

NGO Roles in Economic Empowerment of Rural Women in Bangladesh

Submitted by:

Exam Roll: 3846
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**Institute of Social Welfare and Research
University of Dhaka**

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Abstract

The ninth most populous country and the most densely populated of the world's larger states. The position of Bangladesh is 25th among the 39th poorest countries. In Bangladesh, most of the people live in the rural areas. Mostly they are poor and cannot fulfill their basic needs. The poor people are affected in malnutrition, illiteracy, helpless and not empowered etc. There have been applied different development models through Government and Non-Government Organizations to alleviate poverty. They have great influence on the life rural woman. Their goal of development is to increase the well being and quality of life of the rural woman through growth of social vertices. Women are nearly half of the population. They represent a half of the countries human resources and thus a half of its potential. It provides micro credit to the poor woman, because they are helpless. By taking micro credit they reduce their poverty and try to change their life. It emphasizes the empowerment of rural women who are the half of the total population of Bangladesh. Empowerment can be defined as the expansion in people's ability to make strategic life choices in a context where this ability was previously denied to them. Hence our women are very much deprived of different kinds of opportunity for the over of decades. Still it is continuing. Therefore NGO stands by them to empower in the entire life of women. In addition, there is a real change that has been done by such NGOs which are working in the study area. Women have developed and removed their sorrowful life over two decades by involving with NGO.

List of Acronyms

ADP	Adolescent Development Programme
AIDS	Acquired Immune Deficiency Syndrome
APON	Adolescent Peer Organised Network
ARC	Adolescent Reading Centre
ASA	Association for Social Advancement
BLC	first Learning Centre
BRAC	Bangladesh Rural Advancement Committee
CDM	Centre for Development Management
CDM	Clean development mechanism
CE	Continuing Education
CEP	Community Empowerment Programme
CFPR	Challenging the Frontiers of Poverty Reduction:
CHW	Community Health Worker
CHT	Chittagong Hill Tracts
DFID	Department for International Development
DOT	Directly Observed Treatment
DRH	Disaster Resilient Habitat
ELA	Employment and Livelihood for Adolescents
GB	Grameen Bank
GRC	Gender Resource Centre
GQAL	Gender Quality Action Learning
HIV	Human Immune Deficiency Syndrome
HRLE	Human Rights and Legal Education
IGVGD	Income Generation for Vulnerable Group Development
LeAD	Leadership for Advancing Development
MELA	Micro Enterprise Lending and Assistance
MNCH	Maternal, Neonatal and Child Health
NAMR, B	National Alliance for Migrants' Rights, Bangladesh
NFPE	Non Formal Primary Education Programme
NGO	Non Government Organization

PACE	Primary Basic and Continuing Education
PBE _n	Post Primary Basic Education
PIM	Participation, Interaction and Mobilization
PKSF	Palli Karma Sahayak Foundation
RCP	Rural Credit Programme
RDP	Rural Development Programme
SHG	Self Help Group
SRHR	Sexual and Reproductive Health Rights Programme
TUP	Targeting the Ultra Poor
UNDP	United Nation Development Programme
UNICEF	United Nation International Children's Educational Fund
VO	Village Organization
WB	World Bank
WASH	Water, Sanitation and Hygiene

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Chapter-One

1.1 Introduction

1.2 Rationale of the Study

1.3 Objectives of the Study

1.4 Definition of Concepts Used in the Study

1.5 Methodology of the Study

1.6 Limitations of the Study

1.1 Introduction

Bangladesh is a developing country. The country has since made remarkable and unexpected advances in nearly every economic indicator. She is improving development in the different sectors like Education, Agriculture, Industry, Commerce, and Science-Technology and so on. Bangladesh emerged from a bloody war for independence 40 years ago. Today it stands as one of the so called 'next 11' countries, poised to become, after Brazil, Russia, India and China, one of the world's largest economies in the 21st century. Currently the ninth most populous country and the most densely populated of the world's larger states. The position of Bangladesh is 25th among the 39th poorest countries (*World Bank Report, 2003*). In Bangladesh, most of the people live in the rural areas. Mostly they are poor and cannot fulfill their basic needs. The poor people are affected in malnutrition, illiteracy, helpless and not empowered etc. There have been applied different development models through Government and Non-Government Organizations to alleviate poverty. National NGOs and international NGOs are working keep pace with another. They have great influence on the life rural woman. Their goal of development is to increase the well being and quality of life of the rural woman through growth of social vertices. Women are nearly half of the population. They represent a half of the countries human resources and thus a half of its potential. It provides micro credit to the poor woman, because they are helpless. By taking micro credit they reduce their poverty and try to change their life. It's now at hand where the government loan is so far. From the country's earliest days, BRAC has been with Bangladesh. What started out as a limited relief operation – originally Bangladesh Rehabilitation Assistance Committee, later It, and today simply BRAC – has turned into the largest development organization in the world. Today Bangladesh has the development success story, spreading

solutions born in Bangladesh to 10 other countries around the world – a global leader in creating opportunity for the world’s poor. BRAC does this a holistic development approach geared toward inclusion, using tools like microfinance, education, healthcare, legal services, community empowerment and more. BRAC works a world free from all forms of exploitation and discrimination where everyone has the opportunity to realize their potential. And it’s mission to empower people and communities in situations of poverty, illiteracy, disease and social injustice. It emphasizes the empowerment of rural women who are the half of the total population of Bangladesh. BRAC knows the proper development of Bangladesh, truly depends on woman development. Now woman plays an important role in decision making process. Micro credit program of NGO has made them self-reliant. As a result of their self-awareness they have established the rights and dignities which are making them empowered. At present, woman is not only working in the rural areas but also outside of the home. The female literacy rate is increasing. The Literacy rate; youth female (% of females ages 15-24) in Bangladesh was 76.83 in 2009, according to a World Bank report, published in 2010. Now they are taking higher education from home and abroad (*Economic review, 2011*). They are capable to keep pace with man. In such development of woman conditions BRAC has a great influence. Its positive works have changed the life of woman. The government of Bangladesh has recognized it as a development partners for its developmental work across the country. Women’s economic empowerment is a prerequisite for sustainable development and pro-poor growth. Achieving women’s economic empowerment requires sound public policies, a holistic approach and long-term commitment and gender-specific perspectives must be integrated at the design stage of policy and programming. Women must have more equitable access to assets and services; infrastructure programmes should

be designed to benefit the poor, both men and women, and employment opportunities must be improved while increasing recognition of women's vast unpaid work. Innovative approaches and partnerships include increased dialogue among development actors, improved co-ordination amongst donors and support for women organizing at the national and global level. The empowerment of women is an essential precondition for the alleviation of poverty and the upholding of human rights, in particular at the individual level, as it helps to build a base for social change (DFID, 2000). The concept of 'empowerment' is complex as its meaning varies depending on the socio-cultural as well as political contexts and hence, it is difficult to furnish a unique definition of empowerment. It is discussed in literature as a process of gaining power or a condition of being empowered at individual or group level (Dixon-Mueller, 1998). Women's empowerment is the process and the outcome of the process, by which women gain greater control over material and intellectual resources and challenge the ideology of patriarchy and the gender based discrimination against women in all the institutions and structures of society (Batliwala, 1994). Empowerment can be defined as the expansion in people's ability to make strategic life choices in a context where this ability was previously denied to them (Kabeer, 2002).

1.2 Rationale of the Study

The socio-economic conditions of woman in Bangladesh are very much disappointed specially the poor family of rural areas. The role of woman is necessary for the self-fulfillment of the country. We have to count the lag behind people for our proper development. The Government takes different steps with a view to alleviating poverty through socio-economic development. It is so tough for the government to alleviate poverty by dint of own accord. People's voluntary participation is necessary for this. Because the self-participation of people helps the government to go ahead otherwise it's a nightmare. In this time the voluntary organization is needed to keep pace with the government for changing the conditions of the poor feeble population. Generally NGO gives micro credit to the poor. It provides not only micro credit but also legal support to rural woman. After reducing poverty, they provide education for building awareness and empowered them. As a result of discrimination, female are lag behind from male in education. Comparatively the female education expenditure is 6.9% of male. BRAC plays an important role in this sector. It has strong program to educate the rural woman and their children. It finds out that gender discrimination is the main cause of this inequality. Health support is another program of NGOs. To reduce high maternal mortality rate, child mortality rate and remove malnutrition from rural woman and their family. The rural women are now self-reliant by managing micro credit. They have involved them in income generating source. It's seems that women are the vulnerable and helpless part of the rural areas in Bangladesh. Male dominated society and their ignorance are the main cause of discrimination about them. We know that if we want to develop our country, we have to develop them by providing education and building awareness. Development and empowerment of woman are the part and parcel of global

development. To reduce their vulnerability and discrimination the Government and Non-Government Organization work as development partners. They take different initiatives for their betterment. In the past, they wouldn't recognize as a member of the society. They were neglected by male members. As a result they cannot share their views, opinion. Even in the family they had to give birth of children according to the will of their husband. So different research should necessary to know how poor rural women can develop them by taking such loan and how can they repay the service charge. In the other hand how BRAC is accomplishing the tasks for the development of the other side of the rural woman which makes woman self reliant and paves the way of independent. BRAC takes such initiatives which help the rural woman to become free from prejudice, make socially recognized, economically independent and helps to take decision making process and mostly economically empowered. In such works are done by this leading NGO. But the question is 'truly the rural women are the beneficiary or not, or they can economically empower or not. Because sometimes the service charge of NGO are too high to repay. Sometimes it seems that the conditions of the poor woman is remain unchanged. Sometimes it is declining from their past condition. Though a huge number of NGOs are working in Bangladesh, they have the development initiatives to develop the poor people's condition. There are more than 690 NGOs who are working for the development of the rural woman like BRAC. The numbers of local NGOs are not less than 12,500 (*Economic Review, 2007*). Repaying the service charge of this NGO a rural woman how develops herself and her family, what kinds of living standard she maintains, how she decides when she gives birth, how she takes decision in the family important matter how she decides that where she will working, what kinds of job she prefers, how many salaries she can get by dint of her capacity and skill. It is said that in one word, how the activities of

BRAC or the role of BRAC have empowered the rural woman in economically? It is our shame that we, the highest population of Bangladesh, are not doing anything for them. So I have decided to do some thing for them, the researchers believe that this research is very important.

1.3 Objectives of the Study

As a systematic process dissertation investigates new information of raising questions that information expands the scope of knowledge of man. Therefore in this study the general objective is-

- To know NGO roles in economic empowerment of rural women

There are some Specific Objectives which help the researcher to find out the exact conditions of the rural women. The specific objectives are-

- To find out the activities of NGO for the development of rural women.
- To know the economic conditions of the rural women.
- To investigate how credit programmes of NGO are spent for alleviating poverty of rural women.
- Understanding the social conditions of the rural women with referencing to economic status.
- To know how NGO helps them in decision making process relating to financial issues.
- To know the available facilities of NGO for their education.
- To understand the action of NGO in reducing gender inequality.

1.4 Definitions of Concepts Used in the Study

Economic Empowerment

Economic empowerment is essential to ending poverty. To increase the income of villagers, it is mobilizing them to form cooperatives and start income generating projects collectively with small money they have. In Bangladesh, many people rely on loans from large organizations to pay for such things as weddings or medical treatment. Often they are unable to repay loan and must take out another to pay it and the cycle of debt continues. It runs income generating projects to end the destructive cycle of loans and assist villagers to become self sufficient.

Rural Women

In, relating to, or characteristic of the countryside rather than the town: "remote rural areas". As Bangladesh is a developing country, most of the people are living in the rural or remote areas. Rural areas have a low population density and small settlements. Agricultural areas are commonly rural, though so are others such as forests. Whatever is not urban is considered rural. An adult human female is called woman. The term woman is usually reserved for an adult, with the term girl being the usual term for a female child or adolescent. However, the term woman is also sometimes used to identify a female human, regardless of age. Women are typically capable of giving birth. Here the definition of a woman is a small income female who lives in the rural areas and who are the beneficiary or main target groups of NGOs. In the study the rural women means the women who live in the rural areas and has age limit of 20-40.

NGO

Non Governmental Organization (NGO) is legally constituted organizations created by natural or legal people that operate independently from any form of government. It is the organization of helping the helpless people who can't fulfill their basic needs or are hardly capable to maintain their normal life. Therefore it is needed for our economic development. In this study only Bangladesh Rural Advancement Committee (BRAC) has been taken as a NGO.

1.5 Methodology of the Study

Main Method of the Study

Case study is the main method of the study.

Research Area

Bangladesh Rural Advancement Committee (BRAC) is the research area of the study in the rural area where it works. The specific area is the Ward no-8 at Jhikargachha Upazilla in Jessore district. BRAC has been operating its programs to develop the rural women economically more than two decades. It has not only developed their economic conditions but also improved their social status.

Population of the Study

All women who are the beneficiary under the different programs of this organization considered as research population.

Unit Analysis

Every female member of BRAC is considered as unit analysis for collecting data and receiving interview.

Sampling

Purposive method is used as sampling technique in selecting Ward no-8 at Jhikargachha Upazilla in Jessore District.

Methods of Data Collection

Interview method has used and Semi-structured interview schedule has been prepared for data collection. Both open and close ended schedule has also been prepared for data collection. An instrument of data collection has been pre-tested before finalizing. Necessary data has been collected through structured and free schedule of direct interview and observation.

Source of Data

Data has been collected from both the primary and secondary sources. The rural women who have shared their experience about BRAC and its programs which have helped them to be empowered economically have been used for primary source of data collection. The secondary source of data has been collected from books, research papers, journals, and articles and online etc.

Processing, Analysis and Presentation of Data

Firstly, the data from the study area has been edited and has been classified according to its characters. Respectively the data has been presented according to sequentially of the respondents and analyzed through sub-headings.

1.6 Limitations of the Study

Dessertation is a scrutinizing activity based on scientific knowledge and competence. The current study paper investigates and understands NGO roles in economic empowerment of rural women. Basically empowerment is a vast issue. In this matter economic empowerment's scope is small. Hence It also a wide range of factors. Moreover the study area is undoubtedly not so small. There is no remarkable previous study paper in this concern issue. Some problems and limitations are therefore, in the way of preparing such a complex and complicated task. The problems and limitations, which have been perceived during the every steps of preparing my current study paper are mention in below:

1. The study is completed by a new researcher, as a new researcher lack of adequate theoretical knowledge; inadequate experience I had to face problem to prepare the study paper.
2. A very few research paper is found on this current topic, as a result it is difficult for me to prepare the study paper properly.
3. To complete a research paper properly adequate time is needed. Hence there was constraints of time.
4. Some of the respondents weren't cooperative, they felt boring, shy and aggressive outlook etc. Most of the time they avoided giving the right answers. In that case the researcher has tried to overcome it by motivating them to acquire data.
5. The non-probability sampling technique is used for selection; it might not represent the total area.

6. It was not possible to select a large number of respondents for data collection due to resources and time.
7. There was financial constraints of conducting data as there was no support from any sources.

With all these limitations, it is time that the study has carried out in a new field of knowledge. Besides the limitations it can be a first hand data for the researchers, information investigators and interested person on this field. The findings of this study also help the lawyers, policy makers, social workers, community leaders, community people, different GOs and NGOs on this issue to take corrective measures to improve economic empowerment of rural women.

Chapter-Two

Literature Review of the Study

Islam (2010) has showed in his book “*Rural Women’s Empowerment through Self-income Generating Activities: A Study on NGOs Credit Programs in Bangladesh*” that women who are independent and not controlled by their husband or family guardians are more likely to be more successful and the women who are dependent those persons are opposed to the first one. Women’s empowerment has been pointed out as an indispensable condition to reduce poverty in developing countries of the world. In this regard, this paper aims to consider the multi-layered actually of the issue of rural women’s empowerment in Bangladesh, especially for economic development. The study deals with empowerment of rural women through self-income generating activities and the NGOs credit programs in Bangladesh. The study was conducted in the central region of Bangladesh.

The study is a qualitative also. Hence there has been revealed the real information which shows the exact conditions of women who are getting the services of NGOs. The successful women are capable to change their life through the credit programme and credit programme and credit plus approach of NGOs. But who are not capable to change their and still depends on their husband and family guardians, they are the unsuccessful women pointed out that they now found themselves in a difficult situation due to the debt that they had accumulated. This finding demonstrates that after taking out the loan, all of the women have increased their freedom of movement, but only successful women improved their standard of living and social recognition.

In fine, it is said that NGOs have been working to help ultra poor rural women in Bangladesh. NGOs have managed various activities including micro-credit with the support of donor agencies. Moreover, this activity is strongly

influencing women's empowerment in rural areas. This research investigates to demonstrate that women have been empowered by NGOs programs.

“Does Micro-credit Empower Women? Evidence from Bangladesh” by Pitt et al. (2003) said in his book that NGOs credit programs truly develop the conditions of women. Bangladesh is a developing country. Approximately most of the people live in the rural areas. And women are equal to men. So the government of Bangladesh realizes that if the conditions of women are unchanged the proper development will not come. But it is difficult for the government to take some development steps for them. Thus NGOs work for their development. Their developmental programmes are helpful for improvement of rural women. So here is the question how can credit be a gender sensitive and social equity tool?

In this article it is remarkable that NGOs credit programmes truly develop the women conditions. Now they play a vital role their family and in decision making process. They engage that, in income generating activities. The paper attempts to estimate the impact of male and female participation in micro-credit programs on.

- Autonomy of women in decision making;
- Gender relations within the household;
- Life choices due to poverty, patriarchy and social norms;

It is also drawing from intensive data collected from Bangladesh; the paper uses the following indicators to assess the impact of micro-credit programs on women empowerment:

- Economic decision-making;

- Purchasing capacity;
- Control over loans;
- Control over income and savings;
- Mobility;
- Political awareness and activism;
- Networking and friendships;
- Attitudes;
- Family planning;
- Spousal arguments and abuse.

The paper constructs a factor analytic approach to comprehend the numerous indicators of multiple types of latent empowerment. It argues through a rigorous quantitative analysis that there is positive and highly significant effect on nine of the ten indicators.

Here we find that the credit of NGOs has a strong influence on the every sphere of women life. It increases the importance of women in their husband and the family guardians. Though it is positive sometimes, it makes problem for women for sometimes. However the paper concludes that male credit had a negative effect on several arenas of empowerment of women including:

- Physical mobility;
- Access to savings and economic resources;
- Power to manage some household transactions.

Some factors are responsible for women empowerment which has been mentioned by *Swain and Wallentin (2008)* in their book of “*Economic or Non-Economic Factors: What Empower Women*”. Impacting women through micro finance is important matter in the rural areas of any country. It makes influence on social, economical, political and others sectors of the society.

This paper investigates factors that have a significant impact on empowerment of women, using survey data from Self Help Groups (SHGs) in India. It develops a general structural; model that uses observed indicators to measure latent women empowerment and its components, such as economic factors, financial confidence managerial control behavioral changes and education.

Most microfinance programs, such as SHG- bank linkage programs, aim to empower women through financial services provision. However, women’s empowerment is a multi-dimensional process which intersects the woman’s personal, family, social, cultural, economic and political space. Moreover, it is a latent variable that cannot be directly measured. The paper demonstrates that for SHG members, economic factors, financial confidence, managerial control and behavioral changes are important factors in empowering women. Empowerment is a complex and multi-dimensional process. A comprehensive intervention which embodies different domains of this process is essential for empowering women on a substantial scale. Finally, if empowerment has to extend beyond the household, there is a greater need for participation, education and awareness creation of all members of the society; the researchers are trying to see or observe that how many impacts are influences in the economic empowerment of the women.

Guerin and Palier (2005) mentioned about the links between microfinance and empowerment of clients in their book “*Microfinance Challenges: Empowerment or Disempowerment of the poor?*” Is the increasing commercialization of microfinance justified? This book examines the complexity of links between microfinance and empowerment of clients. The book combines theoretical reflections and case studies to examine changes in microfinance that are occurring in India, especially in South India. It states that:

- Legitimacy of self-help groups as institutional players has not been questioned so far;
- Reality, however, presents a more complex and mixed picture;
- Empowerment is often regarded as the automatic fruit of financial;
- Reality shows that the link between microfinance and empowerment is not linear;

The book suggests that there is no universal definition of empowerment. It highlights the central role of the environment, stating that the link between microfinance and empowerment is subtle because microfinance projects take place within an economic, socio-cultural and political context that is complex, evolutionary and conditions the results obtained. Finally, it discusses the importance of evaluation, highlighting the diversity in results obtained from microfinance projects.

“*Impact of credit for rural poor: An Evaluation of Pallikarma-Sahayak Foundation’s Credit Programmer*” by *Rahman (1996)* mentioned in his article that it is noticed that 80% are women among the total credit receiver of this foundation. PKSF is the well known Non government organization in Bangladesh which was established in 1990 by the donation of Government. It operates micro credit for the poor section of the rural areas of Bangladesh. Most

receiver of this non government organization basically is women. It is also shown that woman takes the money of credit. Though it is spent for their livelihood or development of the family, women are very responsible to repay the credit and sincere for their family development. The participation of women in the family decision making process is increasing day by day in the findings of the research.

Chitauro (2004) demonstrates in his book “*The Economic Empowerment of Women through microfinance*” that analyzing microfinance as a strategy for economic empowerment of women. This report describes the objectives, events and conclusions drawn at a workshop on the economic empowerment of women through microfinance. The workshop was designed to analyze the strengths and weakness as a strategy for economic empowerment of women, and for parliamentarians to define their role in that approach. It was attended by 40 participants primarily from West African countries, and included presentations and project visits to represent two microfinance schemes. The report concludes with the following observations:

- Contributions of participants from different countries provided relevant information on the situation in the region;
- Workshop highlighted the need for gender budget analysis for analyzing the effectiveness of microfinance.

Different approaches are taken to empower woman in the rural areas of Bangladesh that are shown in the “*Annual Report of BRAC (2011)*”. The Bangladesh Rural Advancement Committee (BRAC) takes a holistic development model that has revolutionized income-generating opportunities for rural communities. Though its handicraft and fashion section, BRAC has

developed a sustainable national. The initiative was dedicated to creating economic opportunity for disadvantaged artisans and rural women through the revival and promotion of their traditional handicrafts. Different approaches such as-

Focus on women – BRAC places special emphasis on the social and financial empowerment of women. The vast majority of its microfinance go to women, while a gender justice programme addresses discrimination and exploitation.

Grassroots Empowerment – BRAC’s legal rights, community empowerment and advocacy programmes organize the poor at the grassroots level, with ‘barefoot lawyers’ delivering legal services to the doorsteps of the poor.

Health and Education – BRAC provides healthcare and education to millions. Our 97000 community health workers offer doorstep deliveries of vital medicines and health services to their neighbours. BRAC also runs the world’s largest private, secular education system, with 38000 schools worldwide.

Empowering farmers – Operating in eight countries, BRAC’s agriculture programmes work with governments to ensure food security by producing, distributing and marketing quality seeds at fair prices, conducting research to develop better varieties, offering credit support to poor farmers and using environment sustainable practices.

Self-Sustaining Solutions – BRAC’s enterprises and investments generate a financial surplus that is reinvested in various development programmes subjected to poverty alleviation.

In the conclusion, it is said that BRAC has different programmes to empower woman. Its microfinance programme has created a positive influence in rural areas. But sometimes it seems that the credits interest is too high to repay. However, BRACs credit plus approach is new thought of developmental programmes. It helps woman to empower in the every sphere of her life.

AIDSTAR-One (2010) discusses in its article in “*Microfinance, HIV and Women’s Empowerment*” that integrative microfinance and gender empowerment activities in different countries of the world. It also operates microfinance programs and HIV prevents programs. How microfinance does help women’s empowerment? This technical brief offers information on economic development approaches to HIV field staff and program managers. It recommends integrative microfinance and gender empowerment as solutions to HIV. Evidence from across the world indicates that greater income inequality is associated with higher HIV prevalence. Economic empowerment activities, have, however not driven current response to HIV. The paper states that integrative microfinance:

- Focuses of finance and other development issues such as linking credit with skills building and education;
- Has the ability to cover HIV and women’s health on a massive scale;
- Can combine microfinance and health education with empowerment activities, legislation and reform policy to support small businesses and women’s rights;
- Relies on community and group targeting for membership, with specialized targeting for vulnerable young women;

Bold action must be taken to combine microfinance with HIV education and empowerment training as the cornerstone of economic empowerment efforts to reduce a woman's risk of HIV. Donors should fund economic empowerment models that incorporate gender, equality, empowerment training and HIV prevention.

Alam (2009) mentions a holistic development model and a revolutionary income generating opportunities for rural communities which have been undertaken by Bangladesh Rural Advancement Committee in his book “*BRAC-Aarong: financing and promoting the Creative industries*”. Through its handicraft and fashion section, Aarong, BRAC has developed a sustainable national. The initiative was dedicated to creating economic opportunity for disadvantaged artisans and rural women through the revival and promotion of their traditional handicrafts.

In this article an additional 25,000 independent cooperative groups and traditional family based artisans also sell their crafts through Aarong. In keeping with BRAC business model, 85 percent of the artisans employed by Aarong are women. In his book, he also added that BRAC focuses on empowering poor rural women by making small loans available to them for income generating. Today, more than 98% of BRAC's borrowers are women. Social enterprises and long term financial sustainability of BRAC's range from agriculture and dairy farming, to water sanitation, handicrafts and fashion through Aarong. The enterprises also help to make the organization increasingly self-sustaining.

BRAC has also developed a comprehensive credit-plus approach to microfinance that differentiates it from other institutions. “Just providing a loan is not enough,” says BRAC’s founder and chairperson, Fazle Hasan Abed. While BRAC believes that micro credit is an important tool in breaking the cycle of poverty, it also believes that in order to be effective, the loans must be coupled with training in income-generating activities.

In this article, there has been a clear conception about how to empower women through a holistic and revolutionary model. BRAC runs it through their investment programme like Aarong. Aarong fashion house makes the opportunity for ultra poor.

Snijder (2010) has shown in her book “*Micro-credit and women’s empowerment in South India*” by examines that the effects of microfinance activities on the empowerment of women in the South-India city of Puducherry. Moreover, Hashemi et al. (1996) carried out a longitudinal study between (BRAC), by using two groups for the participants of the two different credit programmes plus a control group. In 2009, three different awareness programs had been initiated a nutrition program, an HIV/AIDS program and a domestic violence program. In addition, Prime Trust offers vocational training to women in SHGs to increase their capacities of using the received micro-loans effectively and efficiently. The women participating in BRAC were more active in political campaigns and protesting than those in Grameen. According to the authors, this is probably due to the training programs offered by BRAC. Positive and significant empowerment effects were found for the indicators economic security, involvement in major household decisions and freedom from domination by the family and these models did have sufficient explanatory

power that's are found in this book. Hence the paper assesses the influence of micro-credit by comparing women who (just) received one micro-loan.

The second impact assessment study on BRAC's RDP was conducted in 1996-97 (*Hussain, 1998*). The finding of the study shows that RDP inputs have had significantly positive impact on the socio economic well being of participants. BRAC group members' households have higher assets and higher net worth than nonmembers. Their average per capita calorie consumption and total food and non food expenditure are also significantly higher than those of non-members. And they have better housing facilities, enjoy better health and sanitation facilities and have a higher rate of contraceptive use. The findings indicate improvement in poverty status and relatively better position of BRAC house holds in terms of incidence and intensity of poverty. BRAC households were also found to be less vulnerable to crisis than non-members.

Siraz (1999) in a study shows that RDP of BRAC has had some notable achievement particularly in primary health care, non-formal primary education, and income and employment generation and credit assistance to the rural poor. BRAC activities have shown to yield positive impact for the beneficiaries. This positive impact has been for both income and non-income indicators of household welfare. BRAC activities help the rural people in changing their previous traditional life style. Now group members of BRAC earn more money for their life style. Credit program of BRAC provides groups members with loan. They established much income generating projects their living standard is increasing day by day.

The first comprehensive impact assessment study on BRAC's RDP was conducted in 1993-94 (*Musharaf et al., 1996*). The findings of the study showed positive economic impact RDP on its p-participants. A number of other studies were conducted on different aspects of RDP's impact on participant. Ahmed's (1998) study on economic empowerment of the rural poor found significant gain in income and other household's condition of members over those of comparison households.

Khondoker and Chowdhury (1995) in their study on targeted credit programs and rural poverty in Bangladesh assesses the poverty alleviation impact of three programs viz. BRAC, Grameen Bank and Bangladesh rural development Board's RD-12 project. The study findings indicate positive contribution of the program in poverty reduction and sustaining household welfare. They estimated that it takes five years for the poor participants to cross the poverty line and eight years for economic graduation. They also found a shift from farm to non-farm investment as a result of program intervention. *Zaman (1997)* in his study shows the positive contribution of BRAC program on poverty reduction but the benefits were not found evenly among the different socio-economic groups. Results appear to suggest that the poorest members did not benefit much from BRAC interventions. Hence it is very much important that the involvement is changing them.

Ashraf anmd et.all (1999) in a study expose that after involvement with BRAC , women had learnt about maintenance of good health and prevention of disease and availability of health and family planning service . People's awareness of safe water and latrine use was also found to be raised among the loanees. Most of the village organization (VO's) members received loan, which were being

used in income generating activities like small trades, home gardening, poultry rearing, cattle rearing etc. Some women expected more loans from BRAC. Besides, being benefited from BRAC's loan, women were much more concerned with saving some money out of BRAC activities. More importantly, they stopped borrowing money from the rich money lenders in the village. After the credit Program being introduced, women status has been slightly improved among their husbands because women have started bringing cash. The credit program has indeed brought some changes in women lives.

Hashemi, Schuler and Riley (1996) in the study conducted on BRAC and GB participants using eight quantitative indicators tried to show that involvement in credit program *empowers* women by providing them with the impetus to make economic contributions to their house holds, gain a voice in familial decision – making, make large and small purchases, increase their interactions with outside world, as well as, protest political and legal injustice. According to study findings, a participant in both BRAC and GB has significant positive effects on the above mentioned areas of women lives.

Golla (2011) specially mention the definition, framework and indicators of measuring women's economic empowerment in her article "*Understanding and Measuring Women's Economic Empowerment*". Economically empowering women is essential both to realize women's rights and to achieve broader development goals such as economic growth, poverty reduction, health, education and welfare. But women's economic empowerment is a multifaceted concept so how can practitioners, researchers and donors design effective, measurable interventions?

This brief report lays out fundamental concepts including a definition of women's economic empowerment; a measurement framework that can guide the design, implementation and evaluation of programs to economically empower women; and a set of illustrative indicators that can serve as concrete examples for developing meaningful metrics for success.

Sultana and Hasan (2011) shows in their article in “*Impact of Micro-Credit on Economic Empowerment of Rural Women*” that the impact of micro-credit on rural women's economic empowerment. The study was conducted in Bariyali, Teknogpara and Naga villages of Basan and Kayaltia union under Gazipur Sadar Upazila of Gazipur District. A total number of 90 respondents were selected as sample using stratified random sampling technique. Out of 90 respondents, 45 women were involved with Bangladesh Rural Advancement Committee (BRAC) micro-credit program. Other 45 women had no involvement with any other micro-credit programs and they belonged to control group. Both these two groups had same socio-demographic characteristics. Survey method was applied and interview schedule was used to collect relevant data from the respondents. For measuring economic empowerment of rural women there are three economic indicators i.e. personal income, savings behavior and assets ownership were considered and sample t-test was performed to evaluate the impact of micro-credit on economic empowerment. Results of this study indicated significant differences between BRAC and non BRAC women regarding all these economic indicators of empowerment. In all the cases, BRAC women were more economically empowered than those of non BRAC women. It was also found that BRAC women had more active participation in various income generating activities. The study also revealed that the BRAC women received more micro-credit and utilized this for

conducting more income generating activities than control group. They earned more income, saved more money and at the same time owned more assets than non BRAC women. The study stressed the need of more loans to be expanded to low income women folk by different GO and NGOs which would ultimately enhance their economic solvency and empower them economically. This would obviously be helpful for the enlistment of the rural women socio-economically.

Chapter-Three

Theoretical Analysis of Economic Empowerment

3.1 Introduction

3.2 Starting Point of Empowerment

3.3 Definition of Empowerment

3.4 Indicators of Empowerment

3.5 Measurement of Empowerment

3.6 Process

3.7 Economic Empowerment

3.8 Taking a Holistic Approach to Women's Economic
Empowerment

3.9 Factors behind Disempowerment

3.1 Introduction:

The term empowerment has different meanings in different socio-cultural and political contexts, and does not translate easily into all languages. An exploration of local terms associated with empowerment around the world always leads to lively discussion. These terms include self-strength, control, self-power, self-reliance, own choice, life of dignity in accordance with one's values, capable of fighting for one's rights, independence, own decision making, being free, awakening, and capability to mention only a few. These definitions are embedded in local value and belief systems.

Empowerment is of intrinsic value; it also has instrumental value. Empowerment is relevant at the individual and collective level, and can be economic, social, or political. The term can be used to characterize relations within households or between poor people and other actors at the global level. There are important gender differences in the causes, forms, and consequences of empowerment or disempowerment. Hence, there are obviously many possible definitions of empowerment, including rights-based definitions (*UNICEF, 2001*).

3.2 Starting Point of the of Empowerment

At present, empowerment is used as the most useful word. Also it is the controversial word in some cases. It is saying that it is possible to achieve a lot of deprived goals or objectives of the helpless portion of the society. In empowerment there have been a lot of terms such as, increasing participation in economic or financial activities, poverty alleviation or decrease discrimination etc. the word Empowerment is first used by renowned Paulo Freire in 1972 (*Freire, 1972*).

Then it is newly known in early 1970 and 1980. In those times there is added new interesting strategies which are enriched the developmental rhetoric. Moreover, it has emphasized the effective participation of people. In development rhetoric, some topic are added such as, the concept of participants planning, down to top approach etc. It starts to pay attention in local knowledge. Then the empowerment word gets importance as influential matter in the world. It is new concept of the old one.

Basically the empowerment approach highlights the control of woman's life. Its goal is woman empowerment through vast self fulfillment. The woman empowerment slogan was first used in 1975 in world women summit Mexico. The main topic of the summit was kept the male female rights.

3.3 Definition of Empowerment

The one of the goal of human development is man's empowerment. A man can take decision of his own without depending on others beside his livelihood that is called empowerment. Different sages have given their thoughts about empowerment that are given below:

Jo. Rowlands mentioned that "Empowerment must involve undoing negative social construction, so that people come to see themselves as having the capacity and the right to act and influence decisions."

United Nations Development Programme (UNDP, 1994) says that Empowerment is a process which enables individuals or groups to change balances of power in social, economic and political relations in society. It refers to many different activities including but not confined to awareness of the societal forces with people and to actions which change power relationships. Empowerment redistributed power from the powerful to the powerless."

From Wikipedia, the free encyclopedia **Empowerment** refers to increasing the spiritual, political, social, educational, gender, or economic strength of individuals and communities.

The term empowerment covers a vast landscape of meanings, interpretations, definitions and disciplines ranging from psychology and philosophy to the highly commercialized self-help industry and motivational sciences.

Sometimes groups are marginalized by society at large, but governments are often unwitting or enthusiastic participants. This Act made it illegal to restrict access to schools and public places based on race. Equal opportunity laws which actively oppose such marginalization, allow increased empowerment to occur. They are also a symptom of minorities' and women's empowerment through lobbying.

Empowerment is the process of enhancing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes. Central to this process are actions which both build individual and collective assets, and improve the efficiency and fairness of the organizational.

The World Bank's 2002 Empowerment Sourcebook set out to bring together the thinking and practice of empowerment as a first step in developing a better understanding of this component of the Bank's work. It identified empowerment as *“the expansion of assets and capabilities of poor people to participate in, negotiate with, influence, control, and hold accountable institutions that affect their lives.* Empowerment is the process of increasing the assets and capabilities of individuals or groups to make purposive choices and

to transform those choices into desired actions and outcomes (*World Bank, 2002*).

Empowered people have freedom of choice and action. This in turn enables them to better influence the course of their lives and the decisions which affect them. However, perceptions of being empowered vary across time, culture and domains of a person's life: – both men and women -- feel empowered if they are able to engage in decisions on budget allocations.

In essence empowerment speaks to self determined change. It implies bringing together the supply and demand sides of development – changing the environment within which poor people live and helping them build and capitalize on their own attributes. Empowerment is a cross-cutting issue. From education and health care to governance and economic policy, activities which seek to empower poor people are expected to increase development opportunities, enhance development outcomes and improve people's quality of life. A management practice of sharing information, rewards, and power with employees so that they can take initiative and make decisions to solve problems and improve service and performance.

Empowerment is based on the idea that giving employees skills, resources, authority, opportunity, motivation, as well holding them responsible and accountable for outcomes of their actions, will contribute to their competence and satisfaction. (*Online: <http://www.businessdictionary.com>*).

What does empowerment mean and what does empowerment imply in social, economical and political terms? An empowered woman would be one who is

self-confident, who critically analyses her environment and who exercises control over decisions that affect her life (*Hadi, 1997*).

Understanding Empowerment

Empowerment is a construct shared by many disciplines and arenas: community development, psychology, education, economics, and studies of social movements and organizations, among others. How empowerment is understood varies among these perspectives. In recent empowerment literature, the meaning of the term empowerment is often assumed rather than explained or defined. Rapport (1984) has noted that it is easy to define empowerment by its absence but difficult to define in action as it takes on different forms in different people and contexts. Even defining the concept is subject to debate. Zimmerman (1984) has stated that asserting a single definition of empowerment may make attempts to achieve it formulaic or prescription-like, contradicting the very concept of empowerment.

A common understanding of empowerment is necessary, however, to allow us to know empowerment when we see it in people with whom we are working, and for program evaluation. According to Bailey (1992), how we precisely define empowerment within our projects and programs will depend upon the specific people and context involved.

As a general definition, however, we suggest that empowerment is a multi-dimensional social process that helps people gain control over their own lives. It is a process that fosters power (that is, the capacity to implement) in people, for use in their own lives, their communities, and in their society, by acting on issues that they define as important.

We suggest that three components of our definition are basic to any understanding of empowerment. Empowerment is multi-dimensional, social, and a process. It is multi-dimensional in that it occurs within sociological, psychological, economic, and other dimensions. Empowerment also occurs at various levels, such as individual, group, and community. Empowerment, by definition, is a social process, since it occurs in relationship to others. Empowerment is a process that is similar to a path or journey, one that develops as we work through it. Other aspects of empowerment may vary according to the specific context and people involved, but these remain constant. In addition, one important implication of this definition of empowerment is that the individual and community are fundamentally connected.

Three important point of empowerment-

Personal Empowerment:

Personal empowerment is one of the goals of human development. A person When can take decision of his own life without depending on others is called personal empowerment.

Rational Empowerment:

Empowerment is the increasing of nature and the capacity of taking decision of rational relations.

Collective Empowerment:

When a person can involve in a social organization and gives his opinion in politically, then it is called empowerment (*Kuddus and Shakil, 2003, 57*).

However, we notice that empowerment has more different aspects-

Economic empowerment:

If a person could involve him in self-employment without depends on others in economically, then we would have recognize that it is economic empowerment. It is shown that economically empowered persons never work by selling his industry in high price and interest.

Social Empowerment:

Social organization is very important for a person's life. If he involve him in those organizations then there create an access power. Which gives the person different opportunities. It is the process of social empowerment.

Political Empowerment:

At present politics is the strongest source of empowerment. A person when gives his opinion politically, gets his political rights, participates in election, then it is called political empowerment.

Cultural Empowerment:

When a person can develop his mind and intelligent by adopting of his own culture, it is called cultural empowerment. If we see in the history, we will see that in Pakistani period we have no cultural empowerment.

3.4 Indicators of Empowerment

Qualitative Indicators of Empowerment:

1. Increase in self-esteem, individual and collective confidence.
2. Increase in articulation, knowledge and awareness on issue affecting the community at large, and women in particular such as women's health,

- nutrition, reproductive rights, legal rights, literacy etc., depending on the program.
3. Increase or decrease in work loads of women as a result of the new program.
 4. Changes in the roles and responsibilities in the family and in the community.
 5. Visible increase or decrease in levels of domestic violence and other forms of violence perpetrated on the girl child.
 6. Responses to, and changes in, social and other customs that are anti-women e.g. child marriage, dowry, discrimination against widows etc.
 7. Visible changes in women's participation levels e.g. are more women attending public meetings, training programs; are women demanding participation in other events related to their lives.
 8. Increased access to and ability to gather information and knowledge not only about the project, but also about what affects their lives.
 9. Positive changes in social attitudes amongst the community members towards discrimination against women and girl child.
 10. Awareness and recognition of women's economic contribution within and outside the household.
 11. Women's decision making over the kind of work she is doing; is her income and expenditure in her control or is she subservient to male member's in the family.

Quantitative Indicators of thee Empowerment:

1. Demographic Trends:
 - Maternal mortality rates
 - Fertility rates
 - Sex ratio
 - Life expectancy at birth
 - Average age marriage
2. Number of women participating in different development programmes.
3. Greater access and control over community resources/government schemes/services e.g. crèches, credit savings groups cooperatives, NFEcenters, schools, wells etc.
4. Visible changes in physical health status level.
5. Changes in male/female literature levels-primary, secondary and adult literacy including enrollment and retention rates.
6. Participation levels of women in political processes at the local level
(*Kuddus and Shakil, 2003, 57*).

3.5 Measurement of Empowerment

There are thousands of examples of empowerment strategies that have been initiated by poor people themselves and by governments, civil society, and the private sector. Although there is no single institutional model for empowerment, experience shows that certain elements are almost always present when empowerment efforts are successful. The four key elements of empowerment that must underlie institutional reform are:

- Access to information
- Inclusion and participation
- Accountability
- Local organizational capacity

While these four elements are discussed separately, they are closely intertwined and act in synergy. Thus although access to timely information about programs, or about government performance or corruption, is a necessary precondition for action, poor people or citizens more broadly may not take action because there are no institutional mechanisms that demand accountable performance or because the costs of individual action may be too high. Similarly, experience shows that poor people do not participate in activities when they know their participation will make no difference to products being offered or decisions made because there are no mechanisms for holding providers accountable. Even where there are strong local organizations, they may still be disconnected from local governments and the private sector, and lack access to information.

Application of Empowerment Areas of Practice

Empowering approaches can be applied across a broad range of the Bank's work. To provide some practical illustrations from Bank operations and non-Bank activities, we focus on applications in five areas:

- Provision of basic services
- Improved local governance
- Improved national governance
- Pro-poor market development
- Access to justice and legal aid

In the past, the strategies of the World Bank and its clients for improved development and poverty reduction have focused on formal systems, with little connection to citizens and those working at the community level. An empowering approach creates the link between the supply and demand sides of development. A demand side approach to improving governance focuses on educating, informing and enabling citizens and poor people's organizations so that they can interact effectively with their governments. A supply side focuses on the macro level institutions and legal framework which determine how poor people can access development opportunity. An empowerment approach ensures that the two act in synergy. This is relevant for investment projects and budget support loans across the five areas of application (Online:<http://go.worldbank.org>).

One empowerment *Strategy* is to assist marginalized people to create their own nonprofit organization, using the rationale that only the marginalized people, themselves, can know what their own people need most, and that control of the organization by outsiders can actually help to further entrench marginalization. Charitable organizations lead from outside of the community; for example, can disempower the community by entrenching a dependence on charity or welfare. A nonprofit organization can target strategies that cause structural changes, reducing the need for ongoing dependence. Red Cross, for example, can focus on improving the health of indigenous people, but does not have authority in its charter to install water-delivery and purification systems, even though the lack of such a system profoundly, directly and negatively impacts health. A nonprofit composed of the indigenous people, however, could ensure their own organization does have such authority and could set their own agendas, make their own plans, seek the needed resources, do as much of the work as they can,

and take responsibility - and credit - for the success of their projects (or the consequences, should they fail).

3.6 Process

The process which enables individuals or groups to fully access personal/collective power, authority and influence, and to employ that strength when engaging with other people or institutions or society. In other words, "Empowerment is not giving people power; people already have plenty of power, in the wealth of their knowledge and motivation, to do their jobs magnificently. We define empowerment as letting this power out." It encourages people to gain the skills and knowledge that will allow them to overcome obstacles in life or work environment and ultimately, help them develop within themselves or in the society.

To empower a female "...sounds as though we are dismissing or ignoring males, but the truth is, both genders desperately need to be equally empowered." Empowerment occurs through improvement of conditions, standards, events, and a global perspective of life (*Online:www:http://en.wikipedia.org.wiki.empowerment*).

3.7 Economic Empowerment

Women's economic empowerment is a prerequisite for sustainable development and pro-poor growth. Achieving women's economic empowerment requires sound public policies, a holistic approach and long-term commitment and gender-specific perspectives must be integrated at the design stage of policy and programming. Women must have more equitable access to assets and services; infrastructure programmes should be designed to benefit the poor, both men and women, and employment opportunities must be

improved while increasing recognition of women's vast unpaid work. Innovative approaches and partnerships include increased dialogue among development actors, improved co-ordination amongst donors and support for women organizing at the national and global level.

Economic empowerment is the capacity of women and men to participate in, contribute to and benefit from growth processes in ways which recognize the value of their contributions, respect their dignity and make it possible to negotiate a fairer distribution of the benefits of growth (Eyben *et al.*, 2008). Economic empowerment increases women's access to economic resources and opportunities including jobs, financial services, property and other productive assets, skills development and market information.

Women's economic participation and empowerment are fundamental to strengthening women's rights and enabling women to have control over their lives and exert influence in society (Swedish Ministry for Foreign Affairs, 2010). It is about creating just and equitable societies. Women often face discrimination and persistent gender inequalities, with some women experiencing multiple discrimination and exclusion because of factors such as ethnicity or caste.

3.8 Taking a Holistic Approach to Women's Economic Empowerment

Social and political factors have a significant influence on women's ability to participate in the economy. These include: access to family planning and other healthcare services; social protection coverage; girls' completion of a quality post-primary education; improving literacy rates of adult women; and, increasing women's influence in governance structures and political decision-

making. Many of these dimensions are mutually dependent and reinforcing. Cultural barriers, including discriminatory practices and attitudes, also need to be actively identified and tackled.

- **Culture and tradition:** In all countries, expectations about attributes and behaviors appropriate to women or men are shaped by culture, tradition and history. The general pattern is that women have less personal autonomy, fewer resources at their disposal, and limited influence over the decision-making processes that shape their societies and their own lives. Donor strategies can strengthen women's ability to formulate and advocate their own visions for their societies – including interpretations and changes to cultural and gender norms.

- **Education and training:** Educating girls is one of the most powerful tools for women's empowerment. Education provides women with the knowledge, skills and self-confidence they need to seek out economic opportunities. Removing school fees and providing financial incentives for girls to attend school have proven to be effective for increasing girls' enrolment and completion rates. Key measures include building schools close to remote communities, ensuring that schools have quality teachers – both female and male – and adequate sanitary facilities, and that they are safe places for girls. Well-designed vocational training leads to better paid work, and does not concentrate women in low-wage and low-skill work or reinforce occupational segregation between women and men (Törnqvist and Schmitz, 2009).

Reproductive and sexual health: Improving women's health strengthens their economic empowerment. Access to sexual and reproductive information and

services (including information about HIV transmission) and reduced rates of early marriages, increase women's chances of finishing education and breaking out of poverty. Access to health services can be improved by reducing user costs, providing transport and strengthening the accountability of service providers. Donors can also support maternal and obstetric services and help improve the availability of skilled attendants at births (Irish Aid, 2010).

- **Sharing the care:** Balancing maternity and family responsibilities with work is a daunting challenge. Unpaid care contributes to economic growth through a labor force that is fit, productive and capable of learning and creativity but it also drains the market of its (female) work force. It has been estimated that if care work were assigned a monetary value it would constitute between 10% and 39% of GDP (OECD , 2010). The care economy and its economic value need to become much more important elements in debates within the international development community.¹¹

Improving employment for Women

Productive employment and decent work in developing countries, including in fragile contexts, are the main routes out of poverty for both women and men. Women's participation in the labor market can be increased by addressing the constraints and barriers women face accessing work, including public employment programmes, and by providing well-focused vocational training. Social protection measures can enhance the productivity and participation of poor women in the labor market by reducing their vulnerability to livelihood risks and economic shocks. Women experience barriers in almost every aspect of work, including:

- Whether they have paid work at all;
- The type of work they obtain or are excluded from;
- The availability of support services such as childcare;
- Their pay, benefits and conditions of work;
- The insecurity of their jobs or enterprises (ILO, 2009) and
- Their access to vocational training (Kabeer, 2008).

Income of the respondents was measured in terms of money (taka) generated annually. Both farm (vegetables, livestock and fisheries) and non-farm income sources were considered in measuring annual income of the respondents. Income of the respondents was categorized into five (e.g. very low income, low income, medium income, high income and very high income) in order to measure empowerment index.

Savings of the respondents was measured in terms of money (taka) saved annually. Different forms of savings, such as cash savings at home, savings as crops, savings in NGOs or rural co-operatives and savings in bank were considered in measuring savings of the respondents. Savings of the respondents was categorized into five (e.g. very low savings, low savings, medium savings, high savings and very high savings) in order to measure empowerment index.

Asset of the respondents was measured in terms of money (taka) value of the assets at the time of interview. Both productive (cattle, goat and poultry) and nonproductive (jewellery, TV, radio and furniture) assets were taken into consideration in measuring the asset of the respondents. Asset of the respondents was categorized into five (e.g. very low Asset, low Asset, medium Asset, high Asset and very high Asset) in order to measure empowerment index.

Cumulative Economic Empowerment Index (CEEI) was measured by summing up of income, savings and asset categories of the respondents. The CEEI score varied from 1 to 15, where 1 indicated very low level of empowerment and 15 indicated very high level of empowerment.

3.9 Factors behind Disempowerment

Disempowerment of women in Bangladesh can be divided into three broad categories: (i) Economic (ii) Social and Cultural and (iii) Political (Carr, Chen, Jhabvala: 1997).

Economic Factors

Limited Employment: The lack of availability of fund for investment is considered a major constraint to the expansion of output and self-employment in rural Bangladesh. Such a constraint is particularly more binding for the poor and women (Rahman: 1994). Moreover, most of the women are confined to the domestic works and childcare, which disadvantages them in wage employment sector in the rural economy.

Patrilineal Inheritance and Ownership of Land: Both Muslim and Hindu personal laws of inheritance are patriarchal and there is discrimination in shares between men and women. Lands are mostly owned by men and thus women are deprived of this right. It has been argued that 'any significant involvement in women's economic and social situation is crucially tied to their having independent land rights' (Agarwal: 1994). 'Land provides social status and political power as well as economic security. Thus women's lack of right over

land has reduced women's power in the household in rural Bangladesh' (Goswami: 1998).

Low Income: As the most rural women are involved in domestic household affairs which are not accounted for in financial terms, women are virtually involved in "non-wage" economic activities. Thus they have practically no cash income.

Social and Cultural Factors

Dependency on men: From childhood to older ages, women depend on men in various ways in Bangladesh (Goswami: 1998). As such, majority of women is economically dependent on men. Though women work hard, their activities are invisible and are not accounted for.

Illiteracy: Most of the women in Bangladesh are illiterate. According to UNDP (1996), adult literacy rate of women was 25 percent in 1993. The rate of literacy of women is much more less than that of men (48.5 percent), which eventually reduces their scope for employment and keeps them unaware of social, political, economical and legal issues of their development.

Socially Ignored: In the traditional society of Bangladesh, women are socially ignored and are given less priority with regard to health, nutrition, education, etc. When there are limited resources available to a household, men usually get the priority. For example, women get a smaller share of household expenditure on education and health care (Goswami: 1998).

Cultural Apathy: The usual age at marriage for women is low. The search for a husband typically begins for a girl at her puberty. In most cases, *dowry* (property or money brought by a bride to her husband's family) determines their marriage prospects. *Dowry* has proved to be detrimental to women's position (Mason: 1984, cited in Goswami: 1998) in households as it has been the source of most domestic violence against women in Bangladesh. On the other hand, *Purdah (veil)* prevents women to participate in social, economic and political activities. *Purdah* is better understood as the broader set of norms and regulations that promote the seclusion of women which enforce their exclusion from public spaces due to restricted mobility and give specific gender identities to labor and prescribe legitimate behavior and thus increase male dominance in household and in community.

Political Factors

There is a lack of political consciousness among the rural women and they are poorly organized and as such are not properly represented in political bodies, which reduces their decision making and bargaining power in community (Goswami: 1998).

Chapter-Four

A Glimpse of the BRAC

4.1 Introduction

4.2 Background

4.3 Mission of BRAC

4.4 Vision of BRAC

4.5 Values of BRAC

4.6 Innovations over Decades

4.7 Goals of BRAC

4.8 Objectives of BRAC

4.9 Leadership Pattern of BRAC

4.10 Activities of BRAC

4.11 BRAC Priorities

4.1 Introduction:

Currently the ninth most populous country and the most densely populated of the world's larger states, Bangladesh emerged from a bloody war for independence 40 years ago. Famously called a basket case at the time, the country has since made remarkable and unexpected advances nearly every economic indicator. Today it stands as one of the so-called next 11' countries, poised to become, after Brazil, Russia, India and China, one of the world's largest economies in the 21st century.

From the country's earliest days, BRAC has been with Bangladesh. What started out as a limited relief operation – originally Bangladesh Rehabilitation Assistance Committee and today simply BRAC – has turned into the largest development organization in the world. Of major nongovernmental organizations, it is one of the few based in the global south.

Today, BRAC is a development success story, spreading solutions born in Bangladesh to 10 other countries around the world – a global leader in creating opportunity for the world's poor. Organizing the poor using communities' own human and material resources, it catalyzes lasting change, creating an ecosystem, in which the poor have the chance to seize control of their own lives. We do this with a holistic development approach geared toward inclusion, using tools like microfinance, education, healthcare, legal services, community empowerment and more.

Our work now touches the lives of an estimated 126 million people, with staff and BRAC-trained entrepreneurs numbering in the hundreds of thousands – a global movement bringing change to 10 countries in Asia, Africa and the

Caribbean, with operations in our 11th country, Philippines, being launched in 2012 (*BRAC Annual Report-2012*).

4.2 Background of BRAC

1972

- The Organization then known as Bangladesh Rehabilitation Assistance Committee
- (BRAC) begins relief and rehabilitation operations in Sulla, Sylhet, following the end of Bangladesh's War of Liberation. (*BRAC Annual Report, 1990*)

1973

- Activities transform from relief and rehabilitation to long term community development
- BRAC is renamed Bangladesh Rural Advancement Committee

1974

- Relief work is started among famine and flood victims of Roumari, Kurigram
- BRAC begins microfinance activities

1975

- BRAC's Research and Evaluation Division is established to support its core activity
- The Jamalpur Women's Project commences

1976

- The Manikganj Integrated Project is initiated
- BRAC's Agriculture and Fisheries Programmes are established

1977

- Targeted Development Approach commences through the formation of Village Organisations
- BRAC's Community Empowerment (CEP) Programme is launched

1978

- Emphasis is placed on staff training and the first Learning Centre (BLC) is established in Savar
- The Sericulture Programme is started to generate employment for poor women in Manikganj and a handicraft marketing outlet, Aarong, is set up

1979

- The Rural Outreach Programme is initiated
- The Rural Credit and Training Programme is launched

(Chowdhury, M., & Cash, R., A Simple Solution, 1996)

1980

- The Oral Therapy Extension Programme is launched to combat diarrhea

1983

- The Poultry Vaccination Programme is initiated

1985

- BRAC's Non Formal Primary Education Programme (NFPE) is started
- The Livestock Programme is initiated
- The Rural Enterprise Project is launched
- The Income Generation for Vulnerable Group Development (IGVGD) programme is launched

1986

- The Rural Development Programme is formed by merging the Rural Credit and Training Programme and the Outreach Programme
- The Child Survival Programme commences
- The Human Rights and Legal Aid Services programme is introduced

1988

- BRAC's Monitoring department is set up

1990

- Phase II of the Rural Development Programme commences
- The Sustainable Rural Credit Programme is initiated
- A Management Development Programme is set up

1991

- The Women's Health Development Programme commences
- A Women's Advisory Committee is set up

1992

- A Centre for Development Management (CDM) is established

1993

- Phase 3 of the Rural Development Programme commences.
- Adolescent Reading Centres are opened

1994

- BRAC's Non Formal Primary Education Programme is replicated in Africa

1995

- BRAC Adult Literacy Centres are opened
- A Gender Quality Action Learning (GQAL) and a Gender Resource Centre (GRC) are set up
- The Continuing Education (CE) programme is started.
- BRAC Health Centres (Shushasthyas) are established

1996

- Phase IV of the Rural Development Programme commences
- The Micro Enterprise Lending and Assistance (MELA) programme is launched

1997

- Development programme started in urban areas

- BRAC's Gender Policy is launched.

1998

- BRAC Legal Aid Clinics are established
- The BRAC Dairy and Food Project is commissioned
- BRAC's Chittagong Hill Tracts Development programme is started

1999

- The BRAC Information Technology Institute is launched
- The Adolescent Peer Organised Network (APON) courses are created

2000

- BRAC's Limb and BRACe Fitting Centre is established

2001

- BRAC University is established
- BRAC Bank Ltd. is launched
- The Post Primary Basic Education (PBEn) programme is set up
- The Adolescent Development Programme (ADP) is initiated

2002

- The Challenging the Frontiers of Poverty Reduction: Targeting the Ultra Poor (CFPR-TUP) programme is launched
- BRAC commences development work in Afghanistan

- BRAC Advocacy and Human Rights Unit is set up

2003

- BRAC Tea Estates is established
- The Continuing Education and Post Primary Basic Education programmes are integrated into a single programme called the Post Primary Basic and Continuing Education (PACE) programme
- The Employment and Livelihood for Adolescents (ELA) programme is launched
- BRAC's TB programme coverage is expanded nationally

2004

- An Office of the Ombudsperson is established
- A microfinance programme for commercial sex workers is initiated
- BRAC University establishes the James P. Grant School of Public Health and the Institute of Educational Development

2005

- The Centre for Governance Studies is established by BRAC University
- BRAC commences programmes in Sri Lanka following the Asian Tsunami
- Maternal, Neonatal and Child Health (MNCH) programme launched in Nilphamari

2006

- Development programmes in Tanzania and Uganda commence

- BRAC establishes BRAC UK and BRAC USA as resource mobilization organizations
- Phase I of the Targeting the Ultra Poor (TUP) programme is completed
- Replication of TUP programme in Haiti and India is started
- The Water, Sanitation and Hygiene (WASH) programme is launched
- A pilot project to distribute reading glasses is started
- The Leadership for Advancing Development (LeAD) Programme is launched

2007

- BRAC registers in Pakistan as an NGO and begins programmes.
- BRAC started providing technical assistance to an NGO in Indonesia for post-Tsunami rehabilitation and microfinance.

2008

- BRAC Education Programme initiates pilot programme for capacity building of Government and registered non-government primary schools in 20 sub-districts
- BRAC registers in Sierra Leone and Liberia
- BRAC Africa Loan Fund is created to provide local currency debt financing to BRAC's microfinance programmes in Tanzania, Uganda and Southern Sudan

2009

- BRAC continue supporting the long-term rehabilitation of the cyclone Aila victims.

- A foundation called Stitching BRAC International formed at The Hague, the Netherlands.
- BRAC launched a groundbreaking credit scheme for sharecroppers.
- BRAC developed Alive and Thrive programme to increase exclusive breastfeeding.

2010

- BRAC Chairperson knighted at Buckingham Palace in London
- BRAC sets up community radio station in Bangladesh
- Exploring further opportunities to contribute to rehabilitation and development work in Haiti
- Completed a rebranding process
- Established an in house legal counsel
- BRAC launches new website

2011

- Sir Fazle Hasan Abed receives WISE Prize for outstanding achievement in the education sector
- Launched boat-schools to provide the children living in remote and/or waterlogged areas
- Designed Model Disaster Resilient Habitat (DRH) in the southern part of Bangladesh
- Launched iCRESS, a technological intervention for better delivery of human rights services

2012

- Expanded to Philippines with education programme
- Launched a driving school under Road Safety Programme
- Signed strategic partnership with AusAid and DFID

4.3 Mission of BRAC

Our mission is to empower people and communities in situations of poverty, illiteracy, disease and social injustice. Our interventions aim to achieve large scale, positive changes through economic and social programmes that enable men and women to realize their potential.

4.4 Vision of BRAC

A world free from all forms of exploitation and discrimination where everyone has the opportunity to realize their potential.

4.5 Values of BRAC

* **Innovation**- BRAC has been an innovator in the creation of opportunities for the poor to lift themselves out of poverty. We value creativity in programme design and strive to display global leadership in groundbreaking development initiatives.

* **Integrity**- We value transparency and accountability in all our professional work, with clear policies and procedures, while displaying the utmost level of honesty in our financial dealings. We hold these to be the most essential elements of our work ethic.

* **Inclusiveness**- We are committed to engaging, supporting and recognising the value of all members of society, regardless of race, religion, gender, nationality, ethnicity, age, physical or mental ability, socioeconomic status and geography.

* **Effectiveness**- We value efficiency and excellence in all our work, constantly challenging ourselves to perform better, to meet and exceed programme targets, and to improve and deepen the impact of our interventions.

4.6 Innovations over the Decades

1970s

Functional education - Life skills development education for adults that helps to build solidarity, create a savings mentality and prepare people for new income generation

Village Organisations (VO)s - The most effective medium for catalyzing change in disadvantaged communities

Para-professionals - Pioneering models for vaccinators, community health workers and ‘barefoot lawyers’ that provide incentive based jobs for those ready to serve their own communities

1980s

Homemade Oral Dehydration Solution Campaign - A groundbreaking campaign in which 13 million households in Bangladesh learned how to make oral saline at home – a lesson that continues to save millions of lives from diarrhea

Incentive Salary System – A result oriented incentive package that measures effectiveness of and compensates our community workers and volunteers accordingly

Education for dropouts and non entrants - Our own primary schools that help disadvantaged children make successful transitions to formal schools

Enterprises for value chain support - An integrated network of our development programmes, enterprises and investments that result in a unique synergy that supports our holistic approach for alleviating poverty

Directly observed treatment (DOT) for TB control - An effective treatment method for tuberculosis, a result of our incentive based salary system for community health workers, ensuring patients' daily intake of medicine for six months or more

Credit ++ approach - An integrated set of services for the landless poor, marginal farmers and small entrepreneurs working together to strengthen the supply chain of the enterprises in which our microfinance borrowers invest

1990s

Empowerment and Livelihood for Adolescents – A range of initiatives to empower adolescents, including skills training, social development and micro-loans for their future business

Adolescent Clubs – Safe spaces where peer-driven intervention for adolescents enhance their personal growth and social skills

Pre primary schools - Our own pre primary schools where we prepare underprivileged children to enter mainstream primary schools

Hybrid maize - A pioneer venture to commercialize corn harvesting, which plays a key role in making farmers shift from traditional single cropping to multiple cropping to maximize land usage during idle seasons

Popular theatre - A traditional platform became an effective communication medium to advocate for social changes in rural communities, particularly to the illiterate

Artificial inseminators - We transformed over 2,000 rural poor into entrepreneurs with an innovative livelihood opportunity: providing fee based 'door to door' artificial insemination and education services for livestock farmers

2000s

Sharecroppers' scheme – A phenomenal initiative to offer soft loans for tenant farmers (sharecroppers) with a specially tailored recovery plan

Challenging the frontiers of poverty reduction – A unique model focusing on extremely deprived women to improve their economic and social situations, allowing ultra poor households to graduate from extreme poverty and enter mainstream development programmes

Birthing huts – Safe and culturally accepted childbirth places with appropriate services for mothers in urban slums

M-health services - A mobile based platform that community health workers use to collect data and provide a range of real time automated services such as storing patient records, categorizing and assessing medical risks, prioritizing medical responses and monitoring referrals

Unique management Model - A unique management model that focuses on internal control without suffocating creativity, runs our large scale interventions cost effectively, and enables us to constantly learn from the communities we serve across the world (*ni*)

4.7 Goals of BRAC:

To work for the overall human and socio-economic development of the disadvantaged through implementing people based development programs at grass roots levels. BRAC brings up two major goals, viz.

- a. Poverty alleviation
- b. Empowerment of rural poor.

4.8 Objectives of BRAC

- 1) To help raise consciousness among the target beneficiaries about the prevailing social system and their positions in the society
- 2) To increase the literacy rate through providing literacy and functional education to the illiterate target people.
- 3) To promote planned families and reducing maternal and child mortality rate.
- 4) To make people aware on sanitation and ensuring safe drinking water and hygienic latrines.
- 5) To provide credit support to help the poor in increasing their income through generating safe-employment opportunity.
- 6) To develop a capable human resources through human and skill development training
- 7) To promote a clean and sustainable disaster .To generate own income of the organization.

8) To mobilize and organize the disadvantages people around groups for the improvement of their living standard

(BRACweb.net)

4.9 Leadership Pattern of BRAC

Sir Fazle was born in 1936 in Bangladesh. He was educated both at Dhaka and Glasgow Universities. He was a professional accountant in his thirties, working as a senior corporate executive at Shell Oil, when the 1971 Liberation War had a profound effect on him, dramatically changing the direction of his life. He left his job, moved to London and devoted himself to Bangladesh's War of Independence. There, he helped initiate a campaign called "Help Bangladesh" to organize funds in raising awareness about the war.

When the war was over, he returned to the newly independent Bangladesh, finding the economy in ruins. Millions of refugees, who had sought shelter in India during the war, started returning to the country and their relief and rehabilitation called for urgent efforts. It was then that he established BRAC to rehabilitate the returning refugees in a remote area in north-eastern Bangladesh. He directed his policy towards helping the poor develop their capacity to better manage their lives. Thus, BRAC's primary objectives emerged as alleviation of poverty and empowerment of the poor. Under his leadership, in the span of only four decades, BRAC grew to become the largest development organisation in the world in terms of the scale and diversity of its interventions.

Sir Fazle has received numerous national and international awards for his achievements in leading BRAC, including the WISE Prize (2011), Conrad

Hilton Foundation Humanitarian Award (2009), the David Rockefeller Bridging Leadership Award (2008), the Inaugural Clinton Global Citizen Award (2007), the Henry R. Kravis Prize in Leadership (2007), the Palli Karma Sahayak Foundation (PKSF) Award for Lifetime Achievement in Social Development and Poverty Alleviation (2007), Gates Award for Global Health (2004), UNDP Mahbub ul Haq Award for Outstanding Contribution in Human Development (2004), Schwab Foundation Social Entrepreneurship Award (2002), Olof Palme Award (2001), UNICEF's Maurice Pate Award (1992) and the Ramon Magsaysay Award for Community Leadership (1980).

He is also recognized by Ashoka as one of the “global greats” and is a founding member of its prestigious Global Academy for Social Entrepreneurship. In 2010, he was appointed by UN Secretary General Ban Ki-moon to the Eminent Persons Group for the Least Developed Countries. Sir Fazle has received several honorary degrees including Doctor of Humane Letters from Yale University in 2007, Doctor of Laws from Columbia University in 2008, Doctor of Letters from the University of Oxford and Honorary Doctorate in Humane Letters, Rikkyo University, Japan in 2009, the Doctorate of Laws from the University of Bath in 2010, and Doctor of Laws Honoris Causa, The University of Manchester, UK in 2012. In February 2010, he was appointed Knight Commander of the Most Distinguished Order of St. Michael and St. George (KCMG) by the British crown in recognition of his services to reducing poverty in Bangladesh and internationally (*Online:www.brac.net*).

4.10 Activities of BRAC

BRAC believes that poverty is a system and its underlying causes are manifold and interlinked. Some of these linkages are obvious, for example, a day's wage

forgone because of illness or resources lost to a natural disaster. Others play a more indirect role in perpetuating poverty, such as lack of awareness about laws and rights can lead not only to outright exploitation, but also encourage a lack of accountability on the part of the state to cater to its most vulnerable citizens.

In order for the poor to come out of poverty, they must have the tools to fight it across all fronts. We have, therefore, developed support services in the areas of human rights and social empowerment, education and health, economic empowerment and enterprise development, livelihood training, environmental sustainability and disaster preparedness.

We operate social enterprises that are strategically connected to our development programmes, and form crucial value chain linkages which increase the productivity of our members' assets and labour, and reduce risks of their enterprises. These enterprises, ranging from agriculture to handicrafts, also help to make us increasingly self-reliant.

Gender equality, respect for the environment and inclusivity are themes crosscutting all of our activities.

To ensure that we are always learning and that our work is always relevant, we have put in place training, research and monitoring systems across all our activities and financial checks and balances in the form of audits. As a knowledge centre, we have opened our doors to the wider public in an effort to develop national capacity in Bangladesh through BRAC University. But what we really do is best portrayed in the true life stories of those who make the real changes.

BRAC's Economic Development programme includes micro credit. It provides collateral-free credit using a solidarity lending methodology, as well as obligatory savings schemes through its Village Organisations. Reaching nearly 4 million borrowers, Village Organizations provide loans to poverty groups. BRAC has reached out to those who, due to extreme poverty, cannot access microfinance. BRAC defines such people suffering from extreme poverty as the 'ultra poor', and has designed a programme customized for this group that combines subsidy with enterprise development training, healthcare, social development and asset transfer, eventually pulling the ultra poor into its mainstream microfinance programme.

BRAC also participates in micro-lending. BRAC is considered the largest micro lender in Bangladesh, the renowned Grameen Bank being a close second (Barber). BRACs lending typically gives loans to the poor to start raising chickens for eggs and meat. Not only does BRAC lend money to a loanee, BRAC teaches the loanee how to care for and raise the chickens. Once again, the uniqueness of BRAC is its hand in self-empowerment, even in lending programs. BRAC's microcredit program has given over \$1.5 billion dollars in loans over the past thirty years (Barber). 90 percent of BRACs micro loans have gone to women (Barber), which is astounding given the very traditional and passive roles women typically have in Bangladeshi culture. Repayment of the loan is over 98 percent. This is a testament to the success of BRACs micro lending program.

1. Economic development

Jaminder-Ginni dolls are made by village artisans. Handicrafts like these are sold by Aarong, BRAC's handicrafts store.

In addition to microfinance, BRAC provides enterprise training and support to its member borrowers in poultry and livestock, fisheries, social forestry, agriculture and sericulture. It provides inputs essential for some enterprises through its 'Programme Support Enterprises' that include Poultry farm and disease diagnostic laboratory, Bull Station, Feed Mill, Broiler Production and Marketing, Seed Production, Processing, Marketing and Soil Testing, BRAC Nursery, and Fish and Prawn Hatchery. BRAC's Vegetable Export programme started in 1998 is a venture that is aimed at bridging the gap between local producers and international markets (*Ara and Hamid, 2010*). BRAC also focuses on the problem of youth employment, providing assistance for young men and especially women to join the workforce, for example, with programs like the Adolescent Development Program (*BRAC at a glance.2006*). BRAC also has a number of commercial programmes that contribute to the sustainability of BRAC's development programmes since returns from the commercial programmes are channeled back into BRAC's development activities. These programmes include Aarong, a retail handicraft chain, BRAC Dairy and Food Project, and BRAC Salt.

BRAC Agriculture and Food Security Programme

Operating in eight countries, BRAC's agriculture programmes work with governments to ensure food security. We build systems of production distribution and marketing of quality seeds at fair prices, conduct research to develop better varieties and practices for the agricultural sector, offer credit support to poor farmers, and promote the use of efficient farming techniques and proven technologies. Using environmentally sustainable practices, we are helping these countries become self sufficient in food production. Agricultural

programmes are currently operating in Bangladesh, Uganda, Tanzania, Sierra Leone, Liberia, South Sudan and Haiti.

BRAC Microfinance Programme

Innovative, client focused and sustainable, the BRAC microfinance programme is a critical component of our holistic approach to support livelihoods. Over the course of the last four decades, we have grown to become one of the world's largest providers of financial services to the poor, providing tools which millions can use for the betterment of their lives.

BRAC Safe Migration Programme

BRAC's Safe Migration Facilitation Programme works to ensure the rights of migrants by creating easy access to services that help them avoid exploitation. Bangladeshi potential migrants often fall victim to fraudulent migration opportunities. The reasons behind that are usually limited access to information, inadequate services from agencies at all levels and lack of proactive policymaking such as social and economic reintegration plans for returnee migrants.

Goals and Objectives

The goal is to ensure safe migration of Bangladeshi migrant workers to restore their rights and dignity. Some specific objectives are:

- Improving the safe migration process at migrant-prone and promoting communities
- Steering a migrant reintegration programme for countrywide replication in future

- Pursuing comprehensive pre-departure, on migration and return services for migrants and their families
- Strengthening the National Alliance for Migrants' Rights, Bangladesh (NAMR, B)
- Identifying best practices from existing interventions at home and abroad

BRAC Enterprises

The unique model under which BRAC enterprises operate has evolved as completely home-grown and in isolation from the international dialogue regarding social enterprises. The “BRAC model” comprises of a collaborative network of Enterprises, Development Programmes and Investments – all of which together serve the comprehensive vision and objective of BRAC, i.e. to empower the poor, alleviate social/environmental imbalance and enhance financial sustainability. The BRAC Development Programmes are dedicated toward fulfilling BRAC’s social and philanthropic missions and are run as fully-funded, non-surplus ventures. While the BRAC Enterprises are mostly incepted as a support mechanism that allows the development programmes to be sustainable, the surplus-generating model of the BRAC Enterprises allow for 50% of the surplus from the enterprises to support BRAC’s expenditures, including Development Programmes that are often run at very high costs, and the remaining 50% to be re-invested in the enterprises themselves, and as a result reduce the need for external funding. The BRAC Investments unit comprises of financially profitable investments and financial service businesses that are geared toward generating financial returns while adhering to underlying socially causes such as low-income housing, microfinance, small enterprise

loans, information technology, clean development mechanism (CDM) etc. Dividends from BRAC Investments support the financial sustenance of both BRAC Enterprises and Development Programmes by acting as a hedge or safety net against future liquidity crisis. The synergetic effect of this integrated model has contributed significantly in reducing BRAC's dependency on donors and external funding. Currently 27% of BRAC's overall financial needs are fulfilled by various donation/external sources while the remaining 73% is financed internally by BRAC from the surplus of its enterprises and the dividend from its investments. By continuing on this model, BRAC's goal is to become 100% self-financed in future.

Socially Responsible Investments

The stakeholders of BRAC consist mainly of millions of deprived and disenfranchised poor of Bangladesh. BRAC investments act as 'hedges' to BRAC to protect these stakeholders from any future 'liquidity crunch' in the financial industry. These BRAC investments focus on companies that are aligned with BRAC's mission of alleviating poverty. BRAC investments are independently run organizations that are fully or partly owned by BRAC. BRAC has invested in the following concerns:

2. Social development

In 1996, BRAC started a programme in collaboration with the Ain O Shalish Kendra (ASK) and Bangladesh National Women Leader's Association (BNWLA) to empower women to protect themselves from social discrimination and exploitation of which dowry, rape, acid throwing, polygamy, domestic violence and oral divorce are common in rural Bangladeshi communities and to

encourage and assist them to take action when their rights are infringed. The programme has two components: the Social Development component and the Human Rights and Legal Services component (*BRAC Annual Report, 2009*).

The Social Development component focuses on building human and socio-political assets of the poor – especially women – through institution building, awareness raising, training and collective social mobilization. The Human Rights and Legal Services component seeks to empower the poor by increasing their awareness of their rights (legal, human and social) and entitlements through participation in activities like the Popular Theatre and through Human Rights and Legal Education (HRLE) classes arranged by BRAC for its Village Organisation members. BRAC also offers external services such as access to lawyers or the police either through legal aid clinics, by helping women report cases at the local police station or when seeking medical care in the case of acid victims. At the end of June 2006, 124,748 HRLE classes were held and 1,332 acid victim cases and 1,735 rape victim cases were reported. (*BRAC Annual Report, 2006*)

BRAC Community Empowerment Programme

BRAC believes in the need to build and strengthen community institutions, and ensure stronger accountability of the local government towards the poor, especially women, towards their socio-political empowerment. This involves building the capacities of poor rural women to raise their voice and taking collective action, strengthening the local government for pro-poor governance, creating awareness and access to information, and preventing violence, particularly violence against women.

3. BRAC Education Programme

With education programmes in six countries, BRAC has built the largest secular, private education system in the world, with over 700,000 students worldwide enrolled in BRAC primary schools. These schools are designed to give a second chance at learning to the disadvantaged students left behind out from the formal education systems. Complementing mainstream school systems with innovative teaching methods and materials, BRAC's education programmes open primary schools in communities unreached by formal education systems, bringing learning to millions of children, particularly those affected by extreme poverty, violence, displacement or discrimination. At the pre-primary level, we also target underprivileged children to prepare them for mainstream primary school entry. At the secondary level, we provide need-based trainings, student mentoring initiatives, and e-learning materials to improve the mainstream secondary education system. We are giving increasing attention to adolescent and youth as a special group and offering life skills, livelihood and skills development training, as well as saving and financial services such as savings accounts. Our multipurpose community learning centers promote reading even to those who cannot move from their houses through mobile libraries. In our 26 years of history we have provided basic education to around 10 million students in Bangladesh, with graduates from our non formal primary schools numbering nearly five million. Till date, BRAC has successfully opened 410 schools in Philippines; of which, 292 are pre-primary schools and 118 are primary schools.

BRAC's Non-Formal Primary Education programme provides five-year primary education course in four years to poor, rural, disadvantaged children and drop-outs that cannot access formal schooling. These one-room schools are

for children between eight and fourteen years of age. Each school typically consists of 33 students and one teacher. Core subjects include Mathematics, Social Studies and English. The schools also offer extracurricular activities. As of June 2008, 37,500 Primary Schools and 24,750 Pre-Primary schools have been established by BRAC enrolling nearly 3 million children, 65% of whom are girls. The schools have a drop-out rate of less than 5% (*BRAC annual report, 2005*).

BRAC has set up centers for adolescents called Kishori Kendra that provide reading material and serve as a gathering place for adolescents where they are educated about issues sensitive to the Bangladeshi society like reproductive health, early marriage, women's legal rights etc. BRAC has also set up community libraries 185 out of 964 of which are equipped with computers.

4. BRAC Health

In a collective effort to make public health a frontline agenda, United Nations (UN) has incorporated multiple health components in its Millennium Development Goals (MDGs), emphasising on improving maternal health, reducing neonatal mortality, and combating HIV and other communicable diseases following the UN Millennium Summit, 2000. Aligned with this global concern, BRAC has initiated and is implementing several programmes under the umbrella of its health programme in different countries, to address health issues and to achieve the MDGs by 2015.

BRAC Health has reached the under-privileged and deprived community through its frontline community health workers (CHWs); adopting a door to door service delivery approach. BRAC's international operations replicated the

models used in Bangladesh to provide healthcare services to the community people.

Public health

BRAC started providing public healthcare in 1972 with an initial focus on curative care through paramedics and a self-financing health insurance scheme. The programme went on to offer integrated health care services, its key achievements including the reduction of child mortality rates through campaign for oral rehydration in the 80s and taking immunization from 2% to 70% in Bangladesh. BRAC currently provides a range of services that reach an estimated 31 million rural poor and include services for mothers in reproductive health care and infants. In Bangladesh, 78% of births occur in the home. BRAC has implemented a program in which midwives are trained to work in the homes of women to ensure that births are as risk-free as possible. As of December 2007, 70,000 community health volunteers and 18,000 health workers have been trained and mobilized by BRAC to deliver door-to-door health care services to the rural poor. It has established 37 static health centres and a Limb and Brace Fitting Centre that provides low cost devices and services for the physically disabled.

5. BRAC Human Rights and Legal Aid Services Programme

BRAC's Human Rights and Legal Aid Services (HRLS) programme is dedicated to protecting and promoting human rights of the poor and marginalized through legal empowerment. HRLS operates 517 Legal Aid Clinics in 61 of 64 districts across Bangladesh and is the largest NGO-led legal

aid programme in the world. We are in our 27th year of operations. Our work is premised on a rights based approach to human development.

BRAC Gender Justice & Diversity Unit

BRAC has worked for decades to integrate gender justice into its programmes and eliminate gender injustice in society. The gender justice and diversity programme works simultaneously within the organisation and with the community. BRAC strives for equality, diversity and inclusiveness within BRAC; improves gender relations and empowers women at the household level across many of its programmes; and works to ensure that girls and boys are equitably nurtured to their full potential from pre primary through secondary school. We also promote gender equality and tackle violence against women at a national level by influencing government policies and agendas, organizing public forums and events, and leveraging national and international alliances for gender justice.

Advocacy for Social Change

We seek to inspire the policy makers, resource holders, access providers as well as individuals, communities and organizations to bring about changes in the lives of the poor and marginalized. We stride to initiate changes through Participation, Interaction and Mobilization (PIM). The emphasis is on social communication, media mobilization and policy advocacy to change social behavior and raise voice in favor of the marginalized; convince policy makers to review, reform, enact and implement policies to improve the overall human rights scenario of Bangladesh.

We are currently working on three different issues, which are Ultra poverty, safe Migration and Health in 49 districts around the country. We are going to expand our area of work with new initiatives - Safe Road, Save Life and Sexual and Reproductive Health Rights Programme (SRHR) from 2012.

Goal of the Advocacy programme

To increase access of the poor, marginalized and affected in order to accelerate positive changes in their lives.

Objectives of the Advocacy programme

1. Encourage policy makers, service providers, resource holders, civil society and community to take initiatives in favor of the poor, marginalized and the affected
2. Identify and disseminate best practices and learning among the people who mould public opinion
3. Strengthen network, collaboration and partnership with national and international organizations

BRAC Disaster, Environment and Climate Change Programme

A relatively new endeavour, BRAC's Disaster, Environment and Climate Change programme is setting the motion for a new era, where it is working side-by-side with the government, other organizations and the community to tackle, build resilience and mount their own responses against climate change and the extremities of natural disasters coming in Bangladesh's way.

The programme's fundamental goals are to enhance BRAC's institutional capacity to respond to natural disasters, build competence at the community level on disaster preparedness and increase coping ability during natural disasters by conducting predictive research, information transfer and education

in relation to environment, climate change and natural disasters. (*Annual Report, 2007*)

4.11 BRACs Priorities

Focus on women - BRAC places special emphasis on the social and financial empowerment of women. The vast majority of its micro loans go to women, while a gender justice programme addresses discrimination and exploitation.

Grassroots Empowerment - BRAC's legal rights, community empowerment and advocacy programmes organise the poor at the grassroots level, with 'barefoot lawyers' delivering legal services to the doorsteps of the poor.

Health and Education - BRAC provides healthcare and education to millions. Our 97,000 community health workers offer doorstep deliveries of vital medicines and health services to their neighbours. BRAC also runs the world's largest private, secular education system, with 38,000 schools worldwide.

Empowering farmers – Operating in eight countries, BRAC's agriculture programmes work with governments to ensure food security by producing, distributing and marketing quality seeds at fair prices, conducting research to develop better varieties, offering credit support to poor farmers and using environmentally sustainable practices.

Inclusive Financial Services - BRAC attempts alleviating poverty by providing CEP and TUP services, disbursing over a billion dollars in micro loans annually, augmenting microfinance with additional services like livelihood and financial literacy training. Farmers get access to seasonal loans, high quality

seeds and technical assistance. Millions now have the freedom to take control of their lives.

Self-Sustaining Solutions - BRAC's enterprises and investments generate a financial surplus that is reinvested in various development programmes subjected to poverty alleviation (*online: www.brac.net*).

Chapter-Five

Theoretical Application of the Study

Four Explanations of Women's Development or Empowerment

While there are many explanations for the status of women in society, our analyses focus on four dominant themes in the literature: (1) the classical modernization perspective that focuses on economic development, (2) the more recent human development view focusing on emancipative cultural changes that give rise to gender-egalitarian attitudes and self-expression values, (3) the historical legacies perspective which emphasizes the influence of cultural and political traditions, and (4) the institutional design perspective that is important from a political engineering perspective.

(1) Economic Modernity: The Classical Development Perspective. Focusing on economic development, the classical modernization perspective considers increases in democracy and human choice as a direct outcome of economic development (*Lipset 1959; Rostow 1960*). In relation to gender equality, this approach holds that economic development is central to increasing the pool of women eligible for positions of social power. These scholars establish that increased economic development associates with a more broad based distribution of educational and occupational resources. Greater access to educational and occupational resources increases women's chances of professional development, creating a larger pool of women eligible for power positions such as political office. Others note that higher levels of economic development bring more social services to societies. Through their alleviation of the costs in labor and time of everyday responsibilities associated with care giving (e.g., child-rearing, domestic work), increases in these services free up time for social pursuits in women's lives. Several studies confirm these hypotheses, demonstrating that developmental measures such as countries'

levels of non-agricultural development, per capita gross domestic product, women in the workforce and women college graduates positively influence the percentage of women in their parliaments (*Kenworthy & Malami 1999*).

(2) *Cultural Modernity: The Human Development Perspective*. A more recent theory emphasizes the conversion of economic development into a cultural process of human development that gives rise to an emancipative worldview, reflected in self-expression values that emphasize human choice and autonomy, including the choices and autonomy of women (Inglehart & Welzel 2005). This rise in emancipative orientations develops mass expectations targeted at making elites responsive and inclusive. In this way, rising emancipative values lead to increases in women's empowerment throughout society (Inglehart & Welzel 2005) and in parliament.

At its core, the human development perspective links social modernization to emancipative values through changes in existential constraints. The theory highlights changes in modern societies particularly conducive to women's empowerment and therefore establishes a link between cultural modernity and publics that value greater equality between genders. Ultimately, Welzel (2003) ties the modern human resources crucial to the human development sequence to economic development. But in this view the effect of economic development is more indirect. Inglehart & Norris (2003) find that cultural modernity holds real, positive consequences for women. When controlling for alternative hypotheses, their measure of attitudes toward gender equality is the sole predictor of the proportion of women in parliament. In later work, Inglehart & Welzel (2005) modify these findings. It is not so much gender-egalitarian attitudes in

particular but the broad emancipative implications of self-expression values in general that positively predict gender empowerment.

In summary, modernization comes in many forms. While all the measures reviewed here relate in some fashion to women's empowerment, the strongest, most consistent findings show that gains in gender equality are most dramatic in countries with high levels of development and strong emancipative values. Thus, measures of economic development should strongly relate to the measures of women's empowerment. We also expect measures of cultural modernity to strongly associate with the dependent measures. With respect to relationships between these two processes, given that the human development approach stresses the role of increasing human resources in expanding the scope of social inclusion and human choice, we expect that economic modernity will more strongly explain the initial stage of women's empowerment while cultural modernity will become more central to explanations of the higher stages.

(3) Historical Legacies. The human development perspective and the classical modernization perspective offer theories to explain why modern societies are more conducive to gains in gender equality. This section on cultural and institutional path dependency presents historical legacies potentially capable of affecting the improvement modernization brings to women's social and political status. The developmental trends of social modernization may face legacies of path dependent cultural and institutional organization that affect societies' abilities to improve women's lives (Krasner 1984; Skocpol 1992). Researchers note that the emergence of institutions, whether cultural or the result of policy, sometimes consists of types of social organization that have a continuing and somewhat determinant influence on phenomena relevant to those institutions far into the future (Peters 1999). This influence can take the form of an inertial

tendency where institutions affect relevant phenomena that would have otherwise changed due to other social forces, like modernization. We consider four measures of path dependent processes highlighted in the literature as those capable of affecting gender equality: Protestant religious traditions, a long tradition of female suffrage, a state tradition of investing into welfarism rather than coercive forces, and a tradition of leftist dominance in government formation.

Depending on the nature of their traditions, religions vary in opportunity for women's emancipation. For instance, relative to other religious heritages, scholars find that a Protestant religious heritage improves the status of women in a country (Inglehart & Norris 2003; Inglehart, Norris & Welzel 2002; Inglehart & Welzel 2005; Reynolds 1999; Rule 1987). With its tradition of sectarianism and volunteerism, Protestantism holds a tradition particularly hospitable to democratic values, such as respect for individualism, reciprocity and popular sovereignty. Researchers also approach the impact of religious legacy on women's empowerment through measures of publics' levels of secularization (Inglehart & Norris 2003; Inglehart & Welzel 2005). As societies secularize there is greater deference to rationality and expertise, and this typically gives rise to the modern state and widespread social services. The secularizing trend typically occurs from the pre-industrial through the industrializing phase of modernization. During this transition, traditional units restrictive of women's development such as the family and the church lose their authority as individuals place greater emphasis on rationality and individualism. Scholars working with the World Values Survey have developed a value dimension for capturing this transition to secular, rational values. Studies find positive relationships between this and measures of women's empowerment

(Inglehart & Norris 2003; Inglehart & Welzel 2005). In addition to religion, path dependent processes with respect to women's suffrage policy may affect the potential to increase gender equality in particular societies. Suffragist policy represents instances when elites and dominant political groups open the system of political representation to former, politically constructed out-groups. Countries with earlier suffragist policies for reforming women's formal political exclusion are likely to have a stronger institutional legacy of women's formal political inclusion. Several studies hypothesize and establish a positive link between earlier suffragist policy and women's empowerment in parliament (Kenworthy & Malami 1999; Moore & Shackman 1996; Ramirez, Soysal & Shanahan 1997; Rule 1981). State-financed welfarism policy is another tradition that research on gender equality highlights as central to societies' progress in gender equality. Much research confirms that a key barrier to women's full social inclusion and autonomy has been and continues to be institutional arrangements that restrict the state's role in caretaking and domestic responsibilities (Hirschmann 2001; Liebert 1999; Sainsbury 1996; Tronto 2001). Welfare policy is capable of alleviating these barriers by expanding the scope of the state's involvement in these everyday household necessities through, for instance, state supported childcare. Others scholars focus on the degree of exclusivity between state welfare investments and military investments in explaining the positive role welfare policy plays in women's lives (Inglehart & Welzel 2005). This trade-off in state policy with respect to welfare verses power orientations is additionally relevant for gender equality. Investments into coercive state power are investments into activities that are largely male-dominated (working against female empowerment) while investments into social welfare favor activities in which women play a more prominent role (Inglehart & Welzel 2005). Thus, state legacies with respect to

welfare policies are an additional form of historical institutionalism that could potentially offset the empowerment modernization brings to women. Finally, an important role has been assigned to the traditional dominance of leftist parties. Through their role as gatekeepers, political parties act as mediators of women's potential to seek and win elective office (Sanbonmatsu 2002). Party elites act as gatekeepers via the crucial role they play in the processes of candidate recruitment and selection (Gallagher & Marsh 1988). In evaluating characteristics of parties that impact the recruitment, selection and support of women political elites, researchers highlight the importance of party ideology and women's involvement in party leadership (Welch & Studlar 1996). Scholarship generally shows that leftist parties are more likely to recruit women and to adopt strategies to ensure more women candidates, which increases women in party leadership positions (Matland 1993). Other scholars show that more women in party leadership positions associates with the adoption of more strategies to empower women within the party and the election process (Kunovich & Paxton 2005).

In summary, there are few studies that systematically, comparatively test the role of these path dependent processes next to other competing explanations of women's empowerment. It is therefore difficult to hypothesize what role these factors will play and when in women's increasing empowerment. While it is not clear how these processes will perform relative to other explanations or at what stage in gender equality factors will become more or less relevant, research does tell us that Protestant or secular societies should positively associate with measures of gender equality, societies with a longer history of women's female suffrage should positively associate with the three stages of gender equality, and greater welfarism should positively correlate with gender equality.

(4) *The Institutional Design Perspective.* While theories of modernization emphasize the impact of economic resources and values on women's empowerment in society and historical legacies emphasize the impact of cultural and political traditions, researchers typically stress other factors to explain the representation of women in government. These researchers highlight the relevancy of the characteristics of political institutions as causal factors. This literature holds that variation in institutional characteristics mediates mass support for women's empowerment and the pool of women eligible for political office in ways that either enable or constrain women's attainment of political leadership. Three aspects of the political system find support in this literature: the strength of democracy, the electoral system, and gender electoral quota systems. In comparison to autocracies, it is not surprising that scholarship on explanations of

Women's social and political empowerment highlights the role of democratic institutions. The argument is rather straightforward. The oppressive, unequal treatment of women clashes with the democratic idea of human equality (McDonagh 2002; Welzel 2003). As societal foundations that preserve and socialize free and equal citizenship, democratic institutions supply women with more rights and more channels for making their voices heard. Research indeed shows that the strength of countries' democratic traditions empowers their women (Inglehart & Norris 2003; Inglehart & Welzel 2005).

Researchers have also considered the impact of institutional variation within democracies on women's political representation. Most prominent among the arrangements considered is the influence of electoral systems. Electoral systems affect women's paths to parliament by structuring party elites' incentive or

disincentive to run women candidates. In this line of research, the most persistent finding is the consistent, positive impact of proportional representation systems (PR) on the percentage of women in parliament (Kenworthy & Malami 1999). Studies hypothesize that PR systems positively affect the percentage of women in parliament because these electoral systems have a higher number of seats per district and offer parties a greater chance of winning more than one seat per district. This results in greater turnover of officeholders and reduces the costs of increasing women's elite status by sacrificing the seat of an incumbent male (Rule 1994). The result is parties that are more likely to concern themselves with a ticket balanced according to gender. In addition, through greater district magnitude and party magnitude, parties are more likely to choose candidates down the party list, who are typically women (Matland 1993; Rule 1994). The positive impact that PR electoral systems make on women's recruitment is crucial. Due to differences in socioeconomic status, occupational choice and family responsibilities, in comparison to men, women candidates are likely to have greater difficulties in becoming eligible and aspiring political candidates (Kenworthy & Malami 1999;). In this case, women are less likely to pursue political office and are likely to be lower on candidate lists if they choose to run. Thus, because PR electoral systems increase women's chances of recruitment and elect ability despite lower placement on candidate lists, these electoral systems provide greater opportunity for the election of women.

Finally, with PR electoral systems, the greater incentive to balance tickets gives parties greater opportunity to promote gender as an option for challenging other parties. This typically results in a contagion of promotion of women's inclusion across parties as elites attempt to equalize the playing field by avoiding the

appearance of their party's marginalization of women voters (Matland & Studlar 1996). In addition to the role of electoral rules, gender electoral quota systems are institutional mechanisms that consistently, positively mediate the conditions and attitudes that structure women's leadership potential. Indeed, researchers studying the recent proliferation of quota systems throughout the world have referred to quota systems as "the fast track" to the equal political representation of women. Beginning with Norway, over the last three decades, several societies have witnessed the introduction of some form of a gender electoral quota system in their political bodies for improving the status of women. These quota systems take the form of a constitutional amendment, electoral law or party policy. Scholars generally find that the stronger the gender electoral quota system the greater the level of women's percentages in political office (Studlar & Macalister 1998). The attributes of democratic institutions, electoral systems, and the degree to which countries adopt gender electoral quota systems are the aspects of political systems supported in the literature that enhance our understanding of institutional designs that improve or hinder women's presence in political office. Scholars generally describe the role of institutional actors as a mediating role whereby variations in these aspects of political systems structure support for women's political empowerment and the actual empowerment of women in other areas of society in ways that facilitate or restrict women's proportions in political office. To date, however, no studies have employed a comparative design that assesses the impact of the same cultural and political predictors on different aspects of women's empowerment to confirm the relative degree to which the political environment matters with respect to women's attainment of positions of political leadership. Employing such a design, we hypothesize that the political environment mediates women's broader social opportunity to lead. As the

explanation shifts from the Gender Empowerment Index to the percentage of women in parliament, political institutions will take on greater explanatory weight. Taking the literature as a whole, progress in economic modernity, cultural modernity, together with favorable political and cultural traditions, as well as various institutional design factors is the likely correlates of various aspects of gender equality. What is less clear is the degree to which these four factors uniquely influence different aspects of gender equality. To move forward, it is therefore useful to ask whether and to what extent the relative influences change as we move from analysis of lower to higher stages of gender equality. Do the type and influence of correlates shift, increase or diminish? Is it the case that conditions in the political environment become more important when accounting for variation in the percentage of women in parliament?

Another important model is *Step By Step* model which has taken by BRAC for developing women from their root level

Step-by-step economic development

Our programme provides a range of financial services to the poor, thereby broadening the scope of financial inclusion of those not served by the conventional banking system. Our borrowers, most of whom are women, use the loans to better manage their household finances and engage in various income generating activities to build a livelihood for themselves and their families. We bring our collateral free credit and savings services to the doorsteps of the landless poor, marginal farmers and small entrepreneurs, through our village organizations made up of around 30 to 40 women from the local community. These village organizations serve as a platform for women and allow them to come together, share information and raise awareness on

issues concerning their daily lives. In our holistic approach to poverty alleviation we see microfinance as one of the essential tools to address the root causes of poverty.

In addition to providing access to finance, we ensure that our borrowers are supported, have the ability to exchange information and raise their levels of awareness on health, social and legal issues. Also, through our ‘credit-plus’ approach we work to strengthen the enterprises that our borrowers invest in, giving them access to quality supplies, training and support in marketing their products to reduce vulnerability to market failures. Our services include micro loans (Dabi) and micro enterprise loans (Progoti). Dabi loans range from USD 100-1,000 and are given exclusively to individual women who are serviced by the village organizations (VO). The VO serves as an informal guarantor through creating peer pressure to ensure timely repayment. Borrowers repay through weekly or monthly installments and deposit savings during the regular VO meetings. These loans are generally used for small operations in poultry, livestock, fruit and vegetable cultivation, handicrafts or rural trade.

All the models which have taken from different times are very much important for that time. Hence there is problem the four models because they can not fulfill the basic needs of the women who were ultra poor over couple of decades. BRAC’s Step By Step model I think it is very much important for the rural poor women economic development. It’s work gradually. First it

Chapter-Six

Findings and Analysis of the Study

Findings and Analysis of the Study

NGO roles in economic empowerment of rural women are considered as a radical change in the life of rural women. Fifteen case studies have been conducted to find out the economic empowerment of rural women. It has been conducted among the present women beneficiaries from the largest NGO of BRAC at Ward no 8 of Jhikargaccha in Jessore district. In the perspective of qualitative analysis is used by the researcher to discuss the study findings descriptively and showed through the following sub headings:

1. Rural women opinion about women's empowerment
2. Economic empowerment of rural women
3. Varied profession of the rural women
4. Monthly income and family income that tend to save money
5. Source of income
6. Present economic condition of rural women which expresses their status
7. Decision making power relating to financial issue
8. Freedom in participating of social organization
9. Rural women express their political thinking independently
10. Role of Rural women in facing crises
11. Social condition referencing to economic status
12. Communication with local leaders
13. BRAC's major initiatives in increasing awareness
14. Roles of BRAC in economic empowerment of rural women
15. Engagement in BRAC economic programs and reasons
16. BRAC's credit for alleviating rural women's poverty

17. Assistance of BRAC to start small business with it
18. Self-employment assistance of BRAC
19. Involvement with other NGOs
20. Voluntary service of BRAC in raising social awareness
21. Essential health service of BRAC for the rural women
22. Available educational services for the rural women
23. Training services of BRAC for the skill development and capacity building of rural women
24. Financial support or donation from BRAC
25. Legal Aid and Human rights services of BRAC
26. Facing social barriers for involving with BRAC
27. Influence of BRAC activities on rural women's life
28. Activities of BRAC which develop rural women's skills and awareness
29. Development of assets after including with BRAC
30. Rural women's opinion about increasing the activities and effective service of BRAC
31. Recommendations about programs
32. Rural women's opinion about increasing the women empowerment

1. What Rural women think about women's empowerment:

Women in the rural areas are playing a multidimensional role in family as well as outside of the family. They are the most important member in their family. It is very much important to know what they think about empowerment. Are they empowered or not. Respondent (A) said

"I think it is the assurance of participation and rights in every sphere of life. Besides it is the security in socio-economic life and removes all kinds of discrimination against women. Above all, women's empowerment is the right of decision making power in her every sphere of life."

She also elaborates that empowerment means enlighten oneself. She is an enlighten women in this area. The same opinion also Respondent (C) said another beneficiary of BRAC who is also an empowered woman. She was the contemporary member like respondent (A). Respondent (C) said in her words that

"Women's empowerment is the participation and assurance of rights in all sides of a woman's life. In addition to this it is the security of woman in her socio-economic life and removing all kinds of discrimination against woman and the right of decision making in every sphere of life of a woman."

Most of the women know what exactly the theme of women empowerment. There are very much conscious about the words. They have struggled for the words over a decade. It is really a word which gives the taste of freedom and power of decision making. Sometimes it also ensures the participation of women in the in the every sphere of life. Respondent (E) said that

"I think women's empowerment means ensuring the women's participation and rights every sphere of her life."

Then it is the security of socio-economic life of women. Moreover, it will remove the discrimination against women and give the right of decision making in every side of women.”

Some Respondents think that it gives the women real power in the family. Therefore they have controlled and maintained their livelihood as their wish. It seems that every side of their will be controlled by the women. Respondent (G) described her opinion about women’s empowerment that

“Women’s empowerment must ensure when women will get the right and participation in her every sphere of life.”

She also added that

“It is right of decision making in her every walk of life.”

Another women beneficiary of this largest NGO Respondent (O) is a well known member of BRAC. She thinks that *“empowerment gives a woman all kinds of facilities which help her to maintain her family life and outer life.”*

2. Economic empowerment of rural women

Bangladesh is a developing country. She has huge population. The major parts of her population are woman. So their empowerment is a major issue for its development. It is a great achievement for us that the present scenario of woman in Bangladesh is changing radically. Their contributions have brought a positive image in the country. They are economically empowering themselves day by day. Respondent (A) is an established woman in this area. She described economic empowerment in her own word and that is-

“Economic empowerment means self-reliance in economically and it is the right to choose one’s own work.”

Respondent (B)'s opinion is same like Respondent (A). She stated that

“It is the self-reliance in economically and the right of choosing works according to her choice.”

Economic empowerment is the rights of choosing work by dint of one's own choice. Really it depends on woman who manages the self-employment for her own. Respondent (C) mentioned like respondent A and B. She stated in her word

“It is the self-fulfillment of woman's life in her economic life. If a woman can not fulfill her life economically, she will not be able to empower her life.”

Respondent (E) also emphasizes *on the self-reliance of woman in economically*. Hence she is a woman who has changed her life through small business and by hard work. Respondent (E) also said that

“It makes woman self-reliant economically and manages the self-employment for one. Moreover, it is the right of performing work by own choice. Basically it is the assistance of woman in income generating activities keeping from bad side of credit.”

Respondent (F) mentioned that

“It means the self-reliance of man in economically. Sometimes it seems that a man can get the freedom of spending money by him/herself for development.”

3. Varied profession of the rural women

Most of the rural women are in varied profession. Mostly they are engaged in small business and handicraft. Some women are seamstress. They do that for

supporting their family or sometimes it has found that they do it for maintaining their family. Respondent (A) mentioned that

“I have handicraft business for over eighteen years. I was first started this work by the help of BRAC. I am really proud to be a successful handicraft businessman. I have a great affection to it. In these long years of my handicraft experience I have offered work for our rural poor women who haven’t any work. I give money for their work. It is a contractual work. My husband also helps me to operate this successfully.”

Rural women basically are housewife. They do something beside their household chores. Household chores are their main pursue. Hence they have a little involvement in income earning activities. Respondent (B) is basically a housewife but she is a tailor. She said that

“I am a housewife and beside my household chores I am also a tailor. Sometimes I also sew for myself.”

Respondent (C) is also a housewife. She is also a seamstress. In her leisure time do some sewing work to earn money like Respondent (B). Hence some women are doing some small business by burrowing loan from NGO. Respondent (D) has a grocery shop. She maintains it beside her husband. In her word

“I am grocer. I maintain the grocery with my husband. We have two grocery shops. One is maintained by me and another is looked after by my husband.”

Basically Respondent (F) is a housewife. Sometimes she works some sewing task. In her word-

“I am a housewife besides I do some others works too such as sewing and home made clothes by sewing machines.”

The researcher found that many some respondents are involved in educational sector especially in teaching profession. She is here for her past life horrible life. Her past life was not so good. So she involved with BRAC. Respondent (G) is school teacher. Hence she is empowered woman in the study area. She said that

“I have been teaching in a school for 10 years. I am really happy to be a school teacher.”

4. Monthly income and family income that tend to save money

The monthly income of the rural empowered women is varied for their profession. Sometimes it has found that it does vary from one thousand and five hundred to fifty thousand. Now they are trying to save their money in the bank and others ones. In this case Respondent (A) said that

“My monthly income is about ten thousand taka. It is really tough to organize such work in the rural area. But I can do that. My family income is about twenty thousand taka. Such income tends to save the money for the future.”

Respondent (A) has own income. Hence the researcher found that still there is some women who have low income. Sometimes they are to depend on to their husband's income. Respondent (B) earns a little amount of money. In her word

“I earn 2000 taka in a month. It is totally tough to maintain a family by this money. So I am to depend on my husband's income. My family income is about 12000 taka. I have no savings account.”

It is seen in rural area that most of the women's income are very low. Therefore it is hard for them to maintain the family easily. So they are to depend on their family or husband income. Another Respondent (C)'s monthly income is very much than other members of BRAC. She can hardly maintain her family in such low income. She mentioned that

“My monthly income is very low and that is about 1500 taka. I can hardly maintain my family in such money. Also my family income is about 15000 taka. So it is very helpful to get such money from my husband and son's income.”

Another Respondent (E) described also same like respondent (C).

Respondent (E) said that

“I have no income. Hence my family income is about fifty to sixty thousand per month. Every month we save money for our future.”

Respondent (F) also mentioned the same that

“As I am a housewife so I haven't any income. Hence I have a small income which I don't count for my family. I spend it for my own. My family income is about 20,000.”

Hence the researcher has found some women who have earned money more than other women. They are capable of maintaining their family easily. She is to depend hardly on their husband and family income. It is also another scenario among the rural women. Respondent (G) said that

“As I am a school teacher my income is about six thousand taka in a month. However my family income is about twenty thousand taka. My husband is a doctor. We try to save money for in case of emergency. We save it in the bank. It's about five thousand taka in a month. Every month we keep it any how.”

5. Source of income

Rural women's source of income also varied because of their profession. Basically they depend on it. Hence every sources of income is independent. Freely they do it for their livelihood. Respondent (A) said that

“The sources of income my family and of mine are business and handicraft. I operate such work independently. There are no barriers from my family and outside of my family.”

Respondent (B) mentioned that

“The main source of my family income depends on the profession of my husband. He is a day laborer. Also I do some others income from my sewing machines. Sometimes I take some sewing work from small entrepreneur on the basis of contract.”

Rural women's source of income is also varied like their profession. Some respondents have been found by the researcher that in one family there is two or three sources of income. Moreover the combined sources of income lead the family to go ahead. Respondent (C) stated that

“My family sources of income are varied because there is contribution of my husband, son and sometimes I. basically my family depends on my husband and son's work.”

The same opinion also Respondent (E) mentioned another beneficiary of BRAC that

“My family source of income is depends on my husband's business and agriculture. Also we have fishing business to.”

Respondent (G) said that

“My family sources of income depend on my teaching and my husband is a doctor.”

6. Present economic condition of rural women which expresses their status

The status of rural women depends on their present economic condition. At present their economic condition is better than past. Therefore their status has changed recently. It is very much important for them. Respondent (A) said that

“The economic condition is good. I think it is standard for living in the rural area. I think we live in the middle class family.”

Respondent (B) mentioned

“At present our economic condition is better than past. Now our status has changed economically. I think we are in middle class family.”

Respondent (C)'s economic condition is same to respondent (B).

She said that *“I am also in a middle class family. In the past her economic condition didn't well.”*

She struggled hard in her life to come such life where there are no sorrows and difficulties. Now she leads a good life with her family. Respondent (F) said that

“We live in a middle class family. The main reason of this our income is limited not like the income of rich people. In spite of such short income we try to keep or save money for our future.”

Many respondents have earned lot of money. Therefore they lead their very highly. They are here for their business. Their life is not like the life of low

middle class family. Their status is very much high. Respondent (E) mentioned that

“I have aforementioned that my family income is very high than any others woman in our village. That why I live in high class family.”

Respondent (G) expressed that

“My family’s economic condition is good after joining in school. Moreover we are engaging in works that’s why is not so bad. I think we are in middle class family.”

7. Decision making that is relating to financial issue

Decision making is an important factor for measuring empowerment of rural women. Moreover it makes them free from barriers which obstacle them to freedom. When a woman can take decision for her own life it seems that she is empowered especially in financial matter. However, in family decision making process they are also playing an important role. Not only in financial matter but also in family majors matters. Both husband and wife negotiate in their personal matter such as in family planning, children’s education and in family business. For this Respondent (A) said that

“I can easily take decision for any matter of my family and also in my own business and so on. I lead a business which makes me free. Moreover, I am to take decision for my own handicraft business. I am to take risk for my business that has brought me in such a place.

She also added that

In family decision making process she plays a great role. Besides I can take 100% decision in any family related

matters. My husband truly likes my decisions which make me more reliable and responsible in my husband's eyes."

Respondent (B) mentioned that

"I can take decision of my own life relating to any financial matter. It is a great matter I think. In the past I didn't take any decision of my own life but now it is matter of issue. I handle the whole family relating issue. Sometimes my husband helps me to take decision in financial matter. Above all I am really the head of my family. So u can call it is a female headed family."

Respondent (C) stated that also the same hence she has some limited value that is not like the respondent (B). In her words

"Mostly I take decision in my family. Hence my husband and son also help me to take any decision in any family related issue. My family is mainly male headed family. However I have a role in decision making process in my family."

Respondent (D) lives in a Hindu family. She said that

"My family is a Hindu family. Hence I also take decision of my own life and also in family related matters. That is very much important. After my skilled development from BRAC my husband gives me the priority in any family related matters."

Respondent (E) mentioned,

“I play an important role in my family decision making process. My decision is essential for my family. Every member of my family tries to take and abide by the decision.”

Respondent (G) said that

“I think it is very much important for a family. It is also easy when husband and wife can participate in the time of decision making. We are complementary for each other. We share our selves. Especially in the time of decision making we help each other. Hence my decision is considered by my husband as valuable. Moreover I handle mostly my family expenditure because of his responsible work. He doesn't create any pressure on my about financial matter.”

Now the rural women have taken decision of their life as well as in family decision making process. Mainly in family financial matter gets the priority in the cases. Some times they can take 100% decision of their life and in family.

Respondent (O) said that

“I can take decision in my family related matter especially in financial matter 100%. There is hindrance from my husband. I don't say it is autocracy but it is the support of my husband.”

8. Freedom in participating of social organization

At present women are freer than past. They hadn't any freedom about twenty years ago. Respondent (A) said that

“I can easily participate in social organization. There are no barriers from my family and society. My husband is a liberal person who gives me the inspiration of being participate in their. It's really cooperation from my family and society.”

Respondent (B) mentioned that

“I can participate in any organization freely. There are no barriers from my family and society.”

Respondent (C) said also the same opinion like respondent (A) and (B). Most of the women are freely participating in social organization. They haven't faced any problems from their family and society. Hence they are moving free hither and thither. It is a great cooperation from their society. In this case Respondent (D) stated her words-

“I have come of a Hindu family but there are no barriers from my society. It is a great opportunity from my family and society. My neighbours are very much cooperative. They give me a lot of support for different religion. Respectively I participate different kinds of organizations for removing my ignorance. It helps me to come out from my introvert attitude.”

Basically rural women can participate in any social organization freely they aren't face any obstacle from her family and others. Respondent (G) stated that

“As I am a teacher so I know what the profit of participating in social organization is. My husband encourages me to attend the social organization willingly. I also participate in the cultural organization. There are no others obstacle to participate such organizations.”

Most of the women in study area are getting the benefit of participating in social organization and even in cultural organizations easily and freely. They

like this. They are moving freely from one place to another. Respondent (I) said that

“I can easily participate in the social organization and also in cultural functions. My husband gives the freedom of doing this. My neighbours are appreciating me to get such freedom.”

9. Rural women express their political thinking independently

At present rural women are expressing their political thinking like the urban women. They also think that it is their legal rights. Therefore they use it very much. The tendency is past when they couldn't express or get rights of political thinking among the family members. The time has changed now. They can poll and give vote according to their choice. Also they can participate in the local election. Respondent (A) said that

“I have no feelings about politics but I can poll easily without the pressure of others. Hence I can express my opinion about politics directly.”

The same opinion also Respondent (B) and (C) said these two members of BRAC who are the contemporary members of BRAC. They are also relatives. Respondent (B) said that

“Yes. I can easily express my political thinking. There is no other pressure from my husband. Hence he helps me to choose a good nominee for the election. Then I am not interested in politics.”

Another Respondent (C) said

“I am an educated woman. Hence I have the right to express my thinking about politics. However I have no feeling about participating politics. However, my husband gives me the power of choosing an eligible candidate in the election.”

Some women are getting the chance of freedom in politics. They want to poll in the local or national level election according to their choice. Respondent (F) mentioned that

“I have aforementioned that I have a freedom in decision making and others. It is therefore I can express my political thinking with my husband and others. Though I don't want to join in politics but I can give the vote as my own wish. My husband helps me to choose a right person in the election. He always encourages me to do this.”

Respondent (G) shared that

“I can give vote by my own choice. I know that it is the political right of every human being.”

10. How they play role in facing crises

It is very much crucial in playing roles in the time of facing problems. Now rural women have the ability to play an important role in their family and outside of the family. When they face crises and problems they play role like a responsible person. Mostly they try to save their family members from difficulties. Respondent (A) said that

“I play an important role when I fall in crises. I know very well that the present problems are multidimensional. Hence I keep my brain as cool as ice. Then I try to solve it easily. After

all I get my husband in facing problems. He also plays a crucial role in that time. I am really proud to get such husband. In that time he gives me a lot of direction to face it together.”

In female headed family women are playing great role when are facing crises. It is not depends on their family matters but in any matters of their social and economical life. Respondent (B) mentioned that

“To face crises my decision is considered as best by my family members and I am determined till the solution of the crisis. My family members also help me to take decision about family and other matters.”

Respondent (C) mentioned that

“Always I give good advice during the time of crises. Moreover I discuss with my family members about crises. Always I give the suggestion of spending money and industry with a view to getting productive things.”

Respondent (D) said that

“If I fall in any crisis, I try my best to face it. Then if it is not solved, then I go to the educated people and BRAC. They give me good solution to solve it. After all, my husband always gives his good company during the time of crisis.”

Respondent (F) said that she has important role to solve crises. Like Respondent (F) Respondent (G) said that

“When we face crises then we decide with each other. Then we come to a solution which is preferable to us. Hence it is

my concern to let him know about the crisis. It helps us to make a coexistence life.”

11. Social condition referencing to economic status

Rural women lead a normal life. Their economic condition is not so good. Mostly most of the household are living in a middle class family. Respondent (A) said that

“Above all we are in middle class family. Both educations, economic and political conditions combine every thing we are really in a middle class family. However, it is better than others.”

Respondent (B) mentioned-

“Our social condition is good. In the society we have a status that refers to our economic status. My family members are also educated. In any matters my neighbours and villagers show their respect to us. I am very much conscious about social life that’s why my neighbours come to me for advice. Moreover, I have a middle class family.”

Respondent (C) said that

“Basically my family is a middle class family but my family has a status. Hence my relatives and neighbours know that I am an educated and intelligent woman. Therefore they come to me for counseling them.”

Respondent (D) stated that

“We are in middle class family. However we have a social acquaintance about my family. Hence there is some lacking

too. As a result some of our neighbours do not show any respect to us.”

Respondent (E) mentioned that

“I am very much happy to live in a family from where I have got everything. Mostly my family members are educated. We have a social status. Moreover my family economic condition is good. Villagers are come to us for addressing and solving their problems. They get useful suggestion from my family especially from my husband. Therefore socially or economically my family is a good family for this village.”

Respondent (F) said

“I live exactly middle class family but I think it is upper middle class for our economic conditions. Our economic condition is good than our relatives.”

Respondent (G) described that

“Both my husband and I are educated. Therefore everybody respects us for our education. Again we have the profession of servicing. It also conveys a good status for us. In the village we have a respect. That’s why our status is high than others.”

12. Communication with local leaders

At present rural women are capable to communicate with the local leaders. They are now skilled and aware about the life what she leads. Respondent (A) said that

“I have no direct involvement with politics hence I have a good relation with local leaders. They know me very well.

They call me in various meeting that's relating to our local issue. I help them as possible as I can."

Respondent (B) mentioned

"Though I have a good relation with all political party, I have an indirect communication with local leaders. I get help from them in various purposes."

Respondent (C) stated that

"They know me very well. Hence I have an indirect communication with local leader. They helped me many times in my crucial moments. In my early struggle life even they helped me by giving a 'sharee'."

Respondent (D) said that

"The communication with local leader is not so good and not so bad. But they have helped me to get a job my son. Also they help me to look after our small shop. I think my husband communicate with them at the time of our crucial moment."

Respondent (E)

"My husband was the ex-chairman of our 8 no ward. Therefore I have a direct relation with the local all leaders who come in our home. It is very much good communication with them. In addition to this I have familiarity for this."

Another respondent (F) has also shared the same opinion like (E). Her husband was the ex-member of the same Union Parishad. Now her husband operates a business. Therefore she is in BRAC. In her word-

“My husband was the ex-member of our local union parishad. Now he is running a business. For this I am in BRAC. I have a good communication with the local leaders. Every local leader knows very well.”

Respondent (G) said that

“The communication with the local leaders is good outside of my profession. As a result the communication is good.”

Respondent (I) mentioned that

“I have good relation with them because of my husband. They thought that my husband is a good advisor of them. Respectively my son has joined the politics recently. So they know very well. I think it is a positive side of my life.”

Respondent (H) has not a good relation with the local leaders. But her husband has a good relation with the local leaders. Her husband is a businessman. Therefore, he has a good communication with the local leaders. She is the only beneficiary who has not good communication with the local leaders because of her family restriction. She said that *“The relation with the local leaders is not so good life others,”*

Respondent (J) 's family is directly related with the politics. Therefore she has a good communication with the local leaders. She can also share her opinion about politics. In her word-

“I have a good communication with the local leaders. My family is directly involved in politics.”

Respondent (K) comes from a political family. Her elder brother was the member of two times. Therefore she is related with politics directly and indirectly. Every local leader knows her. In her word-

“There is a good communication with the local leaders. Especially my elder brother was the two times member of our ward. Therefore I have a familiar face in my village.”

Respondent (L) is a school teacher. Therefore she has a medium communication with the local leaders. Hence especially she hasn't any well communication with the local leaders. Moreover her family is the oldest family in the study area. Because of this everybody knows her and her family specially.

Respondent (M) said that

“My home is very close to our ward member. That's why the member knows me very well. Different times I have got help from them. Recently I have given a small store of curry by helping of them.”

Respondent (N) mentioned that

“I have a moderate relation with the local leaders that's why our conditions are middling.”

Respondent (O) has a good communication with the local leaders. I think it is not moderate or middling. Totally she is an extrovert woman. In her word-

“The local leaders know me very well for my Kholamela behaviour. Many times they have helped me. Now they have knocked me for joining in the politics. However I have no interest about politics.”

13. BRAC's major initiatives in increasing awareness

The Social Development component focuses on building human and socio-political assets of the poor especially women through institution building, awareness raising, training and collective social mobilization. The Human Rights and Legal Services component seeks to empower the poor by increasing their awareness of their rights (legal, human and social) and entitlements through participation in activities like the Popular Theatre and through Human Rights and Legal Education classes arranged by BRAC for its Village Organisation members. The programme has two components: the Social Development component and the Human Rights and Legal Services component. Respondent (A) said that

“I involved with BRAC for long time. It helps me how to communicate with others. For many years of involvement I have experienced that it has helped me to go ahead and I have been familiar with such persons whose I need very much in my handicraft business through BRAC. I think it is major help by BRAC. Therefore my communication skills also have increased.”

Another Respondent (E) mentioned that BRAC activities increase her awareness and skill. She is benefited by the programs of BRAC especially social programs. In her word-

“It increases my skills and awareness very much. I was not anymore an aware woman before involving with BRAC.”

Respondent (F) said that

“BRAC helps me to find out my ‘protiva’. I can take decision of my own and also for my family. Now I am very much

aware about everything such as my own life, family, my children's future etc."

Respondent (G) stated that her skill and knowledge are increased by the programs of BRAC. Her capacity is also increased. She said that

"BRAC does through its every program. Basically training and social programs help rural women to know about social matters. Moreover different kinds of seminar are organized by it. Now I am very much aware of my life."

Respondent (I) mentioned that

"After involving with BRAC I find myself as a conscious woman. Now I am aware about any social matters and financial matters of my family. I am the head of the family."

14. Roles of BRAC in economic empowerment of rural women

BRAC believes in the need to build and strengthen community institutions, and ensure stronger accountability of the local government towards the poor, especially women, towards their socio-political empowerment. This involves building the capacities of poor rural women to raise their voice and taking collective action, strengthening the local government for pro-poor governance, creating awareness and access to information, and preventing violence, particularly violence against women. Respondent (A) said that

"BRAC has made a radical change to me because of long term involvement. From the beginning with it I had no longer an important woman in our area. When it was started I was the head of the group. I have controlled about 20 women. It has made me fit. Then I started my handicraft business by taking

loans from BRAC. It was very much completed in the first time. With the passage of time I keep my handicraft business. Gradually I develop myself. I engage about 20-30 women in my small business. Then it has more widened. Now I am a successful small entrepreneur. I think it is the help of BRAC and it has proved that truly it is developmental organization.”

Respondent (E) mentioned that

“The role of BRAC in my life is enormous. I can not tell it in my language. From the beginning with BRAC I was confused about my life how I will change it. Gradually I developed myself by getting help from BRAC.”

Respondent (F) said

“When my husband started his business we had little capital to invest. Then I joined BRAC for credit. Then we continue our business completely. Now its condition is good.”

Respondent (G) stated that

“It was hard to carry a life where we live in tiny shaded building. My family depended on my husband’s income. Then I decided to join in BRAC. BRAC helps me a lot. Then I got job and also continue with this largest organization for taking loan to build a new house and also continue a dispensary. Gradually I have developed myself.”

BRAC really plays an important role in the economic empowerment of rural women. It makes an environment which has created opportunity for the women. BRAC places special emphasis on the social and financial empowerment of women. The vast majority of its micro loans go to women, while a gender

justice programme addresses discrimination and exploitation. Another Respondent (K) mentioned that she is the member of about eight to ten years. In her word

“Now I am very much conscious about my life and my family. In the past, I hadn’t anything. Hence I had a cottage where live four people in that room. Now I have two buildings that are made of brick. Moreover socially my status has also increased. I know it is the gradual change of my life.”

15. Engagement in BRAC economic programs and reasons

In addition to microfinance, BRAC provides enterprise training and support to its member borrowers in poultry and livestock, fisheries, social forestry, agriculture and sericulture. Innovative, client focused and sustainable, the BRAC microfinance programme is a critical component of our holistic approach to support livelihoods. Over the course of the last four decades, we have grown to become one of the world’s largest providers of financial services to the poor, providing tools which millions can use for the betterment of their lives. Respondent (A) said that

“I was involved in about 18 to 20 years ago by the PRA program of BRAC when I was poor woman who had nothing and that was the reason. My ABC learning was started with BRAC. They are very cordial about me because they found something in me.”

BRAC targeted the rural women who are ultra poor of the society. Respondent (E) mentioned that

“I involved with BRAC as a member in 2001. During that time my days used to go with difficulties. Then I decided to be a member of BRAC for developing my business.”

Respondent (F) said

“From 2002, I started with BRAC as a member. It’s running with it about eleven years. Therefore I have been related with BRAC properly. I had a good reason to join this NGO for developing my husband business not for mine. It’s doing better from the past.”

Respondent (G) said that

“I started with this largest organization from 2004 as a member. Building a new home and sustaining our business for a long time were the reason. It was a hard life which we could hardly pass. But the situation has changed now.”

16. BRAC’s credit for alleviating rural women’s poverty

BRAC’s Economic Development programme includes micro credit. It provides collateral-free credit using a solidarity lending methodology, as well as obligatory savings schemes through its Village Organisations. Reaching nearly 4 million borrowers, Village Organizations provide loans to poverty groups. BRAC has reached out to those who, due to extreme poverty, cannot access microfinance. Respondent (A) said that

“I borrowed credit first from BRAC about in 1998. The loan was about ten thousand taka for buying rice. During that time we have no land for agriculture. Next year I borrowed loan for leasing land. Thus I buy a land for food security of my family. Now I have huge amount loan and it is about two lakhs.”

Her life has changed by the help of BRAC. Her vulnerable life is now a memory. She is now an empowered woman in her village. She is one of the women who have hardly changed her life by the credit programs of BRAC. She also said that

“During my vulnerable time BRAC’s support was a good one. I just have remembered this when I thought that. Really it was a memory. I didn’t forget it. I am empowered woman in my village.”

Respondent (E) mentioned that

“I have taken loan from BRAC about 10-11 times. This has changed my life. The present condition is good in which purpose I took this. I took it fish cultivation. I leased 2 ‘Gher’.”

Respondent (F) said

“From the early life of my marriage I have seen that there was no any poverty or other distresses. But recently we are failed to get profit from our business that’s why I involved with its economic programs. Recently I have a credit of about 100000 taka. The conditions of these are good.”

Respondent (G)

“Really it can change the rural women’s life. I am the example of the program.”

17. Assistance of BRAC to start small business with it

The stakeholders of BRAC consist mainly of millions of deprived and disenfranchised poor of Bangladesh. BRAC investments act as ‘hedges’ to BRAC to protect these stakeholders from any future ‘liquidity crunch’ in the financial industry. These BRAC investments focus on companies that are aligned with BRAC’s mission of alleviating poverty.

Respondent (A) said that

“For the first time I started my small handicrafts business with BRAC in 1999. It was a great experience to work with such NGO. I remember that BRAC trained me how to start it. After a lot of training I made myself fit to start it. Then Manager gave me the advice what are prospect and problems of this business. I learned very well as a result I started it normally. It is now an established one. Its condition is better than past.”

BRAC’s assistance in small business is very much effective for their beneficiaries because they get a matured NGO beside them. Because of any problem they find it in their side and they also get the benefit of advice for staying with it. Respondent (E) mentioned that

“I haven’t any relation with the BRAC fishing or other employment service. But I know its service is good. For increasing of agriculture it gives standard seeds, fertilizer, pesticides and so on.”

Respondent (F) said that

“I didn’t get any assistance from BRAC for starting small business with it. However I have got much advice from its manager.”

Respondent (G) mentioned that

“I didn’t involve with this program but I have got the benefit of this program. It helps to run a business by taking loans from it.”

18. Self-employment assistance of BRAC

We build systems of production distribution and marketing of quality seeds at fair prices, conduct research to develop better varieties and practices for the agricultural sector, offer credit support to poor farmers, and promote the use of efficient farming techniques and proven technologies. Using environmentally sustainable practices, we are helping these countries become self sufficient in food production. Respondent (A) said that

“It gives me the assistance of self-employment service through training. Different kinds of training programs it offers. It was very much important for me because I was an unskilled woman during that time. Then I started to stitch ‘Panjabi and bed sit’. It was the beginning of my self-employment. During the time I earned about 300 to 400 taka in a week.”

Respondent (E) mentioned that

“I am not related with its employment programs.”

Respondent (F) didn’t get any self-employment service from BRAC like The respondent (E). It is same for the many rural women of the study area. Respondent (G) also didn’t get any kind of self employment service.

19. Involvement with other NGOs

Some respondent are involved with a couple of NGO. They are determined to change their life. Therefore they need to more capital to invest it on business.

Respondent (A) said that

“I have involved with two others NGO ‘IB and Bondhu kalyan’.”

Different Respondent (E) mentioned that *“I am also involved with ASA.”*

Respondent (F) said that *“No, I am only related with BRAC.”* Respondent (G) also don't involve with other NGO except BRAC.

20. Voluntary service of BRAC in raising social awareness

We seek to inspire the policy makers, resource holders, access providers as well as individuals, communities and organizations to bring about changes in the lives of the poor and marginalized. We stride to initiate changes through Participation, Interaction and Mobilization (PIM). The emphasis is on social communication, media mobilization and policy advocacy to change social behavior and raise voice in favor of the marginalized; convince policy makers to review, reform, enact and implement policies to improve the overall human rights scenario of Bangladesh. Respondent (A) said that

“BRAC’s voluntary service in raising social awareness is also good. Different times it gives the service of awareness building programs. Last month we attended an awareness building program. It was on female education and stop girl child marriage. I knew many things from there. Even I have tried to stop girl child marriage. Two times I have failed to

stop it. I have learned it from the seminar of BRAC. Now I am very much aware about any social matters and I will marry my elder daughter after finishing of her education.”

Respondent (E) also mentioned that

“It discusses about social matters in its ‘Gram Shava’ for raising social awareness that makes aware about any matters.”

A traditional platform became an effective communication medium to advocate for social changes in rural communities, particularly to the illiterate.

Respondent (F) said that

“I participate every social organization of BRAC which is held in every month. It is very much positive for us. It gives us information and idea that help us what is right and wrong in the society. It gives BRAC voluntarily. I like it very much.”

Respondent (G) described that

“BRAC gives voluntary service for raising social awareness. I have got the service. It is very much better than the past. I am really aware of any social matter. I also help to aware my neighbours for social matters.”

21. Essential health service of BRAC for the rural women

In a collective effort to make public health a frontline agenda, United Nations (UN) has incorporated multiple health components in its Millennium Development Goals (MDGs), emphasizing on improving maternal health, reducing neonatal mortality, and combating HIV and other communicable

diseases following the UN Millennium Summit, 2000. Aligned with this global concern, BRAC has initiated and is implementing several programmes under the umbrella of its health programme in different countries, to address health issues and to achieve the MDGs by 2015. BRAC Health has reached the under-privileged and deprived community through its frontline community health workers adopting a door to door service delivery approach. BRAC's international operations replicated the models used in Bangladesh to provide healthcare services to the community people. Respondent (A) said that

“I do not get any kind of health service from BRAC. Its health service is good but I don't need it.”

Respondent (E) mentioned that

“I don't have involvement with the health programs of BRAC.”

Some respondents don't get any health service that is served by BRAC in the rural area like Respondent (E). Respondent (F) doesn't get any health service from. She goes in local union parishad hospital in case of illness. It is very much close to their home. Hence BRAC health center is very far from her home. That's why she takes government health service.

Respondent (G) said that

“I am not involved with the program of essential health service of BRAC as my husband is a doctor. Therefore BRAC can give the service to the ultra poor.”

22. Available educational services are provided by BRAC

Respondent (A) said that

“At present I haven’t any involvement with BRAC’s educational program. In the past, as a teacher I had an involvement with this major program. It’s a good program for empowering women in the rural area. When I involved in BRAC I found many women who were illiterate. Gradually they have developed their condition. Now they can read and write at least their name. However, BRAC’s preprimary education program for the rural poor children is also good. I think it is better than our government primary education. Rural children who have got the educational facilities they have a good basic than our children.”

Respondent (E) has no involvement with the available education programs that are provided BRAC. In her word *“I have no engagement with this program.”*

Respondent (F) don’t have any relation with BRAC educational programs. Also her family members don’t get the service of it.

Respondent (G) said that

“I have given two years teaching in adult education. There they give pencil, khata, book, and board etc. it is very much useful service of BRAC and also for the poor villagers.”

23. Training services of BRAC for the skill development and capacity building of rural women

The unique model under which BRAC enterprises operate has evolved as completely home-grown and in isolation from the international dialogue

regarding social enterprises. As well as its training programs are organized by its different programs. Respondent (A) said that

“I have been participating on the training programs of BRAC since 1998. I have hardly left such training programs of BRAC because of its positive side of skill development. I have really found myself as skilled woman in my locality. It started from the basic knowledge of how to start with BRAC. Gradually they trained us about credit, education, technology, health basically family planning, how to organize a group and gender discrimination etc.”

Another Respondent (E) mentioned that

“I have participated many training programs of it. That’s why they know me very much. Recently I have participated on the training of information technology service program.”

Training provides young entrepreneurship through offering different programs. Training gives women a major changed in there of life. Respondent (F) said that

“Recently I have participated on information technology related training program. It is very much useful for me. I have known many things from this training session. However I didn’t participate any other training programs of BRAC.”

Respondent (G) described that

“Though I can’t much attend on the training program of BRAC because of I am a teacher. Hence I inspire my neighbours to participate such training program which develop their skill and increase their capacity to go ahead. Then I also participated one or two training programs of BRAC. It was very much informative and technical. Such

training programs are useful to develop the skill and capacity of rural women. It was on adult education in the rural area. I got allowance for participating that program.”

24. Financial support or donation from BRAC

Sometimes BRAC gives financial support or donation for the development of rural women. It is also its voluntary service. Hence the researcher found some women didn't get this service ever. Respondent (A) said that

“Without credit I didn't get any financial support or donation from BRAC. Hence I have got two times donation from 'Bondhu Kalyan'.”

Many beneficiaries of BRAC don't get the stipend or any allowance like Respondent (E). She doesn't get stipend from this NGO. Respondent (F) also doesn't get service of financial support from BRAC. Respondent (G)

“I don't get any allowance or financial support from BRAC without the training allowance.”

Another respondent (k) said that

“I got this service ever.”

25. Legal Aid and Human rights services of BRAC

BRAC has worked for decades to integrate gender justice into its programmes and eliminate gender injustice in society. The gender justice and diversity programme works simultaneously within the organisation and with the community. BRAC strives for equality, diversity and inclusiveness within BRAC; improves gender relations and empowers women at the household level across many of its programmes; and works to ensure that girls and boys are

equitably nurtured to their full potential from pre primary through secondary school. We also promote gender equality and tackle violence against women at a national level by influencing government policies and agendas, organizing public forums and events, and leveraging national and international alliances for gender justice. Respondent (A) said that

“I didn’t get this service any time. Hence I have seen to take it for my neighbours. This program is very much effective for removing gender discrimination from society. ”

Respondent (E) hasn’t any comment about this program. There are many women who don’t need the program but they know it very well. Respondent (F) said that

“BRAC gives the service of legal aid to the rural poor women who haven’t the capacity to protect her from different kinds of discrimination against them in the rural area. Many times I helped them by convincing BRAC. Totally free service BRAC gives their members and others women. BRAC is working well in the rural area for removing the gender discrimination against women. It gives good advice to the helpless people.”

Respondent (G)

“It is very much effective to remove gender discrimination in the rural area. It is working well to give rights to the girl child of Bangladesh especially in rural areas.”

BRAC’s Human Rights and Legal Aid Services (HRLS) programme is dedicated to protecting and promoting human rights of the poor and marginalized through legal empowerment. Respondent (O) mentioned that

“I have helped my neighbours to get this of BRAC. In addition to this I have personally gone to BRAC to help my neighbours. They gave me the response. It was illegal divorce case. Therefore the family should be got this service. I haven’t needed this program.”

26. Facing social barriers for involving with BRAC

BRAC has run its programs through public opinion. Therefore it has able to get the popularity of people. People especially rural people have a confidence on it. Thus rural women were not to fall in any problems like other organizations. They can easily do their work with BRAC. It is one kinds of cooperation from the society or from family members. Respondent (A) said that

“I didn’t face any barriers from my family and husband even from my society. It is very much inspiring for me. There are a positive view about BRAC and other NGOs in this locality. I can freely handle any kinds of issue relating to BRAC. Basically it is the help from my society.”

Respondent (E) mentioned the same opinion that

“I didn’t face any barrier. My family and my neighbours are very cooperative about this.”

Respondent (F) has shared the same opinion also. She doesn’t face any barrier from her family and society. Her family gives her a lot encourage for going ahead. Respondent (G) said that

“I don’t face any problems and barriers from my family and society.”

Other respondents have given the same answer. They don’t face any barriers from her family and society. Their family and social environment are very much favourable to them. For that they are working with BRAC freely. It is a positive side for them. Such as Respondent (I) mentioned that

“Still I was not to face any barrier. My family especially my husband is very cooperative about running with BRAC.”

27. Influence of BRAC activities on rural women’s life

After the liberation war of Bangladesh BRAC had started in helping the distress and helpless people. It has passed many years in Bangladesh. Therefore it has a great role in the rural areas like the study area. It is increasing day by day. Its influences are seen on the life of rural women. Respondent (A) said that

“My basic totally has changed through BRAC. I am really grateful to BRAC because of this service. It has great influence not only on me but also others women’s life. It makes me more competent than past. I can take decision for my own and for my family which I couldn’t do in the past. Hence it has made me a skilled and knowledgeable entrepreneur recently. Moreover it has developed the rural women’s life by its main programs. I also give credit of its supporting programs. Really it is the influence of BRAC.”

Rural women have got a great support from BRAC. So its influence is existence in the life of rural poor. Respondent (E) mentioned that

“It has a great influence on me that I feel from my present life. It gives me a complete life. That’s why I am very much grateful to it.”

Respondent (F) said that

“Its influence exists on every sphere of my life. As a result of long time with this NGO my family’s economic and social side are stronger than past. It has come true for operating valuable programs and services which have developed the rural women’s life gradually.”

Respondent (G) said that

“It has changed my life socially as much as economically. I am now an empowered woman in the society.”

Sometimes it has made a vast influence on the rural women’s life. Therefore they are grateful to BRAC. Respondent (N) mentioned that

“BRAC’s influences on my life are huge. I can’t tell in words. It is going on day by day.”

28. Activities of BRAC which develop rural women’s skills and awareness

BRAC believes that poverty is a system and its underlying causes are manifold and interlinked. Some of these linkages are obvious, for example, a day’s wage forgone because of illness or resources lost to a natural disaster. Others play a more indirect role in perpetuating poverty, such as lack of awareness about laws and rights can lead not only to outright exploitation, but also encourage a lack of accountability on the part of the state to cater to its most vulnerable citizens.

Respondent (A) said that

“Many programs are organized by BRAC for the development of rural women life and their skill. Its training programs give me the benefit of skilled development of mine. I really feel that it gives me strength of empowerment. Now I am an empowered woman in my locality.”

It is also raising the rural women’s awareness through its seminar and training programs. It is very much important in the life of rural women. Now the rural women are more skilled and aware their life, financial, social, health and educational life. Respectively another participant (B) mentioned that

“I have been running with BRAC for 18 years. That’s why I have gathered huge experience to work with this NGO. Now I give good advice to my neighbours from my skilled and conscious life.”

Respondent (C) stated that

“Now everybody evaluates us socially because of our present conditions. I have been educating my younger son in university for higher education. Our economic condition is better than the past. In the past I had to struggle hard to stand up my family.”

The same opinion is also described by other respondents. Such as Respondent (E) mentioned that

“I couldn’t change myself if I hadn’t involved with. I knew many things from BRAC that have increased my skills and awareness a lot. In the past I was not conscious about my life.”

Respondent (F)

“From the beginning with BRAC, I felt that I am the unskilled and introvert woman who couldn’t do any time. Respectively I learned to communicate with people and neighbours. My ignorance has gone. Now I can motivate my neighbours through my own words.”

Respondent (H) said that

“Anyone didn’t know me. Hence they know me very well. I have changed myself and my family.”

Most of the women are now skilled and aware of their every side of life. They have given also the same information about the skilled and awareness building programs. Respondent (L) said that

“I think, I am self-reliant in economically and my acceptance has increased gradually.”

Rural women have been capable to change their life. Their acceptance is increasing day by day. They play an important role in every side of the society.

29. Development of assets after including with BRAC

Basically most of the beneficiaries have changed life as well as asset in the primary level of graduation. Gradually they have got them selves as a empowered woman their own locality. Their assets are now in developed conditions. Their all assets like natural, financial, social, human and physical assets have changed only by their hard work and so on. Respondent (A) said that

“I have little assets when I involved in BRAC. No other lands I have without my house. Now I have three measures of lands. Truly my assets are developed by blessing of BRAC. Besides I have two mobile phones and a television. Now my house is

full of assets. I haven't any domestic animals. My elder daughter is now reading to sit for H.S.C examination. I could hardly bear her education if I would remain unskilled and unconscious about my development of assets and so on."

Another Respondent (E) mentioned also the same that

"After involving with it I have developed my assets a lot. If I didn't join in BRAC as a member I hardly developed my self. Now I have a couple measures of land. "

Respondent (F) said she has a great changed after she involved with BRAC. She said that

"After getting the membership of BRAC, my assets are increasing day by day. I feel that it is result of good planning and well managed programs. Now I have everything like mobile, television, one stored building, and lands and so on."

Respondent (M) mentioned that

"I have bought a medium size curry store. It has been gone five years when I had bought that store. Now home conditions are also good. Day by day it's improving."

30. Rural women's opinion about increasing the activities and effective service of BRAC

From the beginning of BRAC has changed its programs and activities different times. Programs were started in the last two decades. Therefore rural women who are involved with BRAC from its beginning they don't want to change its programs. Hence in some cases they want to change the programs of BRAC.

Respondent (A) said that

“Firstly I will give the recommendation to increase the sewing centre in our locality and then they can increase the hand made work. It is really helpful for rural women for the development of their initial stage. ”

She also added that

“Besides another effective service of BRAC is educational service which increases the literacy rate of rural women. Especially I will recommend the training programs of BRAC.”

Respondent (E) thinks its programs are adequate for developing the rural women life. She mentioned that

“No, the economic development programs haven't needed to increase. If it operates properly then we have no lack to maintain our livelihood. We couldn't develop ourselves if the credit program wouldn't operate by BRAC. It is blessing for us. I think the health programs of BRAC are not so good in our area. I didn't go ever there. Respectively the education programs of BRAC are capable to change the rural poor literacy rate. That's why I think the credit and education program are the best programs of BRAC.”

The same opinion also Respondent (I) said that

“The existing economic programs are adequate to alleviate poverty of the rural women. However the credit program of BRAC is most effective or successful program of it. I have got the benefit of the program. We are hardly reached the health programs. It is far from our area that's why I don't go there.”

Respondent (N) said that

“Ja ase tai e onek (the existing programs are enough for developing us). Members don’t get any standard service from its health program. The micro credit is the positive program of BRAC.”

Hence Respondent (L) want the program of BRAC should be changed. Sje said that

“The programs should be increased through income generating works. Hence there is no such program that ensures the villagers sorrow. Only credit can not develop the rural women’s life. I think the credit and social development programs are the best.”

31. Recommendations about BRAC programs

Rural women of Bangladesh are still not high ambitious about their life. Hence they have greatly changed their life. This change they couldn’t think before a couple decades ago. Now their positions, status and life of standard totally have changed with the passage of time. Therefore they have some recommendations about the existing programs of BRAC. Respondent (B) mentioned that

“I think the credit program is obviously effective for the development of rural women. I am the instance of this credit program. The programs which are organized by BRAC are very much needed for the alleviation of the rural women. Moreover the education program of BRAC is very much helpful for the development of rural poor children and illiterate adult people. Nevertheless the social program of BRAC has to increase for raising social awareness and social problems. It makes the social control systems strong.”

Another Respondent (C) is also an industrious and laborious woman. She has passed a sorrowful life. She stated that

“I have stood up by the program of handicraft that’s why I think this program should increase and available for the rural poor who haven’t any work and are passing a struggled life. The credit program should also be available for the rural poor villagers who have the ability to work with capital like the credit. The interest should be decreased. There is a bad concept about their credit program’s interest. Respectively their social program makes rural people aware but it is insufficient. Another effective program is education program. Now there is any education program in our village.”

She also added that

“BRAC’s adult education program, credit and Palli Shamaj are also effective programs.”

Rural women have passed lot of time with BRAC. In addition to this some respondents who are gathered experience from BRAC they think BRAC can change its some economic programs which help the helpless people.

Respondent (D) said that

“If BRAC operates its economic programs properly then the economic development will be possible for the rural poor women. I think such economic programs are really enough to develop the rural poor women who have nothing to maintain their livelihood. The credit program is very effective among the economic development programs. My development has ensured through the credit program. Moreover the health programs are not so good in our area. The education program of BRAC is also good for increasing

the literacy rate. My opinion is that the credit and education program are the most effective programs of BRAC.”

Respondent (F) suggested a good opinion about the programs of BRAC. She said that

“Decreasing the interest rate BRAC should increase the allotment of employment. As if the rural women operate their normal life freely. In spite of the interest rate of BRAC I am indebted to BRAC for this kind of help. Truly it develops my self. It is really a successful program of this NGO. Still I didn't the health service of it. However it is decreasing day by day.”

Respondent (G) opined that

“BRAC should take productive economic development programs for the youth because day by day their attitude and behaviour are deteriorated. So BRAC should take measures for this. Moreover I have seen that many poor women have developed through the assistance of credit program of BRAC. Then BRAC should standardize its health program in our area.”

Respondent (H) described her feeling about the programs of BRAC. In her word-

“The economic programs of BRAC should increase for creating a tendency that assures the saving of rural women. Although the credit program of BRAC is successful to build up economic empowerment among the rural poor women like us. I am very much happy to involve with it. I think all programs of it are really works successfully.”

She further added that

“The education program of BRAC is also good one. It is now closed in our village.”

The same opinion also Respondent (J) shared her suggestion about the programs of BRAC. She mentioned that

“There is no need to increase the economic programs of BRAC. The existing programs are adequate. There is a need to proper guide the programs. The credit program is good one. Social development programs should be increased by BRAC.”

BRAC can develop its suitable program on training related issue which helps the rural women to find them as empowered women in her locality. The program should be on training based. Respondent (K) described that

“BRAC can give training considering their conditions of their members before giving loan as if they can be self-reliance. As a result of giving loan without considering conditions it may more poor than their past that I have seen among my neighbours. Though it is the best program of this NGO, member’s conditions are considerable. I think other good programs of BRAC are education, training and social program.”

Respondent (O) emphasizes on the credit program of BRAC. She thinks that only credit can change the life of rural women like her. She stated that

“My conditions were not so good about an age ago. Gradually I have developed myself from taking loan from BRAC. Now I have everything. My two children are reading. I give the credit to BRAC’s micro credit program. Every year I have took loan from and I have gradually developed myself.”

That's why the micro credit program is successful program of BRAC."

32. Rural women's opinion about increasing the women empowerment

It is widely recognized that women's paid work and economic capabilities can facilitate them to achieve own assets, control over resources and gain self-confidence and self-esteem. The present study finds that the poor women in rural Bangladesh borrow some small loans from the credit institutions; start small businesses based on their traditional knowledge and become empowered through building social capital, creating awareness and earning capabilities. They want the proper management of existing programs.

Some respondents emphasize on education program. Respondent (A) said that

"As women's is literate now so it should be needed to keep money in hands of women. They have to more awareness about of their life and society. I think it is the time of independent. Besides we should justify of our own."

Another Respondent (D) said also the same that

"There is crying need of the female education and we have to conscious about any matter."

Some respondent want freedom in every sphere of their life. They think that freedom is the only thing which will give women truly the taste of empowerment. Respondent (E) mentioned that

"Aamago sadhinata dite hoibo (we must give the freedom and assist in decision making process)."

Respondent (G) has emphasized on different matters which are truly needed for the development of women's empowerment. She said in her word

“We have to educate women. Moreover, we have to give them opportunity to take decision of own life. In addition to this we have to remove their distressed and disappointment of their life. Hence they have to be conscious about their own life.”

Respondent (I) is another empowered woman in this area. She also remarked some good points to empower women. In her words

“This is the time to remove discrimination against them. Besides we have to give the opportunity of self employment and own choice able work. In addition to give the priority in family decision making. Above all they have to aware and nijer paye darate hobe (have to stand in their own feet).”

Respondent (J) said that

“We have to do many things for women. First we have to make assure that their right is confirmed. Respectively we have to confirm their social security. Then I have gotten the indiscrimination when I was involving with BRAC. We have to ensure there is no discrimination against them. At last we have to ensure as if they can take decision in their own life as well as their family life.”

Respondent (K) said that

“Most of the members of BRAC are women. Therefore BRAC should give them credit as well as training for their proper development as if they can take it for their own task and can establish them in their social life and economic life.”

Respondent (N) said that *“They have to self-help them in socio-economically.”* It is very much important for their economic empowerment. At present women’s has

a tendency to empower them in economically. When they can do that it changes their social status as well as the other sides that are related to empowerment and development.

Respondent (O) is an impressive woman in the study area that is noticed by the researcher. She got the only the primary education at stage of her childhood. She has developed herself by struggling all over her marital life. At present she has everything. She thinks that still women are burden to their family. She commences on the matter in such a way that has attracted the researcher minds. In her word-

“When I grew up in my family I felt that I was a burden in my family member’s eyes. Still I have found it in my locality and in my neighbours. As a result of this ‘Bojha’ they are not educate them selves. It is really a bad thing that is continuing in our society. Therefore we have to change our mind about girl.”

The rural women opinion about the economic empowerment is important in their lives. Therefore, it is very much needed to remove all the bad things which are occurred against them. They have given such effective points for the economic empowerment of rural women which are capable to make them developed.

Chapter-Seven

7.1 Summing up the Results

7.2 Recommendations of the Study

7.3 Conclusion

7.1 Summing up the Results

Women in the rural areas are playing a multidimensional role in family as well as outside of the family. They are the most important member in their family. It is very much important to know what they think about empowerment. Are they empowered or not. She also elaborates that empowerment means enlighten oneself. She is an enlighten women in this area. Most of the women know what exactly the theme of women empowerment. There are very much conscious about the words. They have struggled for the words over a decade. It is really a word which gives the taste of freedom and power of decision making. Sometimes it also ensures the participation of women in the in the every sphere of life.

Some Respondents think that it gives the women real power in the family. Therefore they have controlled and maintained their livelihood as their wish. It seems that every side of their will be controlled by the women.

Another women beneficiary of this largest NGO Respondent (O) is a well known member of BRAC. She thinks that *“empowerment gives a woman all kinds of facilities which help her to maintain her family life and outer life.”*

Bangladesh is a developing country. She has huge population. The major parts of her population are woman. So their empowerment is a major issue for its development. It is a great achievement for us that the present scenario of woman in Bangladesh is changing radically. Their contributions have brought a positive image in the country. They are economically empowering themselves day by day.

Economic empowerment is the rights of choosing work by dint of one's own choice. Really it depends on woman who manages the self-employment for her own.

Respondent (E) also emphasizes *on the self-reliance of woman in economically*. Hence she is a woman who has changed her life through small business and by hard work.

Most of the rural women are in varied profession. Mostly they are engaged in small business and handicraft. Some women are seamstress. They do that for supporting their family or sometimes it has found that they do it for maintaining their family. Rural women basically are housewife. They do something beside their household chores. Household chores are their main pursue. Hence they have a little involvement in income earning activities.

The researcher found that many some respondents are involved in educational sector especially in teaching profession. She is here for her past life horrible life. Her past life was not so good. So she involved with BRAC.

The monthly income of the rural empowered women is varied for their profession. Sometimes it has found that it does vary from one thousand and five hundred to fifty thousand. Now they are trying to save their money in the bank and others ones. Some respondents have own income. Hence the researcher found that still there is some women who have low income. Sometimes they are to depend on to their husband's income. It is seen in rural area that most of the women's income are very low. Therefore it is hard for them to maintain the family easily. So they are to depend on their family or husband income. Hence the researcher has found some women who have earned money more than other

women. They are capable of maintaining their family easily. She is to depend hardly on their husband and family income.

Rural women's source of income also varied because of their profession. Basically they depend on it. Hence every sources of income is independent. Freely they do it for their livelihood. Rural women's source of income is also varied like their profession. Some respondents have been found by the researcher that in one family there is two or three sources of income. Moreover the combined sources of income lead the family to go ahead.

The status of rural women depends on their present economic condition. At present their economic condition is better than past. Therefore their status has changed recently. It is very much important for them. Many respondents have earned lot of money. Therefore they lead their very highly. They are here for their business. There life is not like the life of low middle class family. There status is very much high.

Decision making is an important factor for measuring empowerment of rural women. Moreover it makes them free from barriers which obstacle them to freedom. When a woman can take decision for her own life it seems that she is empowered especially in financial matter. However, in family decision making process they are also playing an important role. Not only in financial matter but also in family majors matters. Both husband and wife negotiate in their personal matter such as in family planning, children's education and in family business. Now the rural women have taken decision of their life as well as in family decision making process. Mainly in family financial matter gets the priority in the cases. Some times they can take 100% decision of their life and in family.

Most of the women are freely participating in social organization. They haven't faced any problems from their family and society. Hence they are moving free hither and thither. It is a great cooperation from their society. Most of the women in study area are getting the benefit of participating in social organization and even in cultural organizations easily and freely. They like this. They are moving freely from one place to another.

At present rural women are expressing their political thinking like the urban women. They also think that it is their legal rights. Therefore they use it very much. The tendency is past when they couldn't express or get rights of political thinking among the family members. The time has changed now. They can poll and give vote according to their choice. Also they can participate in the local election. Some women are getting the chance of freedom in politics. They want to poll in the local or national level election according to their choice.

It is very much crucial in playing roles in the time of facing problems. Now rural women have the ability to play an important role in their family and outside of the family. When they face crises and problems they play role like a responsible person. Mostly they try to save their family members from difficulties. Some women are getting the chance of freedom in politics. They want to poll in the local or national level election according to their choice.

At present rural women are capable to communicate with the local leaders. They are now skilled and aware about the life what she leads.

Some Respondents have not a good relation with the local leaders. But her husband has a good relation with the local leaders. Her husband is a businessman. Therefore, he has a good communication with the local leaders. She is the only beneficiary who has not good communication with the local leaders because of her family restriction.

The Social Development component focuses on building human and socio-political assets of the poor especially women through institution building, awareness raising, training and collective social mobilization. The Human Rights and Legal Services component seeks to empower the poor by increasing their awareness.

BRAC believes in the need to build and strengthen community institutions, and ensure stronger accountability of the local government towards the poor, especially women, towards their socio-political empowerment. This involves building the capacities of poor rural women to raise their voice and taking collective action, strengthening the local government for pro-poor governance, creating awareness and access to information, and preventing violence, particularly violence against women.

BRAC places special emphasis on the social and financial empowerment of women. The vast majority of its micro loans go to women, while a gender justice programme addresses discrimination and exploitation.

7.2 Suggestions for the Future Researcher

The economic empowerment of the rural women is inevitable for our country. Rural women have great contribution not only in their family life but also in social and national life. For their development BRAC can take different majors in their familial, social and especially in economic life so that rural women can develop their selves as well as their empowered those selves. Here the suggestions for the future researchers are given below-

1. It is very much important to establish equal rights inside the family which ensures that every members of the family are getting the equal rights from her family members.
2. To increase the participation rate in decision making process of rural women in her family and economic life.
3. Some times it is seen that rural women's has no right to contribute about her children's future. Mostly their husband does it. Therefore they should contribute on their children's life.
4. They have to achieve the status and self-fulfillment in family.
5. When they are facing problems they always depend on their husband and family members. Hence here is a positive side for the rural women who can take initiatives when they are facing problems. Therefore it may ensure that it will be practiced in them.
6. To give poll is an equal right for men and women. Therefore they have to show their own thinking about politics either to choose an elected nominee or give a vote by their own choice.
7. They have to achieve the power of decision making their marriage, divorce and dowry related matters.

8. BRAC can emphasize on the whole rural women's who are poor and can not fulfill their basic needs.
9. Rural women are occasionally participating in social organizations but in major cases they can not participate due to their husband's order. In this case they have to be aware of the profit to participate in social organizations as if they find them independently.
10. They have to give training how to spend money and earn profit by it only not to give loan.
11. BRAC can increase the self-employment facilities or make more opportunities for income generating activities.
12. Most of the beneficiaries of BRAC don't get the health services that are provided by BRAC. Hence it should give the standard service for the rural poor women.
13. Rural women still fear about legal aid. Therefore BRAC should assure that it is not a matter of fear.
14. BRAC should encourage the rural women to remove their disappointment about being poor or having a lower status in the society so that they can change their life through hard work under various initiatives that are taken by this largest NGO.
15. Rural women families haven't vast knowledge about education, social and economic life. Therefore BRAC should aware them and give them vast knowledge about education, social, economic and especially in taking nutritious food for leading a healthy life.
16. Rural women are happy to lead a normal life. Hence they have great ambition or dream to change their life which they are passing now. Here BRAC can give the thinking of small business, handicraft or other entrepreneurs which will make them more developed than their

present life. They have made it successful to make small entrepreneurship.

17. As their assets are limited so BRAC can take such innovation which will help them to increase their assets.
18. As its credit program is successful so they can make it more effective for them.

It has made a positive effect on the life of rural women. Thus BRAC can follow the suggestions to make the programs or empowering women more effective.

7.3 Conclusion

The dissertation of 'NGO roles in economic empowerment of rural women' is such a study which has conducted in the area of Jhikargaccha Thana in Jessore district. The paper shows the economic empowerment of rural women in this area. It can not fulfill how rural women are empowered by the help of BRAC across the country. Hence it shows how rural women have changed their sorrows of life by involving with it for two decades. Different times BRAC has taken different kinds of programs to empower the rural women. From starting their graduation program BRAC has obtained step by step programs for alleviating their poverty. Its every program has made the rural women developed. Its economic programs are multidimensional. Different kinds of sub programs are organized by it. It has ensured self employment service for the rural poor women. Besides it has taken small entrepreneurship for the rural women who are interested in small business. Some successful women have found in the study area who is now engaging poor women whose conditions are not so good than them. In the rural area, BRAC is a name of hope which can change the life of rural women who are very much eager to change their life by the help of it. As Bangladesh is a developing country, therefore it is very much important to empower it's about half population of women. The study paper shows that this largest NGO is working with these rural women over 20 years. It is the part and parcel with the rural women's life. At present rural women's are empowered more than their past life. They have passed a struggled life where they hadn't anything. They could lead a normal life. Hence they are passing a life where they haven't any problem to fulfill their basic needs. BRAC has made these women more initiative than before. Therefore it is a remarkable change in the life of rural women.

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Appendix

Interview Schedule Used in the Study

Interview Schedule

NGO Roles in Economic Empowerment of Rural Women in Bangladesh

Institute of Social Welfare and Research

Dhaka University, Dhaka-1205

(Collected data will be used for study and confidentiality will be ensured.)

Demographic Information of the Respondent:

1. Name of the Respondent
2. Age of the Respondent:
3. Name of Father/Husband:
4. Permanent Address: Village:.....Post:.....
Upazila:.....District:.....
4. Marital status: A) Married B) Unmarried C) Divorced
D) Widow E) Others (Specified)
5. Educational Qualification:
6. Religion:
7. Number of family members:

Socio-Economic Conditions Related Information

1. Profession of the Respondent:
2. Monthly Family Income of the Respondent:
4. Family Source of Income:
5. Financial condition: A) Higher Class B) Middle Class C) Lower Class
6. How is Respondent relationship with the local leaders?

Empowerment Related Information

1. What do you mean by empowerment of women?
 - A) Women's participation in all sectors and assurance of rights
 - B) Women's socio-economic safety
 - C) Removal of all indiscriminate against women
 - D) Right of decision making in all cases
2. What is your role in the process of family decision making?
3. How is your independence in participating social organization?
4. What is economic empowerment?
 - A) Making the people self-independent economically
 - B) Helping the people from severe harmful effect by engaging them in income-enhancing works
 - C) Ensuring self-employment
 - D) Right of Working on own accord
5. Do you express your political opinion? (Such as Voting or Participating in Politics)
6. How do you play your role in overcoming crisis?

Related data of BRAC activities

1. Activities related to economic development:
 - I. From when you have been involving in BRAC's activities and why?
 - II. How did you get involved in BRAC's activities?
 - III. How many times you have borrowed loan from BRAC and what is the amount?
 - IV. What is the present condition of the sector for which you taken loan?
 - V. Do you have any involvement with BRAC employment activities? (Poultry rearing, agricultural expand program and small business)
2. Social Development activities Related information of the Respondent:

I. Are you involved in any organization directed by BRAC?

- a) Village assemble b) Union assemble
- c) Pastoral society d) Popular theatre

II. How does BRAC help in raising social awareness?

III. How does BRAC help you in removing social problems?

3. Health Activities Related information:

I. Which kind of indispensable medical service you get?

II. Are you involved in BRAC's good health program?

4. Related data on education program:

I. What are the cheap services of its education program?

II. In which program you get involved with?

- a) Pre-primary education b) Fundamental education for aged children
- c) Adolescent development program d) Adult education

5. Related Information on BRAC'S Supportive Activities:

I. Do you have got any kind of service for training?

II. Do you have got any financial help? such as

- *stipend *Old Allowance

III. What is your opinion on BRAC's law and human right service?

- *law related assistance *awareness for right

- *establishing justice *creating local leadership

IV. What is your opinion on gender disparity alleviation law?

V. How does BRAC help in decision making process?

VI. Which kind of impediment you have faced in getting involve ed with BRAC?

VII. Do you have involvement with any NGO apart from BRAC?

Influence of BRAC Program

1. To what extent all these programs have increased your skill and awareness?
2. To what extent your assets get progressed after getting involved in BRAC's program?
3. What kind of social and economic progress you have made after taking loan from BRAC?

Recommendation regarding BRAC's program

1. Is it essential to increase BRAC's economic development activities?
2. Is BRAC's micro credit program successful in alleviating rural poverty?
3. Is BRAC's social development program enough to remove social inequality?
4. How do you evaluate BRAC's program in increasing literacy?
5. Which services seem effective to you ?
6. What are your opinions on increasing women empowerment?