধ্যমে টাকা জমান?
- ১৮। এ পর্যন্ত আপনি কত জমিয়েছেন?
- ১৯। আপনি মাসে কত টাকা জমা রাখেন?
- ২০। আপনি কি নিজে আয় করেন? হ্যাঁ  না
- ২১। কি কাজের মাধ্যমে জমার উৎস করেন?
- ২২। আপনার মাসিক আনুমানিক আয় কত?
- ২৩। আপনার মাসিক উপার্জিত অর্থ বিন্ভাবে ব্যয় করেন?

ধাত	ব্যয়ের বিভাজন (টাকায়)	
বাড়ী ভাড়া	.....	টাকা
খাদ্য	.....	টাকা
ছলে মেয়ে শিক্ষা	.....	টাকা
মাতামাত	.....	টাকা
ঔষধপত্র	.....	টাকা
গোমাক	.....	টাকা
তেল/সাবান	.....	টাকা
সামাজিকতা	.....	টাকা
মোট	.....	টাকা

- ২৪। আপনার কি শেয়ার ডিপোজিট আছে? হ্যাঁ  না
- ২৫। থাকলে কত টাকার? ..... টাকা
- ২৬। আপনার কি ছোট ব্যবসা আছে? হ্যাঁ  না
- ২৭। থাকলে গুঁজি কত টাকার? ..... টাকা
- ২৮। সমিতির ফান্ড ছাড়া অন্য কোন সঞ্চয় আছে? হ্যাঁ  না

আচরণগত বা জনমিতিক সচেতনতা সম্পর্কীয় প্রশ্ন :

- ২৯। আপনি মোট কতবার গর্ভধারণ করেছেন? মোট  হেসে  মেয়ে
- ৩০। আপনার বর্তমান সন্তান সংখ্যা কত? মোট  হেসে  মেয়ে
- ৩১। আপনার মৃত সন্তান সংখ্যা কত?
- ৩২। আপনার কি পরিবার পরিবর্তন পদ্ধতি গ্রহণ করেছেন? হ্যাঁ  না
- ৩৩। আপনার নানী কি পরিবার পরিবর্তন পদ্ধতি গ্রহণ করেছেন? হ্যাঁ  না
- ৩৪। আপনি কি সন্তান জন্মের পর ছোট শিশুকে শাসা দুধ খাইয়েছেন? হ্যাঁ  না
- ৩৫। আপনি কি খাবার স্যানাইজ তৈরী করতে পারেন? হ্যাঁ  না
- ৩৬। আপনি কি পানি ফুটিয়ে বা নিরাপদ পানি ব্যবহার করেন? হ্যাঁ  না
- ৩৭। আপনি কি হেল্প-মেসেজ (স্বাস্থ্য, শিক্ষা, খাবার ইত্যাদি নিক থেকে সন্ধান চোখে দেখেন? হ্যাঁ  না
- ৩৮। আপনি কি খাবারের আড়া হাত পরিষ্কার করে পান? হ্যাঁ  না
- ৩৯। আপনি কি আপনার বাচ্চাদের টিকা/ইজেকশন দিচ্ছেন? হ্যাঁ  না
- ৪০। আপনি কি আপনার গর্ভাবস্থায় ইজেকশন/টিকানা ব্যবস্থা দিচ্ছেন? হ্যাঁ  না
- ৪১। আপনি কি গর্ভাবস্থায় পুষ্টির খাবার গ্রহণ করেছেন? হ্যাঁ  না
- ৪২। আপনি কি যৌনবাহিত রোগ ইত্যাদির কারণগুলি জানেন? হ্যাঁ  না

৪৩। পরিবারের গুরুত্বপূর্ণ সিন্ধান্ত গ্রহণে জড়িত (টিক দিন)

নং	বিষয়	স্বামী	স্বামী	উভয়ে
১।	সন্তানদের শিক্ষা			
২।	টিকানা			
৩।	সন্তানদের বিয়ে			
৪।	আলোচনা সময়-বিভাগ			
৫।	সম্পত্তি সময়-বিভাগ			
৬।	সন্তান খরচ সংখ্যা নির্ধারণ			
৭।	স্বামী বর্ধনমূলক কর্মকাণ্ডে অংশগ্রহণ			

৮।	পেশাগত কারণে গ্রামের বাহিরে অবস্থান		
৯।	পরিবারের অর্থ ব্যবহার		
১০।	আপনার উপার্জিত অর্থ ব্যবহার		
১১।	সকল জন্মদানের সিদ্ধান্ত		
১২।	পরিবার পরিকল্পনা পদ্ধতি গ্রহণ		
১৩।	অন্যান্য (নির্দিষ্ট করুন)		

সদস্যদের পারিবারিক অবিকার/ক্ষমতায়ন ইত্যাদি বিষয়ক প্রশ্ন :

৪৪। আপনি কি একা একা সমিতিতে/বাহ্য কেন্দ্রে বা বেঞ্চায় বেড়াতে যেতে পারেন?

হ্যাঁ  না

৪৫। আপনার স্বামী কি পারিবারিক/সামাজিক কাজে আপনার মতামত গ্রহণ করেন?

হ্যাঁ  না

৪৬। আপনার স্বামী কি পারিবারিক কাজে আপনাকে সহযোগিতা করেন?

১= সবসময় ২= মাঝে মাঝে ৩= কখনওনা

৪৭। আপনি কি হেসে মেরেনেরকে আলাদা করে দেখেন ?

হ্যাঁ  না

৪৮। আপনি কাকে বেশী আদর করেন?

১= হেসেকে ২= মেরেকে ৩= দুজানকেই

৪৯। কেন আদর করেন ?

৫০। আপনার নিজস্ব সম্পদের পরিমাণ কত ?

১) সম্পত্তির পরিমাণ ..... শতক

২) গহনার পরিমাণ ..... ভরি

৩) অর্থের পরিমাণ ..... টাকা

৫১। সমিতির একজন সদস্য হতে পেয়ে, আপনি কি মনে করেন বিভিন্ন বিষয়ে আপনার / বিচার-বিবেচনা/ভাল-মন্দের /আর-উন্নতি ইত্যাদির বিষয়ে ভাল জ্ঞান পেয়েছেন ?

হ্যাঁ  না

৫২। আপনি মনে করেন সদস্য হওয়ার পর আপনার আত্মীয়-বন্ধন, পাড়া প্রতিবেশী হেসে-মেরে, স্বামী সংসার ইত্যাদির নিকট আপনার বেড়ে গেছে ?

হ্যাঁ  না

৫৩। মহিলাদের উন্নয়ন সম্পর্কে আপনি কি ভাবেন ?

৫৪। আপনার ভবিষ্যৎ পরিকল্পনা সম্পর্কে বেগন চিন্তা ডাবলা আছে কি ?

তথ্য সংগ্রহকারীর নাম :

তারিখ :