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# The Role of NGOs in Increasing Awareness among Vulnerable Women in Bangladesh: A Study on Two Selected NGOs in Rajshahi District

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University of Rajshahi

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**The Role Of NGOs In Increasing Awareness Among  
Vulnerable Women In Bangladesh: A Study On Two  
Selected NGOs in Rajshahi District**

**Nahid Sultana**



**Department of Public Administration  
University of Rajshahi  
Bangladesh**

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The Role Of NGOs In Increasing Awareness Among  
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Selected NGOs in Rajshahi District

Nahid Sultana

*A dissertation submitted to the University of Rajshahi, Rajshahi,  
Bangladesh, in fulfillment of the requirements for the degree of  
Master of Philosophy in Public Administration*

Department of Public Administration  
University of Rajshahi  
Bangladesh

*August 2005*

*Dedicated to*

**My Parents,**

**My Husband '*Joy*'**

**and**


**My Little Sweet Daughter '*Raiyan*'**

## **Declaration**

I declare that the dissertation entitled **The Role Of NGOs In Increasing Awareness Among Vulnerable Women In Bangladesh: A Study On Two Selected NGOs in Rajshahi District**, submitted to the University of Rajshahi, Bangladesh for the **Degree of Master of Philosophy in Public Administration**, is an original work of mine. No part of it, in any form, has been submitted to any other university or institute for any degree or diploma.

**Nahid Sultana**  
Roll No.: 65  
Session: July, 2003

This is to certify that **Nahid Sultana** has prepared this thesis entitled **The Role Of NGOs In Increasing Awareness Among Vulnerable Women In Bangladesh: A Study On Two Selected NGOs in Rajshahi District**, under my direct supervision. This is her original work. This thesis or any of its part has nowhere been submitted for any degree or publication.

  
**Dr. Naznin Islam**  
Associate Professor & Chairman  
Department of Public Administration  
University of Rajshahi  
Bangladesh

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and my sister –in-law June. Without their co-operation it was impossible for me to continue my research.

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# Chapter 1

## Introduction

*This chapter is giving an introductory message of the study. It contains statement of the problem, justification and objectives of the study, research questions that were asked to the beneficiaries and the NGO staffs, hypothesis, variables used, methodology, research issues and research design, limitations of the study and chapter scheme.*

### 1.1 Introduction:

Women can play an equal and vital role in all sorts of development activities of a country. Approximately half of the total population of Bangladesh is woman. From a long time being, religious fanaticism and superstitions are considered to be the main barrier of women's development. Like one can not ignore the contributions of women in the question of expansion of society and civilization, similarly sustainable and fruitful development cannot be acquired without the participation of women. Despite of the equality of man-women ratio in Bangladesh, the importance and potentialities of women have been disregarded in socio - economic developments till today. Women are suffering in every respect in this country. From a long time, this trampled situation makes women apathetic and unconscious about her country, society and herself. Right from their birth, women are neglected in food sharing, education, work, independent thinking, right to property, choice and matters of decision making. Patriarchy still controls all institutions of the society, the parliament, military establishments, judiciary, education and benevolent organizations etc. Women have inadequate access to the law, due to illiteracy, lack of legal literacy, information and resources, insensitivity and gender bias. They are also lack awareness of women's human rights in general. But now everybody realize that without the contribution and participation of women the proper development and prosperity of the country cannot be possible. So, to improve the backward and in awareness situation, Government of Bangladesh takes various initiatives. But it is very



difficult for the government alone to aware the backward women in a short period of time. So the government helps and supports various non government organizations (NGOs) to works for these vulnerable women. NGOs are working with the government to establish the rights and overall development of women. NGOs enable their clients and beneficiaries to graduate into higher standards of living. In addition to their poverty alleviation programs, they set many motivational programs for the women at grassroots level. These programs have made women aware of their rights and the women have their platform to raise their voices.

## **1.2 Statement of the Problem:**

In reality, the constitution of Bangladesh grants equal rights to women and men in all spheres of public life [Article 28(1), 28(2), and 28(3)]. Even various laws have been enacted and amended to protect women's rights but women are not conscious of their rights and that is the main barrier to serve the above purpose of the government. For these reasons, women hold a marginal position in the sharing of decision making at all levels. Although government is taking initiatives to ensure the political rights, increase awareness, participation and empowerment but government have to be more sincere, active and give proper attention to increase the real awareness of the vulnerable and disadvantaged women by fully implementing the initiatives. Especially, co-operation between governments can expedite the process of women development. Opportunities are growing for the NGOs through out the developing world to work with government in helping the poor women to improve the quality of their lives. The institutional capacity of the government is weak and there is a gap in service delivery system especially at local level. On the other hand, some NGOs have higher level of management capabilities to organize and manage development programs at the grassroots level.

It is true, that now a days, women participation in the development effort is widely recognized by the government and non – government organizations. NGO Affairs Bureau is unable to put forward a clear guideline on the operations and involvement of the NGOs

in the context of development activities in Bangladesh. Thus there seems to be noticeable gap in terms of policy guidance to utilize the potentials of the NGOs sector. As a result, the NGOs to a great extent, are working in isolation. There is confusion and suspicion about their activities which has given rise to many suspicious stories that are causing damage to their image. Now it is more important to observe that the initiatives taken by NGOs are really capable to increase the awareness of vulnerable women? Are these vulnerable women performing their due role in various development initiatives? Are awareness building programs are capable to change the women's backward mentality and their status of life that increase their overall participation in every development activities? In the context, this study will serve as a beginning one and build a basis for further study to the future researchers.

### **1.3 Justification of the Study:**

Women can play a vital role in the balanced socio- economic development of a country. But it is not possible if the women are not aware about their rights. So it is important to identify the barriers and reasons that make women so vulnerable, unaware, apathetic and unconscious about her country, society and themselves. And it is also important to analyze the role of NGOs whether their activities are truly effective to increase the awareness of vulnerable women or not. A number of studies have already been done on "NGO" and "Women" issues separately, But very insignificant number of research were conducted on "NGO for Women". So the role of NGOs in increasing the awareness of the vulnerable women in Bangladesh is a potential field of research.

## 1.4 Objectives:

There were several objectives of the research. They were as follows:

- The broader objective of this study was to examine the role and to identify the specific activities of NGOs that increase the awareness of vulnerable women of Bangladesh.
- To trace the capabilities of NGOs by which they can properly reach to the women who are the poorest of the poor or vulnerable.
- To examine whether such awareness programs are truly effective for the vulnerable women or not.
- To highlight the type of changes that occurred in the life style of the women after joining the NGOs.
- To make a few recommendations so that appropriate awareness programs may be formulated for vulnerable women by NGOs.

## 1.5 Research Questions:

The main research questions were:

1. Has the level of awareness of women increased after joining in NGO activities?
2. What are the impacts of programs and input delivery system of NGOs on awareness raising?
3. What impact sincerity and commitment of NGO workers has on awareness raising?
4. Do capacity of women, time spends by women and intensity of involvement of women matter in increasing awareness level?



## 1.6 Hypothesis:

1. The awareness level of women has increased after joining in NGO activities.
2. Different programs and input delivery system of NGOs have a direct impact on awareness raising.
3. Capacity of women to receive NGO inputs has a positive relationship with awareness building.
4. The level of awareness of women depends on how much time they spend and intensity of involvement of them in NGO activities.
5. Sincerity and commitment of NGO workers have a direct bearing on awareness of women.

## 1.7 Variables:

Dependent and independent variables of this study were:

### *Dependent Variables:*

- Awareness Building

### *Independent Variables:*

- Program
- Capacity of woman to receive NGO inputs
- Time spends in NGO activities and intensity of involvement of women in NGO activities
- Sincerity and commitment of the NGO workers
- Better input delivery system.

## 1.8 Methodology:

### 1.8.1 Research Method:

In this study a combination of *survey* and *case study* methods have been used. Now the question may be raised why researcher used the combined methods. Because as the view of Creswell, that it is advantageous to a researcher to combine methods to better understand a concept being tested or explored and each approach has its strengths and its weaknesses (Creswell, 1994). Researcher thinks the dependency on any one method can not appropriately fulfill the research. If it is possible to use the combination of methods then it will be reliable for any study and will provide a general picture of study area. In this study, two NGOs have been selected for case study one from national NGOs and other from local NGOs. Establishment, experiences, area of operation, wide geographic and diversified functional coverage, etc. were the considering factors for selection of the NGOs. Considering these factors, the selected NGOs were BRAC- a national NGO and ACD- a local NGO.

*Case study* method has been chosen to choose the two NGOs, because case study is a comprehensive study of a social unit be that unit a person, a group, a social institution, a district or a community. The case study method is a form of qualitative analysis where a careful and complete observation of an individual or situation or an institution is done, efforts are made to study each and every aspect of the concerning unit in minute details and then from case data generalizations and inferences are drawn (Kothari, 1990: 141). The study is a complex social issue where the researcher has to trace the level of awareness of poor women that occurred by the help of the Non-Government Organizations. The case study method, in this case, will helped the researcher to examine the complex situation and combination of factors involved in that situation so as to identify the causal factors operating (Gopal, 1964: 184). Case study method also helped to find out the impact of the national and local NGOs separately:

The other method, used in the study was *survey*. Data can be collected by the survey method in basically two ways- by using an interview schedule or by using a self administered questionnaire - depending on resources available, types of respondents to be



dealt with, kinds of questions to be asked, etc. (Sufian, 1998: 118). Researcher used the both ways of survey method and this method helped to collect the specific and appropriate data those are closely related with the study.

Random sampling was used to select the respondents from the NGOs. Random sampling ensures the law of Statistical Regularity which states that if on an average the sample chosen is a random one, the sample will have the same composition and characteristics as the universe.

This is the reason why random sampling is considered as the best technique of selecting a representative sample (Kothari; 1990: 74) and it was also suitable for the study.

The study area was Tanore Uporpara of Talundo Union of Tanore Upazila, which is one of the operating areas of ACD and the other was Panchoboti Area of Motihar Branch Office of BRAC in Rajshahi district. Researcher thought that these areas will represent the similar characteristics of the beneficiaries which are closer to other branches of ACD and BRAC. Number of beneficiaries, distance from researcher's house, access to information, communication difficulties etc. were the considering factors to select the study areas of this study.

### **1.8.2 Sources of Data:**

The study was conducted on the basis of primary as well as secondary data. Primary data was collected from NGO officials and the beneficiary women group – those who were selected as respondents. Secondary sources basically included different books, research reports, journals, thesis, relevant publications, reports of the NGOs, newsletters and daily newspapers.

Primary data have been collected with the help of the following tools:

#### **1.8.2.1 Content Analysis:**

Important Primary data was collected through content analysis of relevant documents, published and unpublished papers, reports of the NGOs and document files.

**1.8.2.2 Interview:**

Primary data have been collected through a structured interview guide having closed and open ended questions. Respondents were encouraged to express freely and honestly their expressions.

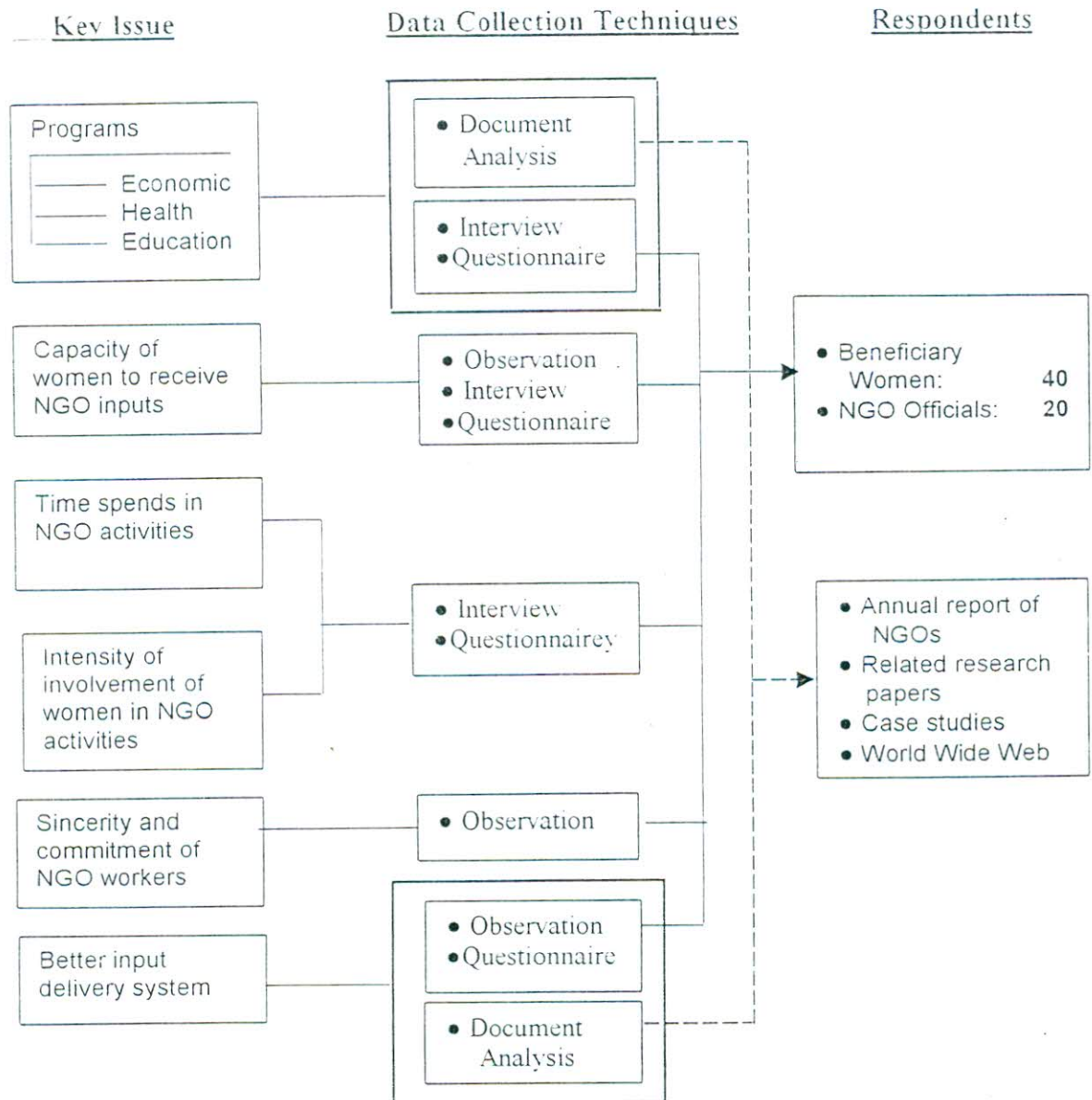
**1.8.2.3 Informal Discussion:**

In order to collect desired information, informal and unstructured discussion sessions was held with knowledgeable people other than the group mentioned above.

**1.8.2.4 Observation:**

In addition, direct observation was also employed as another major source of collecting primary data.

## 1.9 Research Issue and Research Design:



The above diagram has been developed by the researcher.

## 1.10 Limitations of the Study:

During the study the researcher has faced some problems. When the researcher visited the field for collecting the data she fell in a great problem because it was difficult to come in contact with the beneficiary women of the NGOs without the help of the NGO workers. The women were available only in the weekly meeting of the NGOs. So the researcher

could not contact with them when necessary and she had to wait for the next meeting. The main target group of the study was the poor women and most of them were illiterate. They could not understand many questions and were not familiar with the topic of research questions.

It was tough to make them understand about the specific meaning of various terms used in this research. The researcher realized, many times the women respondents were afraid to share their opinions. They thought that if they told anything against the NGO workers, they would become angry, which might bring problems for them in near future. So the women started to answer the questions in favour of the NGOs. It was very difficult to get reliable data in this way. The researcher had to work hard to convince the women that they could freely and honestly talk with her. It must be said that, the field staffs of the both NGOs helped the researcher in this regard. During visiting, the field women thought the researcher a top officer of the NGO and she could do something for them. So they were mostly interested to talk about their own problems, which were not related to the research questions. It extended the time of interviews and in filling up the questionnaires.

While talking with the NGO staffs, the researcher realized that, they often could not get any information about the financial matters of the NGOs. The field staffs said that the researcher needs to talk with the higher officials of the NGOs to collect any internal information. The researcher also faced some problems to collect the secondary data from the NGOs because the annual reports, various documents of the NGOs are only for their donor, not for the public.

### **1.11 Chapter Plan:**

Introduction and motivation of the thesis work have been covered in chapter 1. The objectives of the present work are also described in this chapter.

Chapter 2 covers the theoretical framework of this research.

The main concern of chapter 3 is to highlight the real status of women in Bangladesh. A step has also been taken in this chapter to find out whether the women of Bangladesh are really vulnerable or not.



Chapter 4 is an overview of the growth and development of NGOs in Bangladesh. The discussion is confined to typologies of NGOs.

The purpose of chapter 5 is to give an overall impression about BRAC, a national NGO and ACD, a local NGO. This chapter highlights the objectives and analyzes the strategies employed to achieve the organizational objectives of these two NGOs.

In chapter 6, an attempt has been made to focus light on the impact of BRAC and ADC's activities on vulnerable women. At the same time, this chapter focuses attention on the activities of the NGOs whether they are capable to improve the fallen situation of the women as well as to increase the awareness among them or not.

Finally Chapter 6 is on the general discussion and conclusion. Also suggestions and recommendations for further works have been pointed out in this chapter.

# Chapter 2

## Conceptual Framework

*The objective of this chapter is to develop theoretical framework for describing and analyzing the role of NGOs in increasing awareness among vulnerable women in Bangladesh.*

### **2.1 Introduction:**

An attempt has been made here to demystifying key concepts. Researcher also has tried in this chapter to formulate the hypothesis. Also initiative has taken to identify the dependent variable and independent variables of the study. In this way, researcher tries here to establish relationship between 'NGOs' and 'awareness of vulnerable women'.

### **2.2 Operational Definition of Key Concepts:**

#### **2.2.1 Vulnerability:**

Poverty and its measurement have undergone considerable changes in the course of the last few decades (Kabeer, 1988). Conventional economic definitions use income, consumption or a range of other social indicators to classify poor groups against a common index of material welfare. Alternative interpretations developed largely by rural anthropologists and social planners working with poor rural communities in the Third World allow for local variations in the meaning of poverty, and expand the definition to encompass perceptions of non material deprivation and social differentiation (Wratten, 1995).

Hagenaaras identified three major points of view in the way poverty is defined: being poor is lacking some basic necessities; having less than others in society; and feeling you do not have enough to get along (Hagenaars, 1986). The assumption implicit in the first category is that welfare depends on the extent to which some basic needs are met. This

definition does not allow for variations in a household's tastes and preferences. The assumption implicit in the second category is that welfare depends on a household's relative position in income distribution. Hence, both in the first and the second category, assumptions on welfare are made on which the poverty line definition rests. The third category assumes that assessments about whether people can or cannot 'get along' can be made by asking them.

Kabeer (1988) conceptualized poverty as both state and process, where one refers to achieved satisfaction of physiologically and socially determined needs and priorities, while the other refers to the interlocking sequence of events, changing entitlements and outcomes by which individuals or households move from a higher to a lower level of well-being. The boundaries between the two are constantly blurred by the mutual and often simultaneous inter-relationships between the state and process of poverty. (Low level of health and nutrition feed into labour productivity which in turn reduces income earning capacity and the ability to improve physical well-being). The author defines the process of poverty in terms of the causes and mechanisms underlying changes in the state of poverty. It would, in fact, be more accurate to refer to processes of poverty since there are a variety of ways by which people begin to slide into greater poverty. Nevertheless, there is a common core to each process: the deterioration, loss or failure in the basis of an individual or family's entitlements to the social product.

People are classified as poor when their income is less than that required to meet certain defined needs.

Income defined poverty lines are problematic for a number of reasons. Income is a useful indicator when the intention is to identify which people are likely to lack the resources to achieve a socially acceptable standard of living. However, it does not measure accurately their capacity to achieve access which may be influenced by other factors such as education, information, illness, threatened domestic violence or insecurity (Wratten, 1995).



Vulnerability is defined as the insecurity of well being in the face of a changing environment (Mussr, 1996) In addition to that, the questions of vulnerability and entitlement add rigor to the conceptualization of poverty and greatly extend the understanding of the process by which people become and remain poor. Generally, vulnerability means defenselessness, insecurity and exposure to risk, shocks and stress. Thus, Vulnerability has two sides: an external side of risks, shocks, and stress to which an individual or a household is subject; and an internal side which is defenselessness, meaning a lack of means to cope without damaging loss. Loss can take many forms becoming or being physically weaker, economically impoverished, socially dependent, humiliated or psychologically harmed (Chambers, 1989).

It can be said that security of income rather than sufficiency of income is the most important factor in assessing levels of household poverty. Security of income flow determines the degree of a household's potential vulnerability and the extent of its coping capacity.

This study argued in most cases the vulnerable households migrate from rural areas as a result of a failure to maintain subsistence levels. This reveals to some extent the defencelessness of an individual or an household in rural areas. However, migration and often joining in different NGOs often appears to be an effective coping mechanism, reducing the vulnerability of the household.

Households completely depending on wage labour face crisis in maintaining their subsistence when labour demand in the market decreases. This is also true for those with little income from sources other than wage labour. Agricultural wage labour is the most dominant source of employment in the rural areas of Bangladesh. Demand of labour in such a sector fluctuates in different agricultural seasons of the year. Therefore, those who do not have an alternative source of income or have no buffer become vulnerable in slack seasons of the year when employment opportunity decreases. Thus, the main external determinant of vulnerability in rural areas is decreased in labour demand in the market.



Internal determinants include absence of buffer to cope with low income and low production and absence of social to sell or to mortgage, or if the household has alternative sources of income, they can survive periods of low income and low production. When they have strong social connections to provide credit or in other ways, they are also less vulnerable.

Unemployment is high in Bangladesh, either due to external (for example, lack of job opportunities in the market) or internal factors (for example, morbidity of income earners). In a normal situation the household may have enough to make ends meet but the probability of starvation remains high among those who stay in the most uncertain sectors of the labour market (mostly in the manual, labour-intensive sector). Furthermore, the interruption of income flow for a long period may cause starvation or indebtedness and thus prolong vulnerability. Therefore, income security rather than income sufficiency in a situation of scarce economy becomes increasingly vital in understanding poverty.

The security criterion is thus related to the economic trends of households and indicates the extent of their vulnerability. The subjective definitions of such trends give a better understanding of the situations of poverty and vulnerability. The poor households categories themselves either as an 'improving', 'coping' or 'declining'. The process of economic adjustment in the rural environment shows that the improving households are those which have managed to secure their subsistence and income surplus which will function to develop the household's different resources still further. This also means that they are secured on a continuous basis. The coping households are those whose subsistence are secured to some extent and are still struggling to achieve a greater security. They suffer shocks but recover quickly. The declining households are increasingly in secured as a result of shocks and are usually in a situation of severe vulnerability.

In this study the word 'Vulnerability' refers those who cannot meet their minimum requirements as well as the condition which make them destitute, socio-economically insecure and lack of information and resources confined them in a fallen position.

### **2.2.2 Empowerment:**

According to Oxford Dictionary, Empowerment means to give somebody the power or authority to act. The term empowerment is found throughout development co-operation policies, documents and information publications. Yet definitions are rare and indications to measure progress toward empowerment even rarer.

Though the term empowerment has no fixed definition yet, it is frequently used to describe a process where in the powerless or disempowered gain a greater share of control over resources and decision making.

In the development literature, empowerment means “Good governance, legitimacy and creativity, for a flourishing private sector, transformation of economics to self-reliant, endogenous, human center development, promotion of community development through self help with an emphasis on the process rather than on the completion of the particular projects; a process rather than on the completion of the particular projects; a process enabling collective decision making and collective action; and popular participation, a concept that has gained popularity within the development agenda. (Abeda, 2000: 4)

Women are generally accepted as being the most disempowered member of the oppressed classes. The term women’s empowerment has come to be associated with women’s struggle for social justice and equality. The process of challenging existing power relations and of gaining greater control over the sources of power, may be termed as empowerment. Empowerment of women is a process aimed at changing the nature and direction of systemic forces with marginalizing women and other disadvantaged sections in a given context. As the outcome of empowerment of women is redistribution of power between genders, it belies the fond hope of many people that women’s empowerment should not disempower men (Goswami, 1998: 50).

Chen (1990) describes the conceptual frame work for women’s empowerment. The four dimensions of women’s empowerment resources, perceptions, relationship and power are defined as follows:

- a. Resources- Increased access to material assets, income, employments or social resources membership in an organized group.
- b. Relationships- Improved contractual agreements both explicit and implicit in various types of relation.
- c. Power- Increased ability on the part of women to change and control their external environment.
- d. Perceptions- Clear perception on the part of a woman of her own individual interests and values, and to make the others in her family to understand her contribution to family welfare.

Basically women's empowerment is a process variable having multiple dimensions economic, social, cultural and political. These dimensions are interrelated and interdependent, implying that actions promoting one dimension reinforce the values of other dimensions. When a woman feels herself that she can do any kind of work within the society as men do then we can call the women empowered. So it is an internal process of women's life (Haldar and Akhtar, 1999: 60).

#### **Women's Empowerment Framework:**

Women's development can be viewed in terms of five levels of equality of which empowerment are an essential element at each level:

##### **Welfare:**

Welfare addresses only the basic needs of women. Women are merely passive beneficiaries of welfare benefits.

##### **Access:**

Involve equality of access to resources, such as, education opportunities, land and credit.

##### **Concretization:**

Recognize that their problems stem from inherent structural and institutional discrimination.

##### **Participation:**

Take decisions along side with men. By organizing themselves and working together, women will be empowered to gain increased representation, which will lead to



increase empowerment and ultimately greater control.

**Control:**

This is the ultimate level of equality and empowerment. Here, the balance of power between men and women is equal, and neither party has dominance over the other. Women are able to make decisions over their lives, and the lives of their family members.

These categories are further grouped into four dimensions broadly as:

- Cognitive
- Psychological
- Economic
- Political

**Cognitive Empowerment:**

Cognitive empowerment refers to knowledge about, and understanding of, the conditions and causes of subordination.

**Psychological Empowerment:**

This relates to the development of self-esteem and self-confidence so that women are able to motivate themselves into action.

**Economic Empowerment:**

This is the ability to earn and control economic resources. Independence in controlling economic resources opens more options for addressing one's interests and often serves to improve one's status in social settings.

Political empowerment has to do with the ability to analyze one's world and to organize and mobilize for social change. It involves access to decision-making process and other means of having one's voice heard.

In the present study, the following words associated with empowerment Power, Domination, Control, Access, Confidence, Assertiveness, Decision making Choice.

In this study, empower means:

- Right to make choices and decisions about women's own life.
- Having control over surroundings which effect their lives.
- Skills given to women to challenge and change her situation.

So, it can be said that empowerment is a process of transformation which enables a woman to identify her own strengths, skills to challenges and change her life situation, make own choices and decisions and control over surroundings that affects her life.

This empowerment can be achieved through awareness building and organizing women, through economic interventions, such as income generati8ng through micro credit programs, through development programs like education and training.

### **2.2.3 Women:**

The term 'women' covers all the 'women' who are the member of BRAC and ACD. Their age range from 18 years to 50 years.

### **2.2.4 Rajshahi:**

Rajshahi is one of the divisions of Bangladesh, which is situated in the northern side of the country. It is the fourth largest city in Bangladesh with a population of about four million.

### **2.2.5 Bangladesh:**

Bangladesh is a South Asian country emerges as an independent state in 1971.

## **2.3 Operational Definitions of Variables:**

### **2.3.1 Independent Variables:**

#### **2.3.1.1 Program:**

Means the activities, taken by NGOs. The program includes economic, education, health, awareness, supportive, training programs etc.

#### **2.3.1.2 Sincerity and Commitment of NGO Workers:**

This variable includes the behavior, willingness, desire, sincerity commitment and seriousness of the NGO workers. More specifically how much NGO workers are sincere and committed about their responsibilities.

#### **2.3.1.3 Better Input Delivery System:**

The variable refers the process, system and strategy of the NGOs by which the NGOs deliver their inputs to the members.

#### **2.3.1.4 Capacity of Women to Receive NGO Inputs:**

It means the personal ability of every member to receive NGO inputs. More clearly how far the women are capable to take the advantages given by NGOs.

#### **2.3.1.5 Time Spends in NGO Activities and Intensity of Involvement of Women in NGO Activities:**

By the variable 'time spends in NGO activities' refers how much time women are giving for NGO activities in a day. 'Intensity of involvement' means in this study how much women member are capable to involve themselves in NGO activities mentally and physically.

### **2.3.2 Dependent Variables:**

#### **2.3.2.1 Awareness:**

According to oxford Dictionary Awareness means having knowledge and realization of something or interested in and knowing about something. Awareness may be political, social, economical, spiritual, ecological etc.

Most of the people of Bangladesh live in rural area. The poor rural people especially women do not have much information about the surrounding environment that effects



their lives. Awareness implies knowledge gained through one's perceptions or by means of information.

According to Merriam-Webster online dictionary, Awareness implies vigilance in observing or alertness in drawing inference from what experiences.

A universal acknowledgement of today is that, the correct principle of development is the participation of the people in the development process and creation among them the awareness of their problems and urge to bring a change in their socio-economic life through individual and community effort.

It is therefore imperative that people at the grass-roots level who are supposed to be the real beneficiaries of community development programmers must be organized and must be given social education to create proper awareness among them and a sense of belonging to the development process (Hossain, 1993).

In Bangladesh, women are in the backward situation in every sector. The main cause behind such situation is the lack of knowledge about their lives, their rights and the surrounding environments that effects their lives. Government and many private organizations are trying their best to bring out women from their vulnerable status. These organizations have taken many programs to serve this purpose. So, awareness of beneficiaries is must for a successful program implementation. In many study, the term awareness has been used to about different programs. Women must be aware of the service and activities that has been taken for their welfare.

In the present study the term "awareness" means the specific knowledge of women which has a positive effects in their lives and by which they can improve their fallen position in every sectors and capable to reach them in a sustainable situation that make the woman self reliant, confident and conscious about themselves and their surrounding environment.

In the study, awareness includes social awareness, economic awareness political awareness, internal or mental awareness.

Here, *social awareness* means the knowledge about family laws, decision making capability, various social issues like dowry, marriage property, divorce etc., better position in family, education, mobility, various laws, gender discrimination etc.

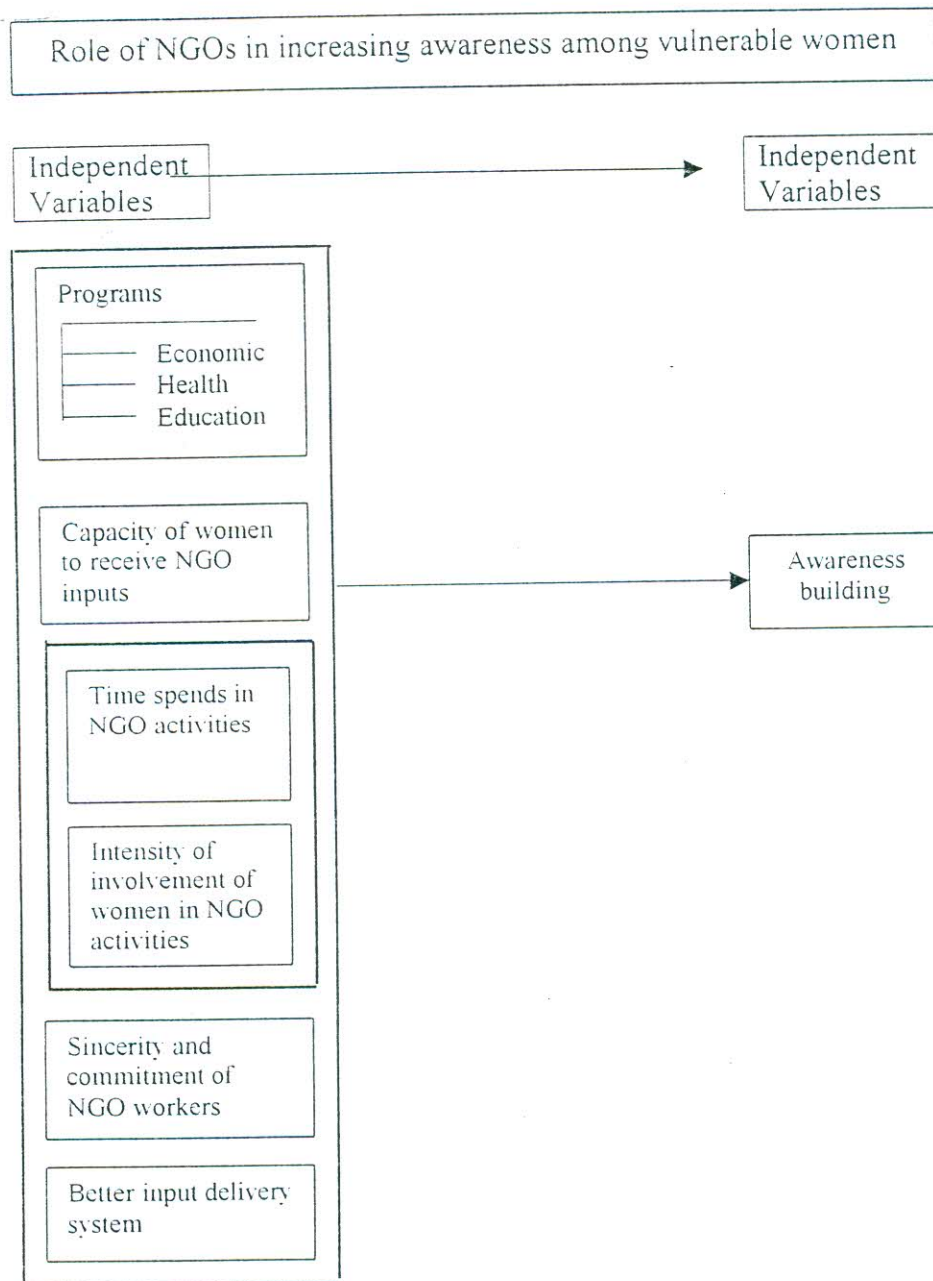
*Economic awareness* includes knowledge about income generating activities, saving, property in their own name, asset ownership, control over assets, buying and selling own assets independently.

*Political awareness* includes conscious ness about political right such as voting, election, participation in politics etc.

*Internal awareness* or mental awareness includes consciousness about independent thinking, *purdah*, women's right and thinking about the well-being of themselves.



## 2.4 Conceptual Framework of the Study:



The above diagram has been developed by the researcher.

## 2.5 Relationship between Independent Variables and Hypothesis:

Independent Variables	Hypothesis
Different Programs and input delivery systems of NGOs	Different programs and input delivery system of NGOs have a direct impact on awareness raising
Capacity of Women to receive NGO inputs	Capacity of women to receive NGO inputs has a positive relationship with awareness building.
Time spends in NGO activities and Intensity of involvement of women in NGO activities	The level of awareness of women depends on how much time they spend and intensity of involvement of them in NGO activities
Sincerity and commitment of NGOs workers	Sincerity and commitment of NGO workers have a direct bearing on awareness of women.

## 2.6 Conclusion:

The main concern of the study is to show how NGOs affect the awareness level of the poor women in Bangladesh. In doing so, the most important initiative which has taken here is to establish a relationship between independent and dependent variables and their relationship with hypothesis. Researcher also has tried in this chapter to develop an analytical model.

# Chapter 3

## The Status of Women in Bangladesh

*The main concern of this chapter is to highlight the real status of women in Bangladesh. In order to understand the real situation, researcher has taken the initiative to analyze the position of women in every sectors of Bangladesh. A step has also been taken in this chapter to find out whether the women of Bangladesh are really vulnerable or not.*

### 3.1 Introduction:

Bangladesh is one of the high density countries of the world. According to the UN Gender Development Index, Bangladesh is ranked 121<sup>st</sup> out of a total of 146 countries worldwide (UNDP: 2001, Human Development Report 2001, June 2001). Out of the total population, 48.9 percent are women, of whom nearly 86 percent live in rural areas. And only about 16 percent women are literate compared to a 30 percent rate of literate men (Salma, 1988). Dimorphic changes related to fertility and magnetron influence the Bangladeshi economy and society to a great extent. For years, Bangladesh was characterized by a youthful population structure with a heavy concentration of children (below 15 years) and an imbalance in the sex ratio. Over time, however, the fertility rate has declined remarkably and this significantly affected the population composition. In 1995-1996, about 53 percent of the population belonged to the active age group and 41 percent were children (BBS, 1997).

The female population of reproductive age was 29.8 million in 1996. This number is likely to reach 37 million in 2010. There is little evident improvement in the overall sex ratio, which shows a preponderance of men over women. Over a period of more than two decades, the sex ratio decreased from 108 to 105. However it improved remarkably in

urban areas, suggesting a greater volume of women's independent migration to cities and also a higher prevalence of family migration. In 1995-1996, sex ratio for rural and urban areas was estimated at 104 and 106, respectively. The fertility rate has dramatically fallen from 6.34 per women in 1997 to 3.8 in 1996. Fertility is higher in rural (2.76) than in urban areas (2.48). In rural areas the fertility rate is higher for women aged between 20 to 35 years. For urban women, women's increased participation in the labor force starting at adolescence contributes significantly to controlling fertility. (ADB, August 2001).

The average age of marriage for girls in Bangladesh is between 13-16 years and almost all the girls are married before they are 25 years of age (Barkat, 1982). As married life commonly starts at the age of 15 for most, a woman experiences 10-11 pregnancies in her life time, out of which the number of average surviving children is 3.2 (Salma, 1988) with regard to mortality, the population belonging to 0-1 and 50 years and above is more vulnerable than any other age group. For the 0-1 age group, the mortality rate of the male population used to be higher than that of the female population, but now the death rate of girl children is higher than boy children. Women are also gravely exposed to dangers of childbirth. The maternal mortality rate of 444 per 100,000 live births is one of the highest in the world (BBB, 1997). A pervasive gender differential in entitlement of food nutrition, and care leads to a higher death rate of girl children than boy children (ADB, August: 2001).

Beside these, another important demographic feature is internal and international migration. Between 1988 and 1996, out migration by landless agriculture labors was found to be one of the significant reason for the reduction of rural poverty in Bangladesh. Between 1994 and 1998, more than 200,000 Bangladeshi nationals went abroad to work. Women represented nearly 2 percent of these workers (ADB, August: 2001).



### 3.2 Education:

Education is a social phenomenon that strongly influence on women's control of their own future but low level of female education have been frequently cited in Bangladesh. Lack of education is one of the main factors which deters women from equal participation in socio- economic activities with her male counterparts and helps to perpetuate the inequality between sexes. The common belief among many villagers that educated girls are rude, less affectionate and disobedient also acts as a contributory factor against female education (Salma, 1988: 4).

In 1990, Bangladesh signed the declaration on "Education for All". But the country is still far behind the desired literacy level. The overall literacy rate is 58% for males it is 67% and for females 49.5% (Protima, unpublished article 3). The ratio of male female teachers in primary schools in 1990 was 79:21, this increased to 72:28 by 1996, registering an increase in favor of females (BANBEIS, 1998). This increased induction of females in teaching positions is indicative of course of widening of female education and of employment. The dropout rate at the primary level is a problem of some concern. This also, registered some improvement from 1991 onward. It is a positive trend no doubt, but the girl student drop out rate at both primary and secondary levels is comparatively higher than that of boy- students. Consequently, the completion rate for girls is lower in both primary and secondary levels. The situation is worse for women in higher and technical education this is due to the fact that education for girls is still considered economically less useful as investment (Nurul, 1998: 21). Poor parents consider any expenses for educating a girl unproductive as she leaves their family after marriage. A survey conducted in 1986 showed most men in rural Bangladesh considered educated women responsible for unhappy conjugal lives. Consequently, boys, not girls, get preference when it comes to the question of educational investment (Hussain, 2002: 237). That is why very few women continue their education up to the overall rate of return from education and women's labor market entitlements.

Table 3.1: Educational status of women

Indicator	National		Rural		Urban	
	Female	Male	Female	Male	Female	Male
Adult literacy rate 15+, 1998	42.5	59.4	36.2	56.1	60.0	75.4
Net enrollment. Primary School, 1997	80.8	82.9	82.8	96.8	83.8	82.1
Net enrollment. secondary school 1995	19.0	23.0	n.a.	n.a.	n.a.	n.a.
Dropout rate at secondary level 1996	48.4	37.8	n.a.	n.a.	n.a.	n.a.

Source: Sample Vital Registration, BBS; Multiple indicator cluster Survey, BBS; Statistical Year Book, 1997, BBS; UNESCO Paris, BANBEIS91998)

Table 3.2: No of primary and secondary schools and students by sex 1984-1985

Type of Institutes	Number of Institutes	No of Students		No of Teachers	
		Boys	Girls	Male	Female
Primary	43.863	5725000	3218000	159594	24199
Secondary	9.853	1853000	755000	84995	10280

Source: Compiled on the basis of statistical year Book 1984-85 and Planning Commission data.

Table 3.2 shows the number of primary and secondary schools in the country in 1984-85 and sex wise breakup of students and teachers.

Low levels of female education have been frequently cited a primary factor behind high fertility and low demand for family planning in Bangladesh. Low levels of female education also represented an important impediment to family planning service delivery. Female's low educational levels affect the service program not only in terms of vacancies, but also in terms of the women who are recruited, since they are likely to represent a highly elected group ( Saadi: 2000: 13). Education of women and lower fertility are strongly connected with each other, "even with a few years of schooling a

young woman may apply her education to better manage her family's health and well being. She learns to obtain pure water, use sanitary practices, and chooses more nutritious foods, as more children survive, the mother becomes more receptive to birth control. Education also often opens opportunities for activities besides motherhood (Ehlich, Ehrlich and Daily: 1995). But misfortune, rural parents give various reasons for keeping their daughters out of school viz, fear of too much freedom, lack of a birth certificate which is often required for school attendance; the need for girl's house hold of agricultural labour, a preference for investing limited resources in their son's education with a view to parental support in old age, and general control of women's wages by their husbands better job prospects and wage rates for men traditional stereotypes of women's roles and customary patrilineal inheritance system( UN: The world Women 1995). In Bangladesh school is more likely to echo and reinforce prevailing attitudes (Bullock 1994, 99) than to transcend them. Some subjects (for example home Economics) are seen as appropriate or useful for girls and other for boys (e.g. Agricultural Science).

### **3.3 Health and Nutrition:**

For women, in Bangladesh, generally life consists of high mortality, malnutrition and ill health. Women's general health care is greatly ignored and they face special health hazards due to severe anemic condition, poor health, inadequate nutrition, multiple pregnancies, abortion etc. although a housewife has to take care of the health of all members of the family, there is hardly anyone to take care of hers. The daily per capital calorie intake of women (1599k. cal) is lower than that of a man (1927k. cal ). The life expectancy of females (60.5) is lower than that of males (60.7 years) (Husain, 2002: 237). Women's low social status and poverty are in turns turn lead to their poor health, high fertility and lack of access to essential health care. The ultimate outcome of these latter three factors is a high maternal mortality rate. Studies indicate that three quarters of maternal deaths in developing countries as well as in Bangladesh are caused by one of



five obstetric complications, haemorrhage, obstructed, labour, infection, eclampsia and abortion complications (Akhtar, 73).

The average weight of a Bangladeshi woman is about 40.9 kg which is less than the mean weight of women in most third world countries. The low weight is a reflection of years of food deprivation. Poor environmental sanitation and lower food intake of female give them lower resistance capacity, thereby rendering them more vulnerable to diarrhoeal and communicable diseases which cause the highest mortality and morbidity in this country. Though it is said that women are biologically more resistant to adverse health situation than men, women in Bangladesh have a lower life expectancy at birth (53.4) than men (54.2) (Salma; 1988: 12). Now the death rate of girl children is higher than boy children. Women are also gravely exposed to the dangers of childbirth the maternal mortality rate of 444 per 100,000 live births is one of the highest in world (BBS, 1997). A pervasive gender differential in entitlement of food nutrition and care leads to a higher death rate of girl children than boy children. (ADB, August: 2001). In effective use of indigenous abortion related methods yearly cause about 10,000 women's death in the country (Shamima, 26).

The prevalence of extensive under nutrition among adult women is indicated by the fact that over 80% of babies born in Bangladesh have low birth weight (below 2 kg) which is primarily the result of maternal nutritional status (BBS, 1994). Empirical data from a nutrition study in Matlab area show that family allocation of food and health care discriminates against female children and causes higher female mortality in childhood. The following table reflects the same fact:



Table 3.3: Mortality rates

Year	CDR		MR		IMR		Child Death Rate (1-4)	
	F	M	R	U	F	M	F	M
1982	12.1	12.3	-	-	-	-	23.9	20.5
1990	-	-	5.0	4.3	-	-	-	-
1992	11.0	11.1	-	-	-	-	13.9	13.0
1994	-	-	11.1	3.9	76	77	-	-

Source: BBS 1995, statistical Pocket book, PP 124-125, BBS 1994;

Women and Men in Bangladesh, 1970-1990, P-33.

Table 3.3 shows that maternal mortality rate in Bangladesh is still high though compared to previous years it has sharply come down. Infant mortality rate per 100 live birth among male children is higher than females. But child death rate (1-4) among female is higher. (Goswami, 1998: 56) according to UNICEF, about 23000 women die in pregnancy and child birth every year, while 600000 others suffer from various neo-natal complications in Bangladesh ( UNICEF, 1996). Malnutrition, environmental instantiation and shortage of medical services and above all a negative attitude towards female health have been the main causes of poor health of Bangladeshi women. The national health service has been to inadequate for the purpose and is traditionally curative in a nature and it is basically urban based. (Salma, 1988:13) the above factors such as ill health, maternal mortality, women's unnatural deaths have all made women more vulnerable than man.

### 3.4 Women in Decision Making, Politics and Administration:

Participating in politics or election is an important instrument of facilitate democracy in the society. But women are still fighting for their just and equitable participation in political processes. It is imperative today that women participate in politics to enable then

to influence their lives in community and the large society. But women are discriminated against from home to parliament in our country.

In Bangladesh women's participation in the political and national movement has been very negligible. The present and previous premier of Bangladesh are women has not given the status of Bangladeshi women in general a shot in the arm, because this fact meant very little in terms of Bangladeshi female's socio-political reality in 1971 women also made outstanding contribution. and they were the worst victims of war, lack of political, social and economic empowerment for women acts as a constraint in their access to resources, opportunities and decision making power ( Goswami, 1998:60).

Statistics show that women lag behind men substantially in indicators of economic participation and political participation, there are some uncertainties for the reserved seat provisions too the "token" representation of women in parliament may not continue in the new (8<sup>th</sup>) parliament. Political participation of women is low because of illiteracy and little involvement in public life and politics. The female members of the union parishad, the lowest tier of the local Government, though elected in direct election, literally they have fewer powers, lots of women voters at villages and women in the hill tracts are deprived of their voting rights also. Patriarchy still controls all institutions of the society, the parliament, military establishments, judiciary, education and benevolent organizations etc (Laheri and Faria, 2001:8).

In Bangladesh, nominating a few women candidates "has been merely a ritual to (some) political parties" (The Daily Star, June 11,1996) whether they win or lose. Table "4" gives us the idea that through compared to previous years the number of women candidate as competitor in the general elections has increased yet their number is bot at all significant (Goswami, 1998: 63).

Table 3.4: Women's political electoral participation: 1979-1996

Year	Number of candidates			Number of contesting parties	Number of parties with women candidate
	Total	Male	Female		
1979	2125	2108	17 (0.8%)	17	9 (31%)
1986	1429	1409	20 (1.4%)	20	5 (18%)
1988	978	971	7 (0.7%)	7	3 (30%)
1991	2774	2727	47 (1.7%)	47	16 (21%)
1996	2569	2532	37 (1.44%)	37	16 (13.45%)

Source: BBS, 1994; Men and Women in Bangladesh, 1970-1990; Bhorer Kagoj, Bengali daily, Dhaka, 5 June, 1996; Janakantha, Bengali daily Dhaka, 28 May, 1996.

On the other side, women participation in electoral race is very frustrating . although the participation of female votes have increase greatly so as exercising voting is concerned but such increase was less in fighting election as a candidate which can be seen as below:

Table 3.5: Participation in election

Year	No of seats	No of Women candidates
1991	46	39
1996	48	36
2001	47	37

Source: Unnayan Podokkhep, 2001

Out of 300 seats only 37 women candidates contested for 48 seats including Khaleda Zia and Sheikh Hasina. Among them only 6 candidates won in the national Assembly in the 8<sup>th</sup> parliament. In the parliament, the total number of elected representatives is 300. Since 1972, the number of women contestants in general election is negligible (Laheri & Faria, 2001: 11).

The following table shows the situation of women in politics from the beginning of Bangladesh.



Table 3.6: Women and national election

Year	Women candidates per hundred	Reserved seats for women	Percentage of women in nation assembly	Successful women candidates by direct election	Successful in by election as women candidates	Total successful women candidates
1973	.3	15	4.8	X	X	X
1979	.9	30	9.7	X	2	2
1986	.3	30	10.6	5	2	7
1988	.7	30	10.6	4	X	4
19991	1.5	30	10.6	4	2	6
1996	1.3	30	11.21	5	2	7
2001	2.0	X	2	6	X	6

Source: Unnayan Podokkhep, 2001

As member of the house hold women have only the right of work and not to decide, like wise in the national level women's absence in decision making bodies is noticeable is household decision making is more limited than men's although decisions are most frequently (ranging from 39 to 76 percent of the time) made joining by husband and wife independent decision making is more the prerogative of the husband than the wife (BBS, 1994).

On the other side, women's participation in administration is also not so satisfied. The ministry of Women and Children's Affairs in existence for quite sometime, has not impacted appreciably on bettering the employees is not properly implemented in government offices. It is found that in most cases women get more opportunities for low grade jobs. A survey conducted in 1987 shows that out of 55 posts of secretary and additional secretary not a single was held by women. There was only one woman out of 88 joint secretaries and one woman out of 268 deputy secretaries. Out of 562 posts of assistant secretaries only 14 were held by women. Upped 1990 none of the key posts in the four divisions of the country, 64 districts and 460 thanas were held by a women. The



scenario did change a little in subsequent years; and in the year 2000, there were two women secretaries, three Diplomats and five joint secretaries. By 2001 one high court judge and four district commissioners were women. Among the ministers in Sheikh Hasina's cabinet three were women. Moreover, only 18.1% (10 years to onwards) of the total labour force is constituted by women. (Husain, 2002: 238)

Table 3.7: Class-wise male and female participation in civil service, 1996

No. of Employee s/ Class	Ministry/Div./Secretariat			Department/Directorate			Autonomous/Corporation			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
Class - I	1,843	227 (10.97)	2,070	33,940	3,852 (10.19)	37,792	40,981	2,523 (5.8)	43,504	76,764	6,602 (7.91)	83,366
Class - II	56	12 (17.65)	68	13,270	1,100 (7.65)	14,370	21,676	1,935 (8.2)	23,611	35,002	3,047 (8.01)	38,049
Class - III	3,674	425 (10.37)	4,099	410,556	65,514 (13.76)	476,070	110,414	6,187 (5.31)	116,601	524,644	72,126 (12.08)	596,770
Class - IV	2,228	228 (9.28)	2,456	111,079	10,285 (8.47)	121,364	85,410	2,778 (3.15)	88,188	198,717	13,291 (6.26)	212,008
Total	7,801	892 (10.26)	8,693	568,845	80,751 (12.43)	649,596	258,481	13,423 (4.94)	271,904	835,127	95,066 (10.22)	930,193

Source: GOB. 1996. Statistics of Civil Officers and Staff of the Government of the People's Republic of Bangladesh. Statistics and Research Cell. Ministry of Establishment

Table 3.8: Male-female distribution in the duty posts in administration of government (1987)

Category of posts	No. of male	No. of female
Secretary and Additional Secretary	55	Nil
Joint secretary	88	1
Deputy Secretary	268	1
Section Officer (Assistant Secretary)	562	15

Source: Calculated on the basis of information obtained from the establishment Ministry, Government of Bangladesh

Like political and civil administration women are also non-existent at the top management level in the private sectors.

### 3.5 Legal Status:

In Bangladesh women have inadequate access to the law due to illiteracy, lack of legal literacy, information and resources, insensitivity and gender bias. They also lack awareness of women's human rights in general. The law – enforcement officers and the judiciary do not really know how to make law more gender sensitive. Women may also have access to justice or human rights because of race, ethnicity, culture, religion, disability of social, economic class distinctions.

In Bangladesh the most important events in a woman's life marriage, divorce, custody of children inheritance etc. for example. are governed by the personal laws, which in case of Muslims is the "Sharia based on the Quran and Hadith (Sayings of Prophet Mohammad). But civil laws are also exercised in some areas relating to these issues and it is hard to establish the logic regarding the jurisdiction of each.

This question is more pertinent to Muslim women because, two most important things of women's life are affected critically by the exercise of discriminatory personal laws : firstly, the sanction of co-wives and secondly, unequal inheritance right in father's property. Occasionally, proposals for revising these in the light of modern civil laws have been raised but they subsided on the plea that personal laws are based on Quranic injunctions: therefore they can not be changed or modified. Since men are greater beneficiaries under the personal laws, one may think that male law makers find this arrangement more convenient to safeguard their interests. (Salma, 1988: 25).

Section 27 of the constitution of the People's Republic of Bangladesh reads, "all citizens are equal before law and are entitled to equal protection of law". On the other hand section 28(1) reads, "the state shall not discriminate against any citizen on grounds only of religion, race, caste, sex or place of birth. "But in our statute book there are many discriminative laws intermeshed directly and indirectly in our laws. We have not much

information regarding the number of women rendered largely disadvantaged on account of it. Justice Nasir Aslam Zahid of Pakistan reflects it give me a new experience when from gender point of view i scrutinized those laws that i had studied as a lawyer for the last few decades and administered justice. The discrimination which is clear is easy to identify, but it is very hard to identify what we approve as rights in our subconscious mind – the foundation of inequality intermeshed within our social manners and customs. As for example, some labour acts to keep women as workers and get some disapproving women's rights for abortion, snatching their fundamental rights and recvrity etc.”(Talukder, 2000: 46).

In Bangladesh, we can see the same thing. Provisions of some preferential treatment regarding women's employment in the labour force is also there for example, no deduction could be made from women's wage for breach of contract and there is a prohibition of employing women for night works. All these no doubt, show great concern of the law regarding women's vulnerable position in the society but they also limit their opportunities and scope to be treated as equals in spheres of life(Saadi.2000;31).

The Bangladesh government claims that in the present contest of increasing violence, it had enacted several legislative measures which have proven to be successful in reducing the incidences of violence. Such laws include the Dowry Prohibition Act, Cruelty to Women (Deterrent punishment) Ordinance, Child Marriage Restraint (Amendment) Ordinance, and the very recent Family Court Ordinance. These laws function to punish the crime once committed, but does not really seek it challenge of change the subordinate status of women society, without which none of the legislations could really be effected. A case in point is the family court Ordinance which was set up to serve as a conciliation and mediation center to resolve marital conflicts and disputes. But there are loopholes, e.g. the ordinance states that if the complainant is absent from the hearing, then the court may dismiss the case. This is a women who appeals to court against her husband can easily be threatened in many ways to prevent her form appearing in court. In other words



as long as women's subordination under existing social relations remains a fact, very little can be achieved through these legislative measures. (Guhathakurta, 1985: 84).

In Bangladesh women and children Repression Act has been passed and yet in the opinion of some lawyers and Justices in our country, the new act has its weaknesses. Many women and girls are falling victims to *fatwas* in rural areas of our country. (Talukder, 2000: 46).

But the researcher think, the new Act will not be capable of ensuring the interests of those repressed girls and women. Since that is quite impossible in the male dominating society of ours, women are directly and indirectly falling victims to discrimination regarding laws and justice.

### **3.6 Economic Activities:**

A woman in Bangladesh enjoys lesser importance. "She is little more than a free servant and a child bearing machine." A Bangladeshi women's major recognized role is that of daughter, wife and mother. The "good" women stayed at home and looked after her husband and her children. Whereas the working woman was portrayed as morally lax and the cause of disintegration of the family, of social values and of society in general. Women's participation in economic activities remains unvalued at the national level because of patriarchal social structure, tradition and norms. In Bangladesh, women's participation in economic activities shows great variations by gender, nature of activity and place of residence. For example, more that three quarters of employed women of 15 years and above are found to be unpaid family labours as opposed to less than a tenth who are self employed and a few (6 percent ) contract workers (ADB, August: 2001). Women's household work remains unrecognized, uncounted and invisible. National



Labour Force Survey also reflects the bias. Non-recognition of household work shows almost half the population as unemployed and inactive (Ahmed, 2001: 8).

Economically, women have always been involved in production although their share in consumption as well as control over capital and cash has always been nominal and neglected.

The agriculture sector is overwhelmed by unpaid family workers who are disproportionately represented by women. Self-employed or own account workers are predominantly found in the trade, hotel and restaurant, transport, storage, and communications sectors where men's involvement is sizeable (nearly a quarter) and women's is negligible. Every four out of five workers in the construction sector are day or contract laborers, although this sector is represented by only 3 percent of the employed men and less than 1 percent of women. For women in the rural areas, the number working in the construction sector is likely to be higher. However, a sizeable chunk (nearly one fifth) of unpaid family helpers is found both in the agriculture and manufacturing sectors and they are disproportionately represented by women. Hence, even in the informal sector, women are not only concentrated in a few sectors, but also their labor is largely consumed without any remuneration. By way of contrast, although men are also overwhelmingly found in the informal sector, they are mostly involved as self-employed or own account workers, suggesting their greater access to resources and economic opportunities. (ADB, August: 2001).

According to a UNLCEF report, the average age of female marriage is 14 years, on an average, the men work at home 12 minutes a day while a woman is engaged in daily domestic work of 5 hours. The report also notes that women have a minimum say in terms of child-bearing and her pastimes in hours of leisure (Unnayan Podokkhep, 2002).

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**Table 3.9: Employed persons 15 years and above by employment status hours worked, sex, and residence (percent)**

Status	Bangladesh			Urban			Rural		
	Male	Female	Ratio	Male	Female	Ratio	Male	Female	Ratio
Total	48	26	54.2	51	34	66.7	47	24	51.1
Self-employer	48	31	64.5	52	29	55.8	47	31	66.0
Employer	48	6	33.3	58	14	24.1	35	17	48.6
Employee	53	49	92.5	53	51	96.2	53	46	86.8
Unpaid family helper	39	22	56.4	39	22	56.4	39	22	56.4
Day laborer	50	37	74.0	49	39	79.6	50	37	74.0
Average daily wage of day laborers (TK)	46	26	56.5	60	36	60.0	44	25	56.8
Average monthly Income of self-employed (TK)	2,240	827	36.1	2,899	847	29.2	2,073	821	39.6

Source: BBS, 1996.

Economic exploitation of girls includes many of the same issues as it does for women inherited rights, social security unequal wages and job opportunities and they also exploited by unvalued, of ten unpaid and harmful labour.

Table 3.10: Participation rate of women in economic activities:  
evidence from some recent micro studies  
(in per cent of women of 10 years and above)

Source	Year	Rate	Remarks
Socio-Economic Impact of roads in Rural Areas ( Bangladesh Unnayan Parishad, Dhaka).	1984	8.9	Average for three study Upazilas
A Socio- Economic Evaluation of Chandpur II Irrigation Project, p. 2-48 (Bangladesh Unnayan Parishad, Dhaka).	1982	14.3	Average for four project villages.
		18.3	Average for two control villages.
Rural Industries Study Project Final Report, p.31 (Bangladesh Institute of Development Studies, Dhaka).	1981	10.0	Average for all study areas (10 Thanas).

Source: Situation of Women in Bangladesh. Ministry of Social Welfare and Women's Affairs, 1985.

Labour in Bangladesh is cheap, Female labour is cheaper. The number of women workers is greater in the garments industries. A unit having capacity to produce 200 pieces of garments require 185 to 225 workers. Labour costs in the garments industry is less compared to other large and heavy industries. A garments factory can run with 50% unskilled labour. So a large number of rural and urban destitute women can get jobs in these factories. Wages for the positions of supervisor, machine operator, iron man (now women), packing man helper are very low.

Among the helpers women do the unskilled work. There are males in most of the senior positions including manager, cutting master, cutting assistant. In addition to cheaper wages, one of the major causes behind the acceptance whatever is doled out to them. They are expected to work form more than eight hours and often they are not entitled for overtime payments and bonus (Ahmed, 2001: 10).



### 3.7 Violence Against Women:

Violence against children, adolescents and women include rape and sexual abuse, trafficking and prostitution, domestic violence, dowry- related deaths and psychological abuse. Gender based violence is universal and cuts across all boundaries of age, class, location, ethnicity and religion. It takes many forms, occurring mostly at home at the hands of male relatives or with their approval. Children who witness violence are seriously affected, often developing many of the same behavioral and psychological problems as children who themselves are abused. At least one in three women or girls worldwide has been beaten, coerced into sex or abused in her lifetime. Different kinds of violence done against the adolescent girls and women in Bangladesh constitute a serious threat of their physical and mental health, personal development and sometimes even their survival.

Feminists argue to keep women in their place, “violence and coercion are used in every society. While typically more than 90% violence is committed by men, the victims are often women “. In Bangladesh domestic violence is pervasive and implicitly condoned by society (Goswami, 1998: 56).

Girls on their way to school and women to office and factory fall easy victims to teasing and harassment. They have similar experiences in the public transport stands, railway stations or at other common places. Besides, they undergo sexual harassment even into their work – stations. Women feel insecure even at the disposal of the police. Everywhere women are denied of justice.

Recently, violence against women has reached another dimension with the rise in the number of

trials through the *fatwa* (religious judgement) in the rural areas. Village elders usually form a



“*Shalish*” or tribunal to settle some local disputes. This traditional custom of excluding women in the rural *shalish* can be manipulated by the local mullahs (religious leaders) and the social elite to find women guilty of extramarital sexual affairs and other acts. Punishments are meted out (in accordance with religious laws as interpreted locally) in contravention to the existing penal code. Some women were flogged publicly and a few among them have committed suicide (ADB, August: 2001).

Table 3.11: Women victimized by ‘*Fatwa*’ (yearly)

Year	Number of women
1993 to 1995	43
1996	12
1997	27
1998	30
1999	28
2000	22
2001	39

Source: Daily Jugantor. Manob Jamin. Bhorer Kagoj, Prothom Alo, Ittefaq, Shangbad.

Several reports proved that, the violence against girls and women have increased rapidly day after day in our country. Reported violence against “raped” girls aged 10-19 in 1998 is 406. Additional information on the reported rape cases of January –March, 2001 survey, reveals that 72 of them were victims of gang rape, among them 63 were adolescent and 4 were children. 23 of the “raped” girls were later killed. 200-400 young women and children are smuggled out of Bangladesh every month, mostly to Pakistan, while another report reveals that approximately 200,000 women and children have been trafficked to the middle East in the last 20 years. information collected from 10 newspapers reveals the during 1998, there were 49 trafficking incidents involving girls aged 13-18, 79 involving girls age 7-12 and further 245 involving girls of unspecified age. Acid throwing is an extreme form of violence. The consequence of acid attacks are traumatic physically psychologically and emotionally. Acid attacks are on the increase one is reported every three days because of the easy availability. One of the most serious consequences faced by acid survivors is the social isolation, which results from the nature

of their injuries. As per report, the reported cases are in 1996:80 in 1997:117, in 1998:130. In 1999:168 and from January – May 2001: 70 (Faria, 2001: 8)

**Table 3.12: Reported violence against women and girls**

Nature of Violence	1998	Jan-March, 2001	April, 2001	May, 2001
Rape	406	135	66	60
Acid Throwing	45	22	32	16
Dowry Related	48	49	24	13
Suicide	72	159	Exact cases not found	69

Source: Various Daily Newspapers / Unnayan Podokkhep, 2001.

Some NGOs have also conducted surveys. Nari-pokkha, a women's organization offers the following tables:

**Table 3.13: Women's violence**

Period January 1, 20001 to February 28,2002.	
Victims of acid burn	297
Torture in relating to dowry	43
Killing in relating to dowry	139
Suicide in relating to dowry	6
Rape victims	720
Victims of rape : children	171
Tortured / killed for various reasons	150

Source: Unnayan Podokkhep, 2002.

**Table 3.14: The growth rate of women's violence (yearly)**

Nature of Violence	Incidence by Year.				
	1996	1997	1998	1999	Growth Rate / Year
	1996 – 1999				
Rape	262	753	1425	1238	67.8
Acid throwing	27	130	138	153	78.3
Dowry related violence	77	177	129	253	48.7
Domestic Violence	55	234	273	330	81.7

Source: Compiled by Ain- O – Shalish kendra from 8 daily newspapers from 1996-1999.

Violence against women remains largely unreported mainly due to prevailing norms and values regarding women's honors, the insecurity of victims and due to lengthy legal procedures the discourage people from seeking legal support. Moreover, the legal process is complicated and the police are often influenced by political pressure and by bribes offered by "mastanns" (muscle men or thugs) and violators, with the result that they either so not take adequate action or remain inactive. During the period of legal litigation women neither get legal protection of their choice nor financial support to save them and her family member from starvation and onslaught of violence from her ex-husband of mastanns.

The rising trend of violence on women is connected with the casual attitude with which the law- informing authorities deal with these cases. Reports often reveal that the police are reluctant to file the case under proper article and sometimes the police in a way play a residing role on the fatwa or irrational arbitration done by the so-called *village leaders*. The number of cases filed for violence is very poor, and average about 50% (Husain, 2001: 239).

The situation of nine Women and Child Repression Prevention Tribunals or 10 of the last 6 Years (1995-2002) of Bangladesh.

**Table 3.15: The Situation of Women Repression Cases**

Year	Total Cases	Discharged	Released	Punishment	Transferred to other courts	Under judicial process
1995	18	09	01	01	08	03
1996	810	398	92	56	29	235
1997	2280	592	581	65	37	1005
1998	2160	338	614	16	34	1158
1999	2753	185	561	04	25	1978
2000	2953	48	250	01	07	2647
<b>Total</b>	<b>10978</b>	<b>1570</b>	<b>2099</b>	<b>143</b>	<b>136</b>	<b>7026</b>

Source: Women and Child Repression Prevention Act, 2000, an overview. Naripokkha.

### **3.8 Conclusion:**

The above discussion reveals that women's position is inferior than men in the society. It has proved from the discussion that right from their birth, they are facing a lot of problems in every respect (food sharing, education, employment, independent thinking, right to property, choice and matters of decision making, health and nutrition, economic activities, politics and administration etc.) in the society. It is also cleared that the participation picture of women in different institutions, e.g., the parliament, military establishments, judiciary, education and benevolent organizations is very frustrating. All these events make women vulnerable in Bangladesh in the true sense.



## Chapter 4

### NGOs in Bangladesh: Growth and Development

*This chapter is an overview of the growth and development of NGOs in Bangladesh. The discussion is confined to typologies and role of NGOs.*

#### **4.1 Introduction:**

Non Governmental Organizations (NGO) can play an important role in the development effort of any country. The recent world has witnessed the emergence of the NGOs as an increasingly visible and forceful presence on the international development scene. The changing global environment realized the important role of the NGOs and eagerly recognized the NGOs as development partner (Begum, 2003: 1). NGOs involved in economic and social development have prospered with the “associational revolution” sweeping the globe in the late twentieth century (Edwards and Hulme, 1966: 3). The rise of the NGOs in the global contest is identified as an important phenomenon, which has implication for the development prospects of the poor. The non- governmental, not – for profit organizations are believed to have fewer overhead costs, to rely less on bureaucratic procedures, and to be less subject to political constraints. Furthermore it is believed that the NGO led projects are innovative, participatory, flexible, better directed and more reflective of the needs of the poor in the third world societies (Hossain, 2001). Besides, the role of the NGOs is well accepted because it is believed that the difficulties faced by the government in providing its services can be relieved by, closer collaboration with the NGOs. Thus the NGOs have proliferated as an effective complement to government agencies in providing social services (Begum, 2003: 1).

## 4.2 Definition:

Term “NGO” has originated from multiple sources and its legitimacy also stems from the same. The UN charter in 1947 first used the term International Non- governmental Organization (INGO) in one of the clauses “Any organization which is not established by Inter-governmental Agreement shall be considered as an International Non-governmental Organization (Saifullah, 2001).

In the most simple sense the term “NGO” refers to “any voluntary non- profit agency involved in the field of development cooperation or in education and policy advocacy activities (Brodhead, 1987; Begum, 2003).

The World Bank usually refers to nongovernmental organizations as any group or institute that is independent from government and that has humanitarian or co- operative, rather than commercial objectives. Specifically, the Bank focuses on NGOs that work in the areas of development, relief or environmental protection, or that represents the poor or vulnerable people (The World Bank, 1996).

The NGOs are also defined as organizations that are “established and governed by a group of private citizens for a stated philanthropic purpose and supported by voluntary individual contribution “(OECD, 1988).

Salamon and Anheier (1997) tried to define non profit organization as

- a) Organized, i.e. institutionalized to some extent.
- b) Private, i.e. institutionally separate from the state.
- c) Non-profit distributing, i.e. not returning any profits generated to their owners or directors.
- d) Self-governing, i.e. equipped to control their own activities.

- e) Voluntary, i.e. involving some meaningful degree of voluntary participation, either in the actual conduct of the agency's activities or in the management of its affairs ( Salamon and Angeier, 1997; Ahmed, 2000).

The term NGOs also include all those organizations which are involved in various development activities with the objective of alleviating poverty of the rural and urban poor (Task Force Report, 1990).

In the Asian Institute of Technology (AIT), the NGO workshop was highlighted on various definitions of NGOs. Definitions that were presented in that workshop are presented in the following figure.

**Figure 4.1: Definitions of NGO**

- It is an organization of private individuals who believe in certain basic social principles, and structure their activities to bring about development to the communities that they are serving.
- An organization or group of people working independent of any external control with specific objectives and aims to fulfill tasks that are oriented to bring about desirable change in a given community, area or situation.
- An independent, democratic organization working for the empowerment of economically and / or socially marginalized groups.
- An organization not affiliated to political parties, generally engaged in working for the development and welfare of the community.
- An organization committed to address the root causes of the problems and trying to improve the quality of life of the poor, the oppressed and the marginalized in the urban and rural areas.
- An organization established by and for the community without or with little intervention from the government: they are not only a charity organization but work for socio-economic and cultural development.
- A non-profit, voluntary, service-oriented/development-oriented organization for the benefit of the poor.
- An organization that is flexible and democratic in its organization and attempts to serve the people without profit for itself.



## 4.3 Historical Background:

### 4.3.1 The Growth of NGOs in Bangladesh:

There are some autonomous and non formal groups, communities, societies, agencies or organizations engaged in reducing the sufferings of the masses and they are known as NGOs. Thus we see, NGOs are not only non – governmental but voluntary also. Now Bangladesh is also known as a country of NGOs. Some of the organizations have been successful in organizing the rural poor and try to eradicating poverty.

Bangladesh is one of the poorer countries in the world. Because of the multitude of problems, both natural and man-made that Bangladesh has had to face ever sight of the positive aspects of the fact that by putting our heads together we have also achieve 'miracles'. The 75 million people at independence that turned into 120 million in 1997 have managed to survive on a land mass and with resources that would have been depleted overnight almost by any other people. Despite its growth in population, the country has in 30 years, become nearly self – sufficient in food grains and the other side development. Seventy percent of the newborn children are now immunized, and fertility rates have greatly fallen. Infrastructure has been set in place, and the country has reaffirmed its commitment to democracy. Bangladesh was determined to confound the doomsayers and those who had carelessly and unkindly called it a "basket case". The need for development and the willingness of outsiders to help Bangladesh is to generate a community of development organizations that is the NGO (Ahmed and Rafi, 1999).

The NGOs in Bangladesh followed some stages of growth. However, massive destruction of the economy wrought by the war of Libertarian in 1971 called for immediate relief and rehabilitation interventions. In this crucial time immediate responses were received from satisfactory number of foreign organizations which came forward to rescue the war ravaged people. At this critical juncture some positive responses were made by a good number of committed people who established a few national organizations. There are



now established as leading and pioneering NGOs in Bangladesh. They are BRAC, GK, CARITAS, CCDB, Proshika, etc (Shailo, 1994: 9).

**Table 4.1: Stages of Change in the Activities of NGOs**

Period	Political system	Activities
1971 - 1990	Military, quasi – military rule	Relief, social mobilization, anti-autocracy movement.
1991	Democracy	Relief only after natural hazards, business, micro-credit, limited social movements by some (against fundamentalists, for sex workers, women).

Source: Ahmed, Donor NGOs the states and their clients in Bangladesh.

In Bangladesh, during the 1970s, there had been mushroom growth in the number of NGOs and an upsurge of interest in offering realistic answers to several issues of human well-being that have so long remained neglected. Among the most neglected section, the traditional development planners always bypassed the poor and vulnerable. They had no access to resources of the state and nobody cared about them. Different issues like education, health and nutrition, mother and child-care, right of people over common community resources, gender disparity in the society etc. are also out of the reach of the common people (Saifullah, 2001: 124). So the NGOs that are firstly known as church based voluntary organizations devoted themselves to developing the living standard of the rural poor in Bangladesh.

The charity and welfare activities of the NGOs continued till 1973. The national NGOs then felt that instead of making people dependent on aid they have to decide certain strategies for taking up programs for sustainable development, they went to involving themselves in sector programs such as agriculture, fisheries, livestock, health and family planning etc. The NGOs realized that development process can be kept ongoing through supplying productive inputs and by providing technical assistance. They identified target groups consisting of disadvantaged poor people. They arranged to train-up people to enhance their social consciousness and to form their own institutions. The people were helped to undertake collaborative social actions such as bargaining for higher wages, better terms in share cropping, land lease, protection against abuse of rape, dowry,

divorce without compensations, etc. Thus the NGOs initiated a proven process of development at the grassroots (Shailo, 1994).

Actually, NGOs in Bangladesh have shifted their focus from social mobilization in the 1970s and 1980s to economic changes for their clients in the 1990s (Hashemi, 1995). This change in focus has happened for several main reasons. Firstly, NGOs struggle on issue like access to khan (state) land put them in conflict with both the state and the local elite. NGOs role in the anti autocracy movement was fostered by major political parties (1990). In 1996, NGOs took part in a successful movement for elections which antagonized the government in power at the same time. Secondly, NGOs are trying to become self-reliant through involvement in business or micro credit operations. Now a days, very few NGOs are engaged in social movements which marks a division in the NGO community (Ahmed, 2000).

About the emergence of NGOs in Bangladesh, Aminuzzaman said, although the NGOs had been working in traditional form since the British colonial period, they got a radical transformation only after the liberation in 1971 and turned into agents of development. Government of Bangladesh (GOB) had to face a Herculean task of renewal and reconstruction of the war torn economy after the war of independence. But the GOB neither had the capacity nor had the appropriate institutional mechanism to address to the volume and diversity of such enormous problems single-handed. At that time a large number of international NGOs and voluntary organizations extended their helping hands to assist Bangladesh (Aminuzzaman, 1993). Besides, a few national organizations developed at that period as spontaneous responses from a number of committed people, which are at present well known leading NGOs in Bangladesh (Begum, 2003).

#### **4.4 Legal Framework:**

In Bangladesh, the legal framework for the NGOs has two parts:

- (i) Laws under which the NGOs are incorporated and given a legal identity and
- (2) Laws regulating the relationship of the NGOs with GOB, (Begum, 2003: 80).



### **The Voluntary Social Welfare Agencies (Registration and Control)**

#### **(VSW) ordinances, 1961:**

The Voluntary Social Welfare Agencies (Registration and Control) ordinance was promulgated in 1961 “to expedite the registration and control of Voluntary social welfare agencies and for matters ancillary thereto. “A Voluntary Social Welfare Agency was defined as - - - - organization, association of under taking established by persons of their own free will for the purpose of rendering welfare services in any one or more of the fields mentioned in the schedule and depending for its resources on public subscriptions, donations or government aid (Ahmed, 2000). A large number of NGOs are registered under this ordinance. The registration procedures under this ordinance are simple. The 1961 ordinance allows the Government to interfere with the governance structure of the NGOs. As the registration body, the Department of social welfare (DSW) is authorized to suspend the governing body of a NGO without any right of appeal. But without the approval of DSW the governing body of a NGO cannot dissolve the NGO (Begum, 2003: 82).

#### **The Foreign Donations (Voluntary Activities) Regulation Ordinance, 1978:**

This ordinance was promulgated in 1978 to regulate the receipt and expenditure of foreign Donation means a donation, contribution or grant of any kind made for any voluntary activity in Bangladesh by any foreign government or organization or a citizen of a foreign state includes, any donation made for any voluntary activities in Bangladesh by a Bangladesh citizen living or working abroad. After the war of liberation, a large number of NGOs were emerged with a view to offering relief and reconstruction assistance in Bangladesh. Many local NGOs have received foreign donation for undertaking their activities. Besides a number of foreign NGOs have been working in Bangladesh (Begum, 2003: 82).

These NGOs were required to submit certain information to obtain approval for undertaking projects with donations received from outside the country or from aid-giving agencies of foreign origin working inside the country. Prior approval was also needed by a NGO if it wishes to have the services of a volunteer from outside the country (Ahmed, 2000).

**The Foreign Contribution (Regulation) Ordinances, 1982:**

On 24 March, 1982, the then chief Martial Law Administrator promulgated this ordinance to regulate receipt of foreign contributions. Foreign contribution according to the ordinance meant any donation, grant or assistance, whether in cash or kind. The rules pertaining to this ordinance required NGOs to seek prior government approval each time they received a foreign contribution.

**The NGO Affairs Bureau, 1990:**

Until June 1990 NGOs were used to be regulated and controlled by different ministries and divisions through their steering Committees and by the Standing Committees headed by the Cabinet Secretary. This arrangement did not suit NGO requirement. It appeared that the cabinet Secretary, so important a functionary in the bureaucracy pre-occupied with so many and so much of other momentous governmental work, had very little time he could spare to sit in meetings just to clear NGO project proposals. Needless to say, this caused unnecessary delay in processing cases and created bottleneck in different ministries, forcing the government to think for alternative mechanism which would be able to deliver at one-point what the NGOs has been demanding for quite a long time. Thus the NGO Affairs Bureau came into being with a clear mandate to provide one-step service to the NGOs (Haque, 2002: 4). Government set up the Bureau in 1990 within the Ministry of Establishment to coordinate and regulate the activities of the NGOs operating with foreign donation. NGOs of foreign origin also come under the purview of the Bureau. The necessary approval, known as the FD Registration, is obtained from the NGO Bureau by the concerned NGOs. Separate approvals for all projects are required from the bureau (Ahmed, 2000). The aim of NGOAB is to ensure quality performance of the NGO sector and its accountability to the state. The functions of the NGO Affairs Bureau are as follows:



- register NGOs process and approve NGO project proposals, and disburse project funds
- Approve appointment and tenure of services of expatriate officials and consultants review and comment of reports and statements submitted NGOs
- Co-ordinate, monitor, inspect and evaluate NGO programs, identify and approve chartered Accountants for auditing NGO accounts
- Realize fees/service charges from NGOs
- Carry out field level inspections of NGO income and expenditure
- Maintain liaison with NGOs and donor agencies (The World Bank, 1996)

## **4.5 Typology of NGOs:**

There are many typologies of NGOs found in the literature on the basis of ideology and approach, their coverage, source of funds, role and function etc. but the NGOs as development organizations should be seen on the basis of their functions. On the basis of the functions the NGOs can be divided into five major categories.

### **4.5.1 Categorization by Functions:**

#### **a) Donor NGOs:**

These comprise international organizations dispensing funds they raise or receive from their governments or charities or from church organizations to various NGOs in poor countries. Among such NGOs, operating in Bangladesh, are OXFAM Canadian International Development Agency (CIDA), Swiss Corporation (SDC), South Asia partnership (SAP), The Aga Khan Foundation etc.

#### **b) International Action NGOs:**

International Action NGOs are those who are operating different geographical locations having their headquarters outside the country and operate mostly by expertise. They are also receiving funds from different donors and from respective governments.

**c) National Action NGOs:**

The number of national action NGOs is numerous. They are working in different fields from income generation to health and playing various roles in the society. These NGO receive funds mostly from the foreign donors.

**d) Local Action NGOs:**

The NGOs are working in local areas covering small areas such as a single village or a cluster of villages. They are usually engaged in some specialized activities in the locality. They receives fund from local or national or international sources.

**e) Service NGOs:**

Service NGOs operate their activities to deliver services to the target groups. These NGOs usually provide specialized services to individuals, groups, private and voluntary agencies, and other NGOs. There services include information dissemination, counseling, coordination, training, market promotion, scientific research etc (Saifullah, 2001: 127).

#### **4.5.2 Categorization by Role:**

On the basis of their role NGOs are categorized as follows:

**a) Relief and Welfare NGOs:**

These NGOs provide relief support as and when necessary, particularly after national or men made disasters. These assistances are given on temporary basis.

**b) Funding NGOs:**

They act as the local representatives of the foreign donors engaged in extending grants. They help the local NGOs to get foreign assistance.

**c) Networking/Coordinating NGOs:**

This type of NGOs promotes combined actions of the NGOs and co-ordinate with the Govt. of Bangladesh, national and foreign NGOs to promote inter-institutional co-operation. They also promote manual support and cooperation among the NGO community.

**d) Development NGOs:**

These NGOs operate to mobilize the poor through education and conscious raising to develop their own organizations. They help poor in developing their own organization and they enable them to develop sustainable system (Shailo, 1994: 11).

**e) Consulting NGOs:**

They provide consulting services to the government, donor agencies and other actors in the field of development. Although some fees are charged for their services, these NGOs are non-profit organizations usually concerning issues related to the social and economical development (Begum, 2003: 25).

#### **4.5.3 Categorization by Orientation:**

A further classification of the NGOs is made on the basis of orientation:

**a) Charity Oriented NGOs:**

The activities of these NGOs are based on the philosophy of charity. They follow a top-down paternalistic effort with little participation of the beneficiaries. Their activities are directed towards meeting the needs of the poor which includes distribution of food, clothing, medicine, provision of housing, transport, educational facilities etc. Such NGOs also undertake relief activities during natural or man-made disasters.

**b) Development Service Oriented NGOs:**

The activities of these NGOs include provisions of health care, family planning or education services. These programs are designed by the NGOs and the people are encouraged by them to participate in the implementation and in receiving the services.

**c) Participatory NGOs:**

These NGOs are characterized by self-help projects where local people are involved particularly in the implementation of a project by contributing cash, land, materials,



labor etc. In the classical community development project participation begins with the need identification and continues into the planning and implementation stages.

**d) Empowerment Oriented NGOs:**

In order to empower the disadvantaged, the aim of these NGOs is to help them by developing a clearer understanding to the social, political and economic factors affecting their lives. These NGOs work to strengthen the awareness of the target group and their potential to control their lives. Sometimes these groups spontaneously identify a problem or an issue whereas in other instances the NGO workers play an important role in this respect in Bangladesh (Begum, 2003: 24).

Based on the above discussion, it can be said that the different types NGOs are working in Bangladesh. The varieties of NGOs can help to understand the dynamics of development in Bangladesh.

Table 4.2: Typology of NGOs

Classification		Basis		Forms		
Structural	Size			Grassroots		
				Intermediate		
				Empire-Building		
				Class and Gender		
				Character of The members	Ethnic	
					Religious	
					Linguistic	
				Life span	Enduring	Institutionalized
					Ad-hoc	
				Location	Urban	Local
	Rural	Regional				
		National				
	Status of Personnel	Paid-stuff				
		Volunteer				
	Beneficiary		Instrumental			
		Membership Service	Expressive			
			Social service			
Functional	Functions	Socio-Economic	Specific	Multi functional		
			Educational			
			Health and			
			Family Planning			
			Environmental			
		Membership	Instrumental			
		Support Services				
		Production Oriented				
		Welfare Oriented				
		Relief and welfare	Self-reliance			
		Sustainable system				
Support		Method of Formation	Allied with state	Sponsored		
			Purely voluntary			
					Govt. sponsored	
					Non-Govt.	
						Foreign
	Source of Resources		Mixed			
			Indigenous			
	Legal Status	Formal				
		(Legally registered)				
		Informal				

Source: Hasan, et.al., 1992: P - 199

#### **4.6 Number of NGOs in Bangladesh:**

About 20,000 NGOs are working in various development fields in Bangladesh. They have extended their activities that cover about 15.2 percent of the total target group households in the country (Begum: 2000). NGOs are implementing their activities according to their planned activities and the needs and demands of their target people.

It is almost a Herculean task to describe fully the whole scenario of development activities undertaken by NGOs. But according to a Database Profile prepared by ADAB in 1990 about 613 member organizations have been implementing their activities in 397 Thanas of 63 Districts. Their activities include: Group formation, Credit, Formal Education, Adult and Child Education, Training, Health and Nutrition, MCH and Family Planning, Women's Development, Agriculture, Pisciculture, Poultry and Livestock, Water and Sanitation, Small Trading, Research and Training, Human Rights, Advocacy, Legal Aid, and Environment and Social Forestry.

More than hundred thousand people have been reported to be serving in the NGO sector. They have been playing increasingly significant role in the development of the national economy. According to ADAB one lakh and ten thousand paid staff and one lakh volunteers have been working in various development programs of NGOs. In addition, a considerable number of poor and landless people are being benefited under other programs like social forestry, poultry and livestock, village based small cottage industry, food for works etc. It should also be specially mentioned that during disaster like drought, floods, and epidemics, the NGOs demonstrate considerable promptness and efficiency in reaching the distressed people and in contributing to relief and rehabilitation programs (Shailo, 1994: 14).



## 4.7 Sectoral Contributions and Successes of NGOs:

### 4.7.1 NGOs in Human Resource Development:

Notable contributions have been made by NGOs in developing institutions of the poor. The process of institution building has been through development of human resources with the help of a continuous process of education (concretization following the popular pedagogical). With a greater awareness of the socio-economic and political dynamics affecting their life, and with a collective force generated through their sense of belonging to their own institutions, the poor are able not only to mobilize and manage their own resources, but are also motivated to have their voices in shaping policies and plans that affect their lives. Most development NGOs have operationized this paradigm by initiative people's organizations at the grass-root levels. For instance, the organized landless groups collectively took possession of *Khas* lands illegally occupied by large land-owners or took lease of dried out river bed and reexcavated it to convert it into a large stretch of water body for fish cultivation, or even fought against minimum wages arbitrarily determined by the Government.

On the basis of the data received by ADAB till 1990, a total of 248 organizations are involved in Human Development and Management through multilateral training programs. These trainings are imparted among those beneficiaries and workers who are executing different programs of the NGOs. Of these trainings the following merit mentioning – Social Development, Management, Literacy Campaign, Health, Agriculture, Employment and Income Generating Activities, Village-Based Small Cottage Industries, Aquaculture, Poultry and Livestock Rearing, Social Forestry and Technical training, etc. On an average five hundred thousand people came under this program as beneficiaries.

#### **4.7.2 NGOs in Health and Family Planning:**

High rates of infant, child and maternal mortality triggered by poverty and absence of adequate health facilities and services have prompted many NGOs to concentrate on addressing the health needs of the population. To ensure an effective delivery of services to people, NGOs have strengthened the existing health care system and developed appropriate institutional structures and mechanisms. Some NGOs have directed their efforts towards providing health and family planning services to the poor through static centers which are mostly urban-based. Some have, on the other hand, developed a system of providing health and family planning services at the household level of the poor communities through outreach centers. There are also other NGOs which are providing services to the poor through both static and outreach centers. The primary attention of all these NGOs is focused on reducing the incidence of infant, child and maternal mortality and on abating population growth through various programs ranging from health education with specific focus on ORT promotion in the management of diarrhoea, nutrition care, immunization and curative health care to effective contraceptive delivery services,

One of the most notable contributions of NGOs lies in developing the concept of community health workers for creating a sustainable health care system at the community level through people's participation. Such health workers are chosen from the community and trained by the NGOs themselves to develop their technical and social competence so as to enable them to educate people in basic health hazards and better health care and also provide basic treatment of ailments commonly observed in the rural communities. Since the health workers hail from the local community, they can quickly build good rapport with local people and are readily accepted by them. The contributions of BRAC and Gonoshasthya Kendra (GK), particularly in developing such institutional structures and mechanisms, are worth-noting. Other NGOs having both static and outreach centers include Rangpur Dinajpur Rural Services (RDRS), Save the Children's Fund-UK, Community Health Care Project, etc. Among the NGOs involved in extending material and child health (MCH) care and family planning services through static centers, those like Radda Barnen, Bangladesh Women Health Coalition, Uddyam-Netherlands,



Concerned Women for Family Planning, Aga Khan Community Health Program, World Vision, Bangladesh Association for Material and Neo-natal Health, GSS etc, are prominent. Exclusive outreach programs are being increasingly undertaken by a large number of NGOs, out of which Banchte Sekha, Christian Commission for Development in Bangladesh (CCDB) are the most prominent ones.

The contributions of NGOs in nationwide diarrhoeal management have earned a great appreciation both at home and abroad. The revolutionary concept of treating diarrhoea through home-made oral rehydration solution made of *laban* (salt) and *gur* (molasses) has been disseminated under the Diarrhoeal Management Program. The field functionaries of BRAC and CARE have motivated and educated rural and urban mothers with this concept and have also taught them the skill of preparing this solution at home through demonstration so as to enable people to diagnose and treat diarrhea without external help.

NGOs have also made remarkable contributions in the nation-wide immunization program to combat the high incidence of infant and child mortality, complementing and supplementing the activities of the Government. Under this program, they have set up their own outreach field functionaries not only to motivate mothers themselves about immunization, but also to immunize their children. Within a decade they have increased the rate of EPI from 5% to 85%. NGOs have also strengthened the efforts of Government functionaries in implementing and expanding the immunization program. Contributions of NGOs like BRAC, CARE, CHCP, Radda Barnen, RDRS, CCDB, SCF-UK, etc, are worth-mentioning.

Besides, some NGOs like Radda Bamen and SCF-UK have specific programs on child nutrition. The Worldview International Foundation and Helen Keller International have nutrition related blindness prevention programs which they operate through education and motivation and through distribution of Vitamin A capsules.

To improve environmental sanitation and ensure provision for safe drinking water supply,



the NGO Forum for Water Supply and Sanitation (earlier a special cell of ADAB) has been established to assist NGOs in supplying water-sealed latrines and tube wells and to provide training to the NGO personnel in tube well maintenance and management. It should be noted here that most of the NGOs have their programs concentrated on Primary Health Care. Specific organizations like GK, BRAC, Concern, Association of Development Agencies in Bangladesh (ADAB), and Voluntary Health Services Society (VHSS), have developed appropriate health education and media materials. Some NGOs are also engaged in providing training on Primary Health Care. Some have their own training centers. NGOs engaged in such training to enhance the competence of the NGO personnel are GK, BRAC, Caritas, RDRS, SCF-UK, Concern, ADAB, VHSS, CARE, Gono Unnayan Prochesta (GUP), Proshika, CCDB, etc.

Contributions of NGOs, particularly in family planning, have been remarkable. Usually they have concentrated their efforts on motivational activities and distribution of contraceptives at the community level. Organizations like CWF and BAVS offer voluntary surgical contraceptive services throughout Bangladesh. Family Planning Services and Training Centre (FPSTC) has been created by the Government outside its set-up to provide financial resources and training to number of local-level NGOs to help them undertake family planning activities all over the country. Other non-government agencies which have promoted local-level NGOs for extension of family planning services in the country include Asia Foundation, Family planning International Assistance, Pathfinder Funds, Population Crisis Committee, etc. To make family-planning more accessible to people, a quasi-NGO, Family Planning Social Marketing Project, has been established to market various contraceptives through over 100,000 retail outlets all over the country.

About 500 NGOs have been embarking upon the activities of Family Planning on their rural and urban projects. About two and half million couples are the regular recipients of family planning facilities provided by them. It may be mentioned that since the emergence of Bangladesh, it was the NGOs who initiated and promoted the programs of family planning.

#### 4.7.3 NGOs in Credit and Income-generation:

Perhaps one of the most significant contributions of NGOs lies in enhancing the income of the poor beneficiaries through providing credit support and facilitating their involvement in collective economic activities in various sectors that are within their means and management capabilities. The poor are generally considered band credit risks owing to their inability to show necessary collateral and, therefore are denied access to existing institutional credit. In the absence of such support, the poor are forced to borrow from money-lenders or mahajans who generally impose exorbitant interest rates on the poor, ultimately enmeshing them in the exploitation-trap. Through provision of credit, NGOs have freed the poor beneficiaries from the clutches of money-lenders, and have enabled them to generate income on their own through collective economic activities planned, implemented and managed by the poor themselves. However, prior to credit support, the beneficiaries have to mobilize on their own and show the capabilities of establishing and operationalising financial norms and disciplines.

Till to date NGOs have disbursed credit amounting to more than one thousand crore taka: if the credit of Grameen Bank is taken into consideration. It will reach above three thousand crore taka (Karim: 1995).

With credit support, NGOs have motivated their poor beneficiaries to undertake such activities as fish cultivation, livestock, poultry, sericulture, nursery preparation and development, apiculture, weaving, irrigation, etc. Though such activities provide reasonable supplementary income for the poor without much capital investment, progress towards the development of these sectors has not been up to the mark owing to lack of appropriate planning and project implementation and inadequate and irregular supply of vaccines for necessary protection of poultry and livestock against diseases. In the absence of an adequate animal health coverage system, the introduction of exotic breeds of poultry birds and livestock by the Government has proved to be ineffective. NGOs have encouraged the poultry development program with a particular focus on ensuring adequate and timely supply of vaccines and providing necessary supervision by skilled veterinarians.



The NGOs have also trained a large number of their target beneficiaries in vaccination skills and provided them with necessary gears. These para-professionals go around the village, provide vaccines to poultry and livestock, charging a small fee as service charge which becomes a source of income for them. The average daily income of each of these functionaries roughly stands at Taka 40 (Ahmed, 1987). Contributions of NGOs like BRAC and Proshika, among others, have been notable in this area. BRAC has recently started a nationwide poultry development program in cooperation with the Government. The major role of BRAC has been envisaged to be that of ensuring effective vaccine coverage through the organization's outreach field functionaries by procuring vaccines from the Government.

One of the most significant contributions of NGOs has been in the field of irrigation and water management. They have provided credit to their beneficiaries to purchase irrigation pumps and encourage them to sell water to farmers within the command areas of their irrigation schemes in exchange either of certain proportion of the crop or cash money. The landless eventually pay back the loan in full, becoming the owner of the equipment. There are now over 400 landless irrigation schemes sponsored by various NGOs all over Bangladesh. Further to the development of low-cost irrigation equipments. NGOs have enabled the marginal farmers to irrigate their land and earn some income.

Another income-generating project initiated by the NGOs is through sericulture. They provide their beneficiaries with silkworms along with necessary technical support for the production of cocoons and provide buy-back guarantees to ensure an easy sale of their products.

A substantial contribution has also been made by NGOs in generating income and employment opportunities for the rural women through handicrafts and other non-farm income-generating programs. The NGOs provide rural women with training and credit support and ensure the sale of their products through developing marketing systems. The products are exported by NGOs which bring a significant amount of foreign exchange. Jute Works, a subsidiary of Caritas, has alone been responsible for over \$1 million in



export of jute handicrafts annually for the past several years. Similar foreign exchange earnings have been recorded by BRAC.

Other income-generating programs include bee-keeping, nursery development, etc. Necessary technical and credit support are provided to help beneficiaries undertake such activities.

#### 4.7.4 NGOs in Appropriate Technology:

NGOs have also made significant contributions to the development of appropriate technologies through research and experimentations. The treadle pump and the bamboo tube well developed by RDRS, the rower pump developed by MCC and MAWTS, and the solar dryer by MCC have earned a good name both at home and abroad. IDE and RDRS have, in fact, extended and spread these technologies throughout the country. The treadle pump and the rower pump represent a significant improvement in water-delivery over the No. 6 hand pump. The relatively low cost of these pumps has enabled the marginal farmers to use them and earn a greater economic return at a cost which otherwise would be prohibitive. The tara pump which is known as 'deep set tube well' has offered hope for areas where the level of water is very deep, rendering No. 6 and other tube wells inoperative. The World Bank, in recent years, has started promoting the expansion of the tara pump in various parts of the country. The NGOs have also devised such agricultural implements as insecticides, sprayers, withers, thrashers, oil-crushers, etc. MAWTS and Comilla Cooperative Karkhana have made notable contributions to the production of such implements. To reduce the consumption of fuel which is often prohibitive for the poor, NGOs have developed improved *chulas* (oven) that need minimum fuel consumption. The contributions of BRAC and CMES in the development of such fuel-efficient *chulas* are worth mentioning.

#### **4.7.5 NGOs in Agriculture:**

In the field of agriculture, NGOs have made significant contributions in introducing new and sustainable crops and cropping patterns. The contributions of MCC and GUP in the cultivation and extension of soybeans, maize and vegetable are important.

Till 1990 out of the 449 organizations, 150 are involved in Agriculture, 131 in Aquaculture, 107 in Livestock, and 120 in Poultry rearing. About 500 NGOs are involved in Agriculture Program throughout the country. The NGOs primarily involved the poor and the landless in such programs.

#### **4.7.6 NGOs in Environment and Forestry, Poultry, Livestock and Sericulture:**

Rapid deforestation has caused a serious ecological imbalance in the country. Fuel wood crisis has become a constant problem, particularly for the rural poor. The cow dung, which is popularly used as an organic fertilizer, is now being increasingly used as fuel. The NGOs have undertaken massive afforestation programs with the help of their beneficiaries. The contributions of RDRS and Proshika in afforestation have been particularly remarkable. To supplement the supply of seedlings by the Government Forestry Department, NGOs are increasingly promoting the development of nurseries by their beneficiaries at the community level. Such nurseries not only ensure supply of seedlings to other NGOs, but also serve as a source of income for the beneficiaries who raise such seedlings.

Contributions of NGOs are being increasingly recognized both at the national and international levels, drawing the attention of the Government, donors and people alike. However, in view of the increasing upward spirals of poverty and the consequent magnitude of needs, the scale of NGO interventions and contributions cannot be recapped as adequate. In fact, given their institutional structures, they can be effective mostly at the micro-level. However, their innovations can be replicated on a large-scale by the

Government and other agencies. Collaboration between the NGOs and the Government in nationwide programs attests to the possibility of such replication on a wider scale.

370 NGOs are engaged in implementing environment and social forestry program, while 90 others have only social forestry activities. These NGOs are implementing different programs related to environmental conservation and social forestry in about 40,000 villages under 400 *Thanas* of Bangladesh. Under the social forestry program, more than 8 crore saplings were planted in 1994. During the period nearly 13 million sapling were produced. Till 1991 year under 4312 village nursery projects 388,000 people were benefited through this social forestry program in 3007 KM rural roads. Besides, Till 1994 BRAC itself has made 50 thousands nursery projects in the country.

#### **4.7.7 NGOs in Women and Gender Development:**

In a male-dominated society like Bangladesh, the world of majority of women lies within the four walls of their homes, and they are treated symbolically as birds in a cage. Under the cultural sanctions of *purdah* women's mobility remains limited. Their primary functions centre around bearing and rearing children and managing a variety of household chores ranging from cooking, cleaning, poultry-keeping, animal-caring to kitchen-gardening and post-harvest activities. Since their services are unpaid, the economic value of their work can not be quantified in monetary terms, and hence, their contribution to household economy remains unaccounted for and invisible. Their economic dependence makes them socially inferior to man. Moreover, women are often subjected to psychological, social, economic and sexual tortures.

NGOs in Bangladesh, through their persistent efforts, have tried to break the symbolic cage of women through education and concretization and through helping them, develop their own institutions. Through education, they are made aware of the causes of their plight, and through organization, they are encouraged to undertake collective socio-economic actions which not only provide them with income, but also add to their social status. The NGOs have conclusively demonstrated that given opportunities, women are



able to manage economic activities effectively and generate income which enhances their status and ensures their say in the decision-making process in the family. The economic activities range from those traditional ones like paddy-husking, poultry-rearing, animal husbandry, handicrafts, home based farming to non-traditional small industrial ventures. They have exhibited notable skills in knitting, sewing, weaving, teaching and vocational training. It has also been found that women brought under NGO interventions have fought against dowry and other forms of social injustice like divorce, rape, physical abuse, etc.

Prominent NGOs like BRAC, Proshika, RDRS, Caritas, Banchta Shekha, Nijaera Kori, Saptagram Nari Swanirvar Parishad, among others, have concentrated their efforts on women's development through helping them develop their own organizations and involving them in income-generating initiatives by providing training, credit and other inputs. In fact, most NGOs today organize women alongside with men and their experiences show that women are more disciplined and committed than men. Some NGOs like Bangladesh Women's Health Coalition, CWFP and others have concentrated on reproductive health and have integrated it with other areas of social and economic development. Some even provide legal education to women to make them more conscious of their rights, for example, ASA, Nijera Kori, etc.

However, the interventions of NGOs still remain insignificant compared to the needs. Given that women constitute half of the population and considering the complexities of their predicament, socio-economic advances of the country largely depend attainment of gender equity which has to be given due priority in the development plants of the country.

Nevertheless basing on the 1990 data of the ADAB profile it may be mentioned that NGO programs are spread over in 3176 villages and about 20 lakh of women are directly or indirectly getting help from them.

#### 4.7.8 NGOs in Housing:

About 50 NGOs have been engaged directly in the implementation of housing programs. National and international NGOs like BRAC, PROSHIKA, Caritas, World Vision, Nijera Kori, ASA have been working on some specific models of sustainable housing along with house making logistic services at a low cost. It may be mentioned that six major NGOs have been assisting to build 24 thousand and 500 hundred houses yearly. GRAMEEN BANK along with other NGOs, have been contributing significantly in this regard. About 2 *lakh* people are already benefited from such services. Besides, a major portion of housing, including the construction of multipurpose cyclone shelters after the 1991 Cyclone are being implemented by the NGOs.

#### 4.7.9 NGOs in Education:

More than Four hundred NGOs are directly involved in this program. Majority of them are linked to mainstream programs of literacy including the mass education and compulsory primary education programs of the government. Some of them are involved in irregular literacy program. The above mentioned NGOs have been carrying out their literacy education program in 400 *Thanas* covering 64 Districts. According to a source, about 30 *lakh* male and female were provided literacy facilities in 44 thousand adult education centers and about 18 *lakh* students took education in 30 thousand non-formal primary schools established by NGOs. Besides, 2.0 million people are so far brought under this program.

#### 4.7.10 NGOs in Water and Sanitation:

About 350 NGOs in the country are engaged in ensuring supply of safe drinking water and basic sanitation facilities along with raising health consciousness and measures for preventing diseases. In the last decade about hundred and thirty thousand tube wells were sunk and more than two hundred thousand health related latrines have been built through 186 village sanitation centers of 21 greater districts of the country. Under these programs



nearly 11 million people have been provided with facilities for safe drinking water and latrine facilities. Besides, 10 thousand tube wells have been repaired and another 6 thousand have been resunk in 1991 after the April Cyclone (Shailo, 1994: 14).

## **4.8 Political Role of NGOs:**

In recent year NGOs are increasingly participating in the broader national political arena. Indeed, some people feel that they have failed to keep themselves out of partisan politics. This has wider ramifications with regard to the legitimacy of NGO work. The Conservative forces have been reasonably successful in highlighting this issue and have tried to influence moderate elements. In the following section I will pursue this argument through analyzing some recent actions of a section of NGOs. NGOs have participated in various programs which are geared towards democratization of the state: this includes voter education program, election monitoring program, participation in political movements, and movement in support of the recent court judgment on fatwa. The first two programs were designed by donors and encouraged NGO participation in implementing such programs as members of civil society. The last two represent NGOs own political preferences.

### **4.8.1 Election Monitoring:**

In the national election of 1996, the Fair Election Monitoring Alliance deployed monitors in 25,000 voting centers of all 300 constituencies. Participation of NGOs in election monitoring under the Alliance has major implications. Such works have made them controversial. It has contributed to a perception that NGOs are not able to maintain their neutrality in election monitoring. A recent unpublished study surveyed fifty members of the current parliament to assess the legislator's reaction to NGO involvement in election monitoring. The response of the legislators was sharply divided along party lines. MPs belonging to BNP, Jatiya Party and Jamaat expressed major concern on the role of the alliance in election monitoring in the 1996 election. BNP legislators have stated that in some instances alliance observers worked in favor of a particular political party during



the elections. They further claimed that although in many constituencies their party registered complaints against election malpractice with the Alliance, these were not entertained. One legislator had pointed out that newspaper reports on the ADAB election of November 1997 poses serious questions about NGOs own commitment to democratic practice. On the other hand, Awami League legislators felt that the Alliance had played a positive role in election monitoring. Interestingly, members of the two largest parties have expressed their concern about NGOs continuing with such a role in the future. They apprehend that through participating in such activities NGOs may wield influence over the politicians.

Legislators feel that election monitoring by independent observers is important, but such work should not be performed by NGO alliances only. It should have a broad base, and should represent other sections of the civil society as well.

#### **4.8.2 Voters Education Program:**

Prior to the 1996 elections a voters' education program was undertaken by ADAB. It covered 10 million voters in rural areas. 14,000 volunteers from more than 100 NGOs were involved in the program. It was supported by donors on the assumption that the rural poor would not be able to exercise their voting rights independently. In that context, NGO awareness program would likely to increase their ability to vote independently. This, on the one hand, raises questions about the effectiveness of mainstream NGO programs which in any case should increase people's confidence to take independent decisions on various issues. On the other hand, it belittles the rural people by questioning their ability to judge candidates. Experience has shown that people of Bangladesh are quite aware about the implications of voting. In fact, the high level of political awareness of the rural people is attributed to their past history of participating in various peasant movements.

Legislators have expressed their concern about NGO organized voters' education programs on the ground that these can influence voting behavior in favor of their own

# Chapter 5

## BRAC & ACD: Programs and Activities

*The purpose of the chapter is to give an overall impression about BRAC, a national NGO and ACD, a local NGO. This chapter highlights the objectives and analyzes the strategies employed to achieve the organizational objectives of these two NGOs. Besides these, in this chapter an attempt has been made to discuss all the activities or programs of these NGOs which are capable to make the vulnerable women empowered and aware.*

### **5.1 Introduction:**

In Bangladesh like many other developing countries women's access to positions of influence and power is limited: their occupational choices are narrower, and their earnings lower than those of men; and they must struggle to reconcile activities outside the home with their traditional roles. While many men, particularly among the poor, also find themselves disenfranchised, it is a far more common experience among women. This experience is rooted in the failure to value women for anything but their reproductive role. The need for empowerment of women in Bangladesh arises from this harsh social scenario (Goswami, 1998: 45). Literatures suggest that NGO interventions positively contribute to women empowerment (Ahsan Ullah, 2003: 21). NGOs central goal is empowering the powerless women folk or helping them to bloom their hidden potentialities, that is power of thought, power of word, and power of organization, with a view to helping them to participate in the socio economic development for their emancipation from less human condition to more human condition (Haider and Aktar, 1999: 57).

Now Bangladesh is also known as a country of NGOs. These NGOs have a large part in community development. Most of these NGOs are small but growing fast. Some of these organizations have been successfully organizing the rural poor and eradicating poverty.



In the crowd of voluntary organizations of Bangladesh, Association for Community Development (ACD) and BRAC are distinct with their own approach and priorities.

## 5.2 BRAC:

BRAC, a national non-government development organization, focuses on the long-term issues of poverty alleviation and empowerment of the poor. BRAC promotes income generation for the poor, mostly the landless, through micro-credit, health, education and training programs.

BRAC also works with the women from poorer families whose lives are dominated by extreme poverty, illiteracy, diseases and malnutrition. Over the years since inception BRAC has gone through a series of evolutions and is now one of the larger NGOs in the country. BRAC is now a multifaceted organization, constituting over 26,000 regular staff and 34,000 part-time teachers, working in 60,000 out of 86,000 villages in all the 64 districts. BRAC implements its core programs through BRAC Development Program (BDP), BRAC Education Program (BEP) and BRAC Health Program (BHP).

## 5.3 Historical Perspective of BRAC:

Just after the Liberation of Bangladesh, BRAC started its journey in 1972 by helping the refugees returning home from India to *Shalla*, a remote and inaccessible village at the northeastern boarder of the country. The refugees had to start life anew in their war-torn homes and villages. BRAC helped the villagers by providing them materials needed for house construction and tools used in earning a livelihood. Within a short while BRAC realized that relief and reconstruction oriented activities could serve only as stopgap measures meeting the immediate need of the people (Lovell, 1992). Thus, in order to meet long-term need of the people BRAC launched in 1973 a program with integrated community development approach in 200 villages in the same area including *Shalla*. The program offered a service package including agriculture, horticulture, fisheries, adult education, health care, family planning, and vocational training.

The approach was based upon two sets of assumptions. First, the rural masses being passive and needed to be concretized, the attitudes of the rural mass could be changed



through education/training; and the village community although not homogeneous, could be called upon to work cooperatively and at times to pool their resources (Chen, 1991). Second, the extension of essential services and demonstration of their use to people would motivate them to use the services, which in turn would lead to their development. Development, however, did not follow. Adult education program failed to attract villagers and vocational training offered was found to be out of context in the village. Besides, the development of village-wide community spirit was not satisfactory (Chen 1991; Lovell, 1992). The failure of the integrated community development approach led BRAC to adopt an alternative approach to development – participatory development program. It was a system in which people had participated to development in their own environment by actively taking part in the planning of development and in their implementation. Besides, the failure to unify the whole village under a single interest led BRAC to believe that a village was a conglomeration of groups with different interests (Lovell 1992). Thus, in 1974 BRAC launched a credit cooperative program for some of the poorer subgroups namely, the land-less, the fishermen, and women. The program worked side by side with the participatory development program in some of the villages in which it was already in action. With the passage of time BRAC observed that due to the existence of a fundamental relationship within the rural power structure the distribution of resources through community development approach was in fact benefiting the rich at the cost of the poor in the village. Thus, BRAC was convinced that: (1) program designed for the poor must address the rural power structure, and (2) in order to address the rural power structure, the capacities and the institutions of the poor must be developed.

Consequently in 1978, BRAC shifted from the notion of credit cooperatives for the poor to the concept of organizing groups of the poor – target group approach (Chen, 1991). The approach reorganized and mobilized the poor into Village Organizations (VO). Villagers owning less than half-an-acre of land and at least one member of their families selling manual labor for a minimum of 100 days annually were eligible to join it. As soon as an adequate number of the poor showed definite interest in organizing themselves a VO was formed by them under the aegis of BRAC. It was believed that the input for development could be distributed best by organizing the poor (Khandakar 1998). A VO

plans, initiates, manages, and controls group activities, both in social and economic fields. BRAC supports the self-sustained growth of the groups' activities by providing training, extension of credit and logistical assistance.

## 5.4 Selected Features of BRAC Approach:

Number of features can be discerned in the present BRAC's model for development having implications for the outcome of its poverty alleviation effort.

**1. Learning experience:** BRAC is a learning organization. The learnings are constantly used in redefining the development strategies. Ever since its inception continuous learning has been the mode of policy planning in BRAC.

**2. A holistic approach to poverty alleviation:** BRAC believes that poverty is not only lack of income or employment but also a complex syndrome manifested in a variety of dimensions. Therefore, along with income and employment generation, BRAC works for the development of organizations of the poor, conscientization and awareness building, mobilization of saving, children's education, health, gender equality, training for human resources development and so on. Poverty is looked upon holistically.

**3. Social mobilization:** Social mobilization is the sine qua non for the empowerment of the poor. The process of social mobilization starts with the identification of the poor (i.e., target groups). Through the conscientization program, the poor are made aware of the society around them. So that they may analyze the reasons for the existing exploitative socioeconomic and political system around them and find out ways to change it in their favor.

**4. Participation of women in development process:** BRAC has been promoting a new culture in the development field with women in the forefront of all activities. For example, most of the recipients of credit are women (96% at the end of 1998); 70% of students and 80% of the teachers of BRAC schools are female; and health and poultry workers are also all women.



5. **Scaling up:** BRAC intends to serve as large a number of the poor people as possible. BRAC believes, that 'small' is beautiful but 'big' is necessary. The 'seeds of change' which has been sown need to be multiplied for utilization of the benefits and also for the sake of greater impact and sustainability.

6. **Sustainability:** BRAC looks at sustainability from two angles – sustainability of the impact of BRAC intervention on its participants and sustainability of BRAC itself.

## **5.5 Major Programs of BRAC:**

BRAC strives at achieving its goal of poverty alleviation and empowerment of the poor through a number of programs. The most significant of these are Economic Development Program, Health Program, and Educational Program.

### **5.5.1 Economic Development Program (EDP):**

The Economic Development Program (EDP) works with and for the disadvantaged rural people of Bangladesh, especially women. It has a compelling vision of a society where the poor and disadvantaged will be able to achieve sustainable improvement in their livelihoods, attain a high degree of self reliance and manage their own affairs with dignity and freedom. EDP's greatest strength lies in its innovative development programs and learning from experiences.

To bring the rural poor into mainstream of development, BRAC focuses on institution building as a strategy. BRAC believes that a common platform that is created and owned by the poor is a prerequisite through which the poor can make themselves count in the development process. The Village Organization (VO) is an association of the poor and the land less people who come together with the help of BRAC to try and improve their socioeconomic position. A VO has become mature through a long process, such as, organizing the landless into groups, development of village organizations imparting functional education to the group members, holding group meetings, encouraging savings and group fund formation and training (Saifullah, 2001:136). A VO has become mature through a long process, such as, organizing the landless into groups, development of village organizations, imparting functional education to the group members, holding



group meetings, encouraging savings and group fund formation and training (Saifullah, 136). BRAC's approach to social and economic development of the poor, especially women, involves four inter-related strategies: institution building, service delivery, social mobilization and public sector mobilization. BRAC's core approach and competency is the delivery of health, education, micro finance, and micro enterprise services on a large scale to the rural poor, primarily women. BRAC decided to train local women to help deliver these services and organize local groups. As a result, BRAC's service delivery contributes to building local leadership and local organizations.

BRAC believes that women must be aware of their legal rights to protect themselves from being discriminated and exploited, and that the sociopolitical relationships and power structures within village communities need to be changed. Poor women need encouragement to take action when their rights are infringed. To take such a step, women often need external assistance, such as the help of a lawyer or the police. BRAC feels that it can assist poor women obtain access to these services, either through legal aid clinics or by helping women report cases at the local police station or when seeking medical care like the case of acid victims. BRAC's social development program was broadened in 1998 to incorporate issue-based meeting, Polli Shomaj and Popular Theatre as forums for empowering the VOs. The VO members meet once a month to discuss issues related to social injustice. In the last three decades, with more than three and a half million rural women, it has been able to reach a large number of poor people. EDP has been working in all the 64 districts of Bangladesh and has a wide range of interventions including institution building, micro finance, sector program, social development and health intervention. EDP's greatest strength lies in its innovative development programs and learning from experiences. Through these monthly meetings, the VO members try to find solutions to many of their problems. This forum is considered to be the first step towards gaining a voice and participating in larger fora.

Following table presents an overall picture of BRAC's Economic Development Program ([http:// www.brac.net](http://www.brac.net)).

Table 5.1: Economic Development Program

Program	A Brief Description
1. Human Rights and Legal Education (HRLE)	Started in 1986. The purpose of the program was to increase the VO members' knowledge about the existing laws, legal system and their willingness to take up and act on their legal responsibilities. Till December 2002, 86,923 courses were held for 2,069,376 learners.
2. Legal Aid Clinic	Started in 1998. This program provides legal training and services to both the members and non-members. In 2002, a total of 11,175 complaints were received by the legal aid clinics. Of these, 3,187 cases were settled through arbitration by trained paralegal staff and 2,055 cases were sent to court.
3. Local Community Leaders' Workshop	These workshops are designed to make the traditional elite leadership more accountable to their communities. A total of 6,606 such workshops were held up to 2002.
4. Micro Finance Program	Main purpose is to make credit available to the rural poor enables them to become involved in different income generating activities which, in turn, allows them to become economically self-reliant.
5. Micro Enterprise Lending and Assistance (MELA)	Launched in 1996. The objective of this program is to provide credit facilities and technical assistance to new and existing small businesses. By the end of 2002, a total amount of US\$ 48 million (Tk. 260 crore) was disbursed to 45,503 borrowers in 64 districts of Bangladesh with an average loan size of US\$ 1,077 (Tk. 62,484).
6. Employment and Income Generation (EIG) Program	The objective of this program is to create employment opportunities along with sufficient training and refresher for capacity development for the poor, which would ultimately bring them out of poverty.
a) Poultry & Livestock Program	The Poultry and Livestock Program is composed of several components: poultry and livestock extension program, poultry farms and hatcheries, feed mills and feed analysis laboratories, bull station and the disease diagnosis laboratories. Till to date 47,421 acres of water-body have been brought under fish culture and 234,412 farmers are involved in fisheries program. At present there are 73,508 agro and social forestry farmers. By December 2002, there were 157,280 vegetable growers brining 67,114 acres of land under vegetable cultivation and 1,169.37 MT of seeds have been distributed. In 2002, there were 7,407 silkworm rearers and 1.4 million Disease Free Laying (DFL) have been distributed.
b) Vegetable Export Program	Started in 1997-98 to link the poor Bangladeshi farmers with international markets to bridge the gap between the local producers and the international consumers, in addition to introduction of technical training and modern agricultural inputs.
c) Rural Enterprise Project (REP)	Formed in 1985 to find and test new opportunities for rural development. The primary objective was to experiment with various income generating enterprises that can be owned and managed by rural landless women.
Income Generation for Vulnerable Group Development (IGVGD)	The objective of the IGVGD program is to alleviate poverty of the hard core poor by providing long-term sustainable income and employment opportunities through food assistance, training and access to credit facilities.

Source: BRAC, 2003

Considering the needs of slum dwellers, BRAC conducted a survey of urban slums in 1991 and found that a substantial number of slum children had no access to education. In



Table 5.2: BRAC's Primary School

Student	The limited class size of 30 to 33 students helps to forge a special bond between the teachers and students. The students of BRAC schools are mostly the children of the poor and land less.
Teachers	Around 97% of the teachers in BRAC schools are women and they are married, local residents of the village. The teacher must have at least nine years of schooling. All teachers are provided with a 15-day initial intensive training.
Curriculum	The NFPE curriculum consists of lessons in Bangla, Mathematics and Social Studies. In grades IV and V the program follows the Government textbooks in all subjects. English is taught from class II. All the educational materials are provided by BRAC and for material support children contribute a sum of Tk. 5 a month.

Source: BRAC, 2003

Following table shows some of the important programs related to education.

Table 5.3: BRAC's Educational Program

Program	A Brief Description
1. Education Support Program (ESP)	Started in 1991 to increase BRAC's effort towards the eradication of illiteracy and also develops the technical, conceptual and human skills of smaller NGOs. At present ESP is providing its support to 303 NGOs for 2,505 schools.
2. Continuing Education Program	Introduced in 1995 to develop the reading habits of both the rural and urban people, which is achieved through establishment of Union Libraries and Reading Centres.
a. Union Library or Gonokendra Pathagars	The objective is to make reading materials available to people in villages. So far, 570 libraries have been opened and are run by the local community management committee with active support from BRAC.
b. Reading Centre or Kishori Pathagars	The purpose is to develop the reading habits of adolescent girls and women.
3. Adolescent Peer Organised Network (APON)	The objective is to raise the consciousness of adolescents in a community with the assistance of peers and older siblings.
4. Schools In Urban Areas	Started in 1992 to provide free education for young learners all over Bangladesh. The main components of urban Program are NFPE-BEOC schools.

Source: BRAC, 2003



The increased level of co-operation between BRAC and other NGOs and the government has provided greater opportunities for BRAC to disseminate the expertise it has gained in the area of primary and continuing education and to play an even more proactive role. **The Hard to Reach (HTR) program** was initiated by UNICEF and the Government-run DNFE (Directorate of Non-Formal Education) to set-up schools for urban children who are "hard to reach" - particularly those involved in hazardous occupations aged between 8 and 14. The DNFE is responsible for implementing this program through different NGOs. BRAC became involved in this program in 1997 and has opened schools in Dhaka urban, Chittagong, Rajshahi, Khulna, Sylhet and Barisal. BRAC inaugurated the program of **Garments Child Labor schools** in 1996 with the co-operation of Bangladesh Garments Manufacturing & Exporting Association (BGMEA), UNICEF and ILO in order to provide child laborers with basic education. **The community schools** are low-cost, social education institutions, setup by the Government. The Government found that 194 community schools were non-functional and decided to hand over these schools to various NGOs to run them more efficiently from their organization's own resources or funds they had received from Donors. Of the 194 community schools, the Government allocated 73 schools to BRAC to make them operational. The Government curriculum, competencies and books are being used in these community schools. However, all supplementary materials are being provided by BRAC([www.brac.net](http://www.brac.net)).

**The Pre-primary Class** (previously known as Baby Class) has been one of the most interesting interventions of BEP. This class has been established for young learners aged 5-6 years. The students are charged Tk. 10 monthly as school fees and Tk. 40 in the beginning for material costs. The duration of each class is 12 months. There are 28-30 learners in a class and 2 Kishori (adolescent) teachers. The **11 BRAC Formal Schools** were opened in 1999 to illustrate how the good practice of the non-formal schools can work in a formal school setting and to pursue innovative ideas for supplementary materials and teaching methods. The schools are following BRAC textbooks and some Government textbooks to achieve the government competencies to improve children's creating in both writing and practical activities (Zareen and Kabir, 2003:106). The teaching program consists of a 6-year schooling cycle ranging from pre-primary to Grade

V. **Cultural Integration of ethnic minority groups** is another interesting intervention of BRAC Education Program. The objective of this intervention is to create awareness among the staff to understand different ethnic cultures and also to develop a better understanding as to how to interact and socialize with ethnic teachers and students.

### **5.5.3 Health Program (HP):**

BRAC Health Program takes a broad approach to the health needs of the poor people. Since 1972, BRAC's health intervention has been an integral aspect of the organization. In the last three decades, BRAC's Health and Nutrition Program has made significant shift responding to people's changing needs toward health care. At present, BRAC's health intervention is a combination of preventive, curative and rehabilitative health services extending up to the national level. The health program is operated in two directions: the first one is called the BRAC Health Program (BHP) and it is implemented in coordination with BRAC's Development Programs. The second one is the Nutrition Facilitation Program (NFP) implemented as a supportive program of the Government. The integrated nutrition project or the national nutrition project, the national tuberculosis control project and the National Immunization Day (NID) program are some of the important programs included in the second (BRAC, 2003).

At the initial stage, BRAC carried out experimental health care services and the focus had been on curative care through paramedics and a self-financing health insurance scheme. Since then, health programs have evolved through distinctive phases.



Table 5.4: Evolution of Health Program

Year	Evolution of Health Program
In 1975	Health care became an important component of BDP
In 1977	The concept of trained health workers and female health volunteers (Shastho Shebika) came who raise the awareness of the rural poor on health issues that directly impact on their lives and families.
In 1980	The Oral Therapy Extension Program (OTEP) was a nation wide health Program campaign against diarrhoeal disease.
From 1980 to 1990	OTEP launched a nation-wide demonstration to teach rural women on how to make a simple solution of pure water, salt and molasses for diarrhoea treatment.
Between 1986 and 1990	The Child Survival Program (CSP) was launched and this focused on childhood illness, vitamin A supplementation and immunization for the six preventable diseases.
During 1986-1995	The Expanded Program on Immunization (EPI) facilitated the government's Program through mobilizing the communities and creating a demand for increasing coverage of vaccination. To provide health services to Village Organization (VO) members a health care Program was designed by BRAC and piloted a Primary Health Care (PHC) Program in six thanas as part of Child Survival Program (CSP).
In 1991	The PHC activities were functionally transferred to the BRAC development Program and renamed as Essential Health Care (EHC) Program in 1995.
During 1991-1995	The Women's Health and Development Program (WHDP) initiated an integrated, comprehensive and community-based health interventions incorporating with BRAC's other programs to achieve the goals of poverty alleviation and empowerment with a special focus on women and children through maternal and child health care.
From 1997 till 2000	The Health interventions have been providing preventive, primitive and curative measures by four major programs: Reproductive Health and Disease Control Program (RHDC); Nutrition Facilitation Program (NFP); Rural Service Delivery Partnership (RSDP)/Health and Family Planning Facilitation Program (H&FPFP) under the National Integrated Population and Health Program (NIPHP) and Essential Health Care (EHC) and Shushasthos.

Source: BRAC, 2003



In compliance with the evolution of its health Program, BRAC has always adopted national and international health initiatives based on demands and priorities of the health sector. BRAC Health Program (BHP) is implementing a number of pilot projects such as the New Health Initiatives through its existing Program network in selected areas to resolve new or emerging public health problems that are responsible for a significant level of morbidity among the people. Under the new health initiatives', in 2001, the following pilot projects in collaboration with different funding agencies were undertaken: The Micro-health Insurance Program; Community Based Arsenic Mitigation Project; Early Childhood Development Project; Newborn Health Care Initiative; Public-Private Partnership Project (BRAC Annual Report, 2001, pp. 22-26).

To facilitate the nutrition initiatives of government and other developmental partners, BRAC launched a **community-based nutrition pilot initiative** in 1993 as an integrated part of BDP. BRAC is also setting a good example of Government and NGO cooperation. This model was successful in creating effective public-private partnerships and inter-sectoral co-ordination for nutrition, with BRAC being the biggest partner. It is expected to be replicated in the National Nutrition Program. **Shushastho (BRAC Health Centre)** is a community-based fixed-point provider of health facilities located in rural Bangladesh. This has evolved as a result of BRAC's commitment to ensure comprehensive health care services to rural people, especially women, children and the poor. This important component of BRAC Health Program (BHP) provides technical and clinical back-up to community-based health interventions offering secondary level clinical services and also establishes and maintains referral linkages with Government of Bangladesh's tertiary level facilities for further care. The goal of the Shushastho initiative is to improve the health status of rural people through delivery of need-based essential services from a sustainable model of static health facilities. The Shushasthos deliver health care services at costs with a safety net provision for the poor. User cost charged is low and in several cases, especially for patients coming from extreme poor households who are unable to pay, the user fees are waived (BRAC, 2003).

Malaria is one of the major killers of young children and pregnant women in Chittagong Hill Tracts (CHT) of Bangladesh. The arm conflict lasted over last two decades in the

CHT region (3 districts covering 1.3 million populations) deprived the region from any serious development effort including health. BRAC launched **health and development programs in the CHT region** in 1998 just after signing of peace accord. Since then awareness raising activities of Malaria control have become an integral part of BRAC health Program. Since 1985, BRAC in partnership with the government, UNICEF, WHO is implemented the Expanded Program on Immunisation (EPI) program (Zareen and Kabir, 2003: 105). The purpose of the Program is to provide increased coverage in the quest to eradicate poliomyelitis from the country. Bangladesh has accelerated and intensified its NIDs since 1999, by conducting NIDs semi-annually and including a house-to-house approach to reach each and every child. However, Bangladesh remains as one of the 10 global priority countries that face particular challenges. In the areas where BRAC works, the coverage of child immunization is one of the highest in the country (Wood and Sharif, 186).

BRAC's institutional structure is supported by internal programs to help sustain and facilitate its core interventions. These support programs enhance the efficiency of the organization to reach its goals. BRAC launched **Exposure Program** in 1994 with the purpose of introducing its programs to development practitioners from around the world. The duration of the Program depends on the participants' areas of interest, which vary from 5 to 30 days. To orient the local administration about the diverse activities of **BRAC Local Representative (BLR)** was introduced. It was decided to appoint Local Representatives in all its Program areas in 1995. It was decided that the senior most BRAC personnel in the respective locations will act as BLR and will in addition to his/her duties, coordinate and maintain liaison with district and upazilla government authorities as well as with other government offices and private organizations. To facilitate employment of BRAC School graduates, formal education dropouts and response to the job market demand both in the country and abroad, BRAC decided to introduce **Vocational Training Program**. The course will include semi skill vocational training on 18 areas such as -electrical motor wiring, repairing TV, VCR, electro medical technician, lab technician, food-beverage service etc. Willing candidates will get training loan and employment assistance services. Different supporting departments are shown in the following table ([www.brac.net](http://www.brac.net)).



Table 5.5: Supporting Departments

Department	Brief Description
Publications Section	The Publications Section produces low-cost materials for Program participants, BRAC staff and the larger community..
The BRAC Training Division (BTD)	BTD is responsible for capacity building and professional development of BRAC staff and the Program participants through a wide range of training and exposure initiatives.
Ayesha Abed Library	The Ayesha Abed Library maintains a collection of over 10,000 books, journals, documents, reports on accounting, anthropology, business administration, computer science, economics, education, finance, gender/women issues, human resources management, general management, poverty alleviation, socio-economic development and statistics.
Monitoring Department	It continuously evaluates individual Program quality and effectiveness. Its key role is to provide feedback to different level managers, which in turn helps them expedite effective decision-making.
Public Affairs and Communications	It is responsible for dissemination of information, and spearheads BRAC's advocacy and exposure programs.
Internal Audit Department	The department undertakes routine internal audit, investigation of physical inventory and other assignments to maintain organizational transparency and accountability according to BRAC's audit guideline and practices.
Human Resource Department	Is responsible for modernizing and executing BRAC's human resource development plan beside its regular function, i.e., recruitment, hiring of senior staff, orientation and performance appraisal.
Procurement and Construction Department	Implementing programs on a national scale requires effective coordination of material support. The Logistics and Procurement Departments supervise purchasing, material distribution and arrange for transportation needs. BRAC's construction department is a key player in its infrastructure development.
BRAC Computer Centre (BCC)	BCC provides in-house support to the organization's extensive information network system that, among other things, maintains the financial records of the credit and savings. The center also oversees the ongoing process of computerization of BRAC's field offices.

Source: BRAC, 2003



## 5.6 ACD:

ACD is keen to develop a new approach to development and women issues. ACD believes that the increasing global concern about the human dimensions of development requires the integration of gender concerns in all stages and at all levels of sustainable development as a means to ensure human well being equitably enjoyed by all people. The interrelationship between population, resources, environment and development should be fully recognized, properly managed and brought in to a harmonious and dynamic synergy. To fulfill this vision ACD sets the following objectives (ACD, 2002):

- Combating Trafficking in women and children;
- For bringing about a qualitative change in the life style of the disadvantaged, distressed and risk group people, ACD to mobilize and organize them in to viable groups, through which they can assess their needs and plan and implements program accordingly;
- Raise the level of consciousness of the grass root partners to help to stand on their own through increasing production using mostly their own resources;
- Organizing women and conscientizing them through literacy and awareness education to identify and analyze the issues and social faces that deprived them of their rightful position;
- Elimination of all forms of discrimination against women; Stop gender based violence against women in the family and society;
- Organize advocacy groups for lobbying and represent the cause of women in different forums to stop domestic violence, which is especially responsible for all sorts of sexual exploitation, trafficking and prostitution.

## 5.7 Programs of ACD:

ACD's programs cover three sectors (Annual Report, 2002). Following discussion concentrates on these sectors.

### 5.7.1 Human Rights Sector:

This sector aims to perform all activities relating to the preservation of target people's human rights. The target people are categorized into victims and probable victims. Separate actions are suggested for the two categories. This sector includes: activities like awareness-raising about rights at local level; working as pressure group on administration for protection of human rights; providing medical and legal aid services to the victims; reintegration and rehabilitation of the victims in the community; extending cooperation to government agencies to establish good governance and civil society; and empowering the destitute women in family, society and the state. Under this sector various projects are undertaken. One of the projects is **Promotion of Human Rights for the Grassroots Women** which, mainly deals with the grassroots women and children. The objectives are to promote the socio-economic development, combating trafficking of women and children, networking, institutional development, and management capacity building. Another project is **Promotion of Human Rights and Women's Participation in Democratic Process** The goal of the project is to enhance the quality of life and socio-economic empowerment of the disadvantaged rural people, particularly women. The next project is **Protection and Promotion of Rights of Adolescents in prostitution**. The project goal is to promote safer sex practices and other life skill among adolescents in prostitution and their Clients and empower these adolescents against sexual exploitation, abuse and discrimination. The project objectives include promotion of the rights of adolescents in prostitution by raising their awareness on their rights, their self-confidence and protecting them from sexual exploitation and abuse, and development of positive social attitude towards the rights of adolescents in prostitution. To reduce the rate of trafficking in women and children by increasing knowledge and improving understanding levels **Capacity Building for Combating Trafficking of women and children in Bangladesh** is adopted. The goal of the project aims to strengthen the human resource and institutional capacity building of both the local lowest tier of local government and the civil society of the border area to prevent and to combat trafficking. In addition, the project aims to building capacity of the UP Chairmen and Members who are expected to work for counter trafficking.



### 5.7.2 Child Rights Sector:

This sector involves all welfare activities for street children, disadvantage children, and abused children. The activities include health services, shelter home facility, recreation facility, legal aid, literacy, cultural activity, youth group formation, advocacy group formation, awareness development, and creation of alternative job opportunities. To achieve these sectoral objectives ACD adopted **Prevention of Child Trafficking and Sexual Exploitation of Children** project. The goal of the project is to prevent trafficking and sexual exploitation of children. The objectives include enhancing public awareness to reduce the number of child trafficking and sexual exploitation of children; improving living conditions of the children who became victims of trafficking; provide basic literacy to the children staying a longer time at shelter home. To establish justice, freedom, and prosperity of all children in hazardous condition without discriminating for race, gender, caste, religion, and culture **Appropriate Resources for Improving Street Children Environment** is adopted. The objective included improvement of the quality of life of the groups of street children in slum areas in Rajshahi City. The targets are the street children in Rajshahi City. Project strategy involves education along with skill development and awareness raising of child rights. **Awareness Building Program Against Child Trafficking** project is undertaken by ACD. The goal of the project is to enhance awareness level at the bordering areas of Shibgang and Charghat Upazila. The objective is to meet the local community at family level so that they can have clear idea about the motive, movement, and network of the traffickers. The Ministry of Women and Children's Affairs started this project in 1999, ACD involved itself in this project in September 2002.

### 5.7.3 Sustainable Development Sector:

This sector aims at providing permanence to the over-all process of development. This includes attempts to integrate the women effectively as they represent fifty percent of the total population. Appropriate technology and essential training for enhancing productivity of rural resources, institutional credit for the destitute and landless women, and involving people, especially womenfolk into economic activities are prioritized in this sector. Following projects are undertaken by ACD in this sector:



- **Village Farm project**
- **Forestry project**

The goal of the project is agro- forestry practices on private land to support and promote sustainable land use that could be economically profitable, socially just and ecologically sound. The project objectives aim at ready access of extension agencies and wide range of improved agro- forestry technologies applicable to women, the poor and the common tree farmers. Among other objectives, a network of public and private institutions is attempted to involve in improving agro- forestry technology. The goal of **Strengthening Household Access to Bari Gardening Extension** project is to contribute a sustainable increase in the productivity of horticulture and agro- forestry systems in and around homestead of poor rural households in and ecologically sound, socially just and economically profitable way. The project objective includes (a) enhancement of skills and knowledge of poor households to diagnose problem and access to appropriate practices of homestead horticulture, agro-forestry and social capital; (b) making access to quality vegetables seeds and seedling; development of knowledge and understanding required for the promotion of appropriate horticulture, agro- forestry and marketing; (c) strengthening the institutional framework supporting household and communities in homesteads horticulture and agro- forestry production and use of the products. The technologies of this project are sustainable and replicable for other areas. **WATSAN Partnership Project** aims at to improve water and sanitation (WATSAN) situation at grassroots level involving local communities. Project objective includes ensuring active community management and participation in water, sanitation, hygiene and arsenic sector through specific intervention. The project attempts to promote community management for rural water, sanitation services by village communities and their village development committees through local NGO's; It also wants to create better awareness on personal hygiene, sanitation and arsenic situation and to promote behavior change; to provide appropriate technology and their marketing on affordable prices through the private sector. **Locally intensified Farming Enterprise** project's objectives are to increase food production of food insecure households who primarily depend upon agricultural production for their livelihoods; to protect the environment from pollution by reducing the indiscriminate use of all kinds of chemical fertilizer, pesticide, weedicide, etc.; to

minimize production cost; to conserve and improve soil health through application of organic manure, modern technology (crop rotation, cropping pattern.); To improve socio-economic status and nutritional well-being of the planning of homestead space; to utilize cultivated land properly (e.g. multi-storied cropping/ multiple cropping), unused land and fallow land; To make the most vulnerable women economically self-dependent by cultivating vegetables, fruit trees, etc. **Development of Sustainable Aquaculture Project** mainly promotes pond aquaculture development, extension and culture based fisheries among the small farmers who have their own ponds. These farmers invest only 10-15 percent of their daily working time in fish rearing activities. Fish rearing is being considered as a family based activity. The pond aquaculture development and extension programs provides training, inputs and technical advice to enable farmer to raise different species of fish (primarily carp poly culture and carp-prawn poly culture) to marketable size.

ACD also has adopted **Credit Program**. The goal of the project is to create greater employment opportunity for landless and asset less people in the rural area through credit Program. Project objectives are to ensure availability of credit to the poor; distribute resources to them on softer terms; make them capable to accumulate their own capital; make them able to change their situation initiated micro level investment. The target is the poor landless and asset less families of rural areas. Project strategy is to collecting information regarding situation of the disadvantaged area and the disadvantaged families; offering them credit with necessary suggestions.



Table 5.6: Major programs: corresponding activities

Programs	Activities
Promotion of Human Rights for the Grassroots Women	Workshop, seminar, and meeting; Advocacy; Developing local capacity; Awareness raising and campaign; Building networks and alliances ;Investigation; Documentation and Publication
Promotion of Human Rights and Women's Participation in Democratic Process	Workshop, Seminar, Meeting and Rally; Advocating for more targeted approach ;Training for Local Elected Bodies, Upazila and District Administration.; Networking with UP Members; Staff development; BRAC school model; Never enrolled or drop-out children; Positive gender ratio; Documentation, Research and Publication
Prevention of Child Trafficking and Sexual Exploitation of Children	Information collection and dissemination; Awareness raising and campaign ;Rescue and repatriation; Shelter Home management; Reintegration and follow-up; Networking with GOs and NGOs; Advocacy; Staff development
Appropriate resources for Improving Street Children Environment-ARISE	Awareness raising ;Non-formal Education; Vocational Training; Running Drop-in-Center and Night Home; Providing Legal Aid; Proving Health Services; Job Placement; Networking with GOs and NGOs
Awareness Building Program Against Child Trafficking	Training workshop on awareness raising ;Participation in Upazila level task force meeting
Protection and Promotion of Rights of Adolescents in Prostitution	Training with Adolescent Peer educators, DSS, Hotel Management ;Orientation of Peer Educators, Hotel management and Law Enforcing Agencies; Awareness building session with adolescents in the hotels; Exchange visit with the like minded NGOs; Co-ordination, networking and alliances
Capacity Building for Combating Trafficking in Women and Children	Training and sharing conceptual clarity regarding trafficking with LEB; Educational meeting with teachers and journalists; Meeting with Imam and social leaders; Forming Counter Trafficking Committee
Village Farm and Forestry Project	Formation of Upazila level Nursery Malik Samity (NMS);Exchange visit of NMS; Formation of tree farmer group (TFG);Staff development; Action research and IEC material development
Strengthening Household Access to Bari Gardening Extension SHABGE	Season long training for staff; Nursery establishment training; Summer vegetable seed production and research; Entrepreneurship development; Farmers' field school
Water and Sanitation Program WATSAN Partnership	Formation of Village Development Committee ;Village education and planning; Hygiene behavior change; Arsenic test; Measures for alternative pure water;Tube well distribution and sinking
Locally Intensified Farming Enterprise-LIFE No Pest Phase II	Increased food production ;Protection against environmental pollution ;Reduction of chemical pesticide use; Enhancement of decision-making power;
Development of Sustainable Aquaculture Project-DSAP	Final Farmer selection; Group formation; Income generation activities; Technology Distribution; Farmer's Training
Micro Credit	Target group formation; Credit and savings; Self-employment development ;Empowerment of poor women

Source: ACD



## 5.8 Strategies adopted by ACD:

Strategies employed to achieve the organizational objectives are as follows (personal communication):

**Vulnerable women and adolescents are mobilized** for raising voice against oppression and trafficking of women and children

**Workshops / meetings** are held with community leaders, representatives of locally elected body, and imam. The workshop / meeting aims at raising awareness on the legal and social aspects of polygamy, early marriage, verbal divorces and government plan for women's development, family law, *shalish* system etc.

**Networking** is proved to be effective means to promote the human rights. That's why ACD establishes link with local clubs, local NGOs, Social Welfare Department, Rajshahi Medical College Hospital, Shop Owners' Association, Trade Union, Action Against Trafficking and Sexual Exploitation of Children (ATSEC), End Child Prostitution Pornography and Trafficking (ESCAT) and police administration.

**School programs** are organized. These programs cover issues relating to awareness raising on legal and social aspects of polygamy, early marriage, verbal divorces, family law, reproductive health, etc.

**Action research** is conducted on socio-cultural issues. ACD has done a good number of research documents on trafficking and child abuse.

**Posters, leaflets, bulletin** etc. containing the message on human and women's rights and child rights are published and distributed to raise awareness of general people.

**Dialogues** with law enforcing agencies and with other NGOs are arranged on different issues.

**Legal support** provides by ACD is very significant and unique in the sense that such prompt response at the time of emergency of the victims is hardly provided by others. When a minor girl is raped or tortured she needs hospitalization, police contact personal

and familial safety, vigilance, legal measures, etc. Victim's family cannot always do the responsibility immediately. They naturally feel helpless and even terrorized. ACD sets example of unique concerted action in case of such events.

**Training programs** are conducted on various issues. The farmer's leaders, community leaders and female mentors are trained up on leadership development and rules and responsibilities. ACD provides training to local NGOs on human rights, CRC (the convention of the rights of children), violence against women, gender relation development for the staff. Besides, it conducts awareness raising training workshop on child trafficking, sexual exploitation of children, and child rights to raise awareness among the children, parents/ guardian, community members, Law Enforcement Agencies (LEA), and policymakers. Awareness campaign programs are organized. Follow-up workshops on all human rights are organized for women leaders. It has a culture of holding participatory planning workshop. ACD initiated folk songs like Gamvira and Jari gan to reach the general masses. The result of such training, Uthan Baithak, and folk songs create much enthusiasm both as source of knowledge and information.

**Co-ordination meetings** are held on different issue.

**Students are organized** to play their vital and vigorous role in socio-cultural changes. By performing cultural activities, e.g. drama, songs, poetry, dance, they always emphasize the prevention of violence against women and all form of discrimination between man and woman. The students of different college and university units organize such activities and observe special days like International Women's Day, Rokeya Day, Human Rights Day.

ACD has **established national, regional and international organizations** working to combat trafficking in women and children.

The strategy of **capacity building** of the project staff through logical frame analysis and participation in workshop and meetings is an effective strategy. ACD attempts to develop capacity of persons involved as UP members and chairman. The capacity development aims at prevention and combating trafficking by developing dialogue between local



government and civil society, mass rise of awareness, improving technical know how among them, and institution building at local level.

A **systematic inventory** is prepared for policy on the basis of the information given by the volunteers on child abuse and exploitation.

ACD provides **micro-credit** to the families of the reintegrated children and the vulnerable families.

ACD organizes **cultural activities** in rural fashion so that common people can understand the basic theme of CEDAW, Platform for Action (PFA), gender relation development (GRD), reproductive health etc.

ACD provides **counseling** to street children. It is found that the children are deprived of normal familial atmosphere. Poverty and conjugal discontent and even separation of parent lead them to such life without love, care, and encouragement. In this situation counseling is essential for part of their proper socialization. They are found successful in achieving means of solving their problem after proper counseling. Besides, drug addicts receive counseling under close observation.

In the **drop-in-center** of ACD, the children are receiving various treatment and facilities like education, medicine, counseling, night shelter, saving mentality development, micro-credit, locker use, technical training, cloth washing, leisure and recreation. ACD also establishes **sub-centers**. The children who work in shops, motor garage, hotels, etc. hardly find any facilities of taking bath, refreshment, latrine, and recreation. The sub-centre provides these facilities from 8 a.m. to 5 p.m. The children also use the sub-centre for making paper bags for sale. The sub-centers also provide the facilities given in the drop-in-centre.

**Advocacy Program** is another important strategy. ACD holds advocacy with law enforcing bodies, local administration, lawyers, journalists, teachers, trade unions,



chamber of owners and merchants, NGO representatives, local elite, district and upazilla administration, human rights activists and other concerned agencies which have immense impact with respect to prevention of violence against women

In addition to that baseline **survey** is conducted, **Learning Sessions** are organized on different topics, different **magazine/leaflet/ books** are published, and **literacy centers** are established.

#### **Two success stories of ACD:**

Following cases are some examples of positive impact of their activities on women  
*Sohagi Tudu (30)* an indigenous girl of Kachua village of Pachondor union of Tanore Upazilla. She worked in the field and with that income lived happily with her husband and three children. Suddenly her husband died in 7 days fever and Amnesia. After his death she faced the cruelty of the reality. She became a victim of brutal torture. Her wages cut to half. Men of her area threw ugly comment to her. She lived her life insecurely for three reasons, because she was poor, widow and indigenous women. In the night she could not go outside the room. No one of her area helped her. In 2000, when ACD formed group in the Pachondor Union Sohagi Tudu became a group member of ACD. She became aware by attending the weekly meeting on violence against women, early marriage, polygamy, divorce, dowry, human rights issues, gender balance, equality in wages, democracy, empowerment of women Salish, etc. In 2003 group members made a decision to contest her in U.P. election. She won the election in heavy majority. Now she works for the rights of the indigenous people, prevention of violation occurred against them etc.

*Majida Bibi* lived with her husband Boitul and her three children. Eight years ago poverty was common feature of landless Majida's life. Her husband was landlabour and with his little income it was barely impossible to maintain her family. When ACD began to work in the Srirampur village of Uttargram Union of Mohadevpur Thana of Nawgaon she was included as a group member of ACD in the Samiti. She took loan from ACD and bought a goat in that money. From that one goat she has now eleven goats of her own. Last few years she sold extra eight goats. She has become an owner of a piece of land and a house

by her own income. She participates in the decision making process in the family as she earn money and know her rights. Her children go to school regularly. Her neighbors respect her. She sets an example in her village. Sufia, Abzan and Firoza of the village follow her example to improve their fate (Annual Report, 2002).

### **5.9 Conclusion:**

From the above discussion it is found that both of the NGOs's main objective is to alleviation of poverty and empowerment of the poor specially women through a number of programs. Both the NGOs fixed their activities to improve the socio-economic condition of the poor women, make them aware and trying to bring the poor women in a sustainable position.

# Chapter 6

## Role of NGOs in Increasing Awareness Among Vulnerable Women

*In this chapter, an attempt has been made to focus light on the impact of BRAC and ADC's activities on vulnerable women. At the same time, this chapter focuses attention on the activities of the NGOs whether they are capable to improve the fallen situation of the women as well as to increase the awareness among them or not.*

### **6.1 Socio-Economic Background of the Respondents:**

During the fieldwork, the researcher interviewed 40 women beneficiaries through a questionnaire containing 42 unstructured questions. The responses were candid and reflected some inner perception of the beneficiaries regarding NGO activities, benefit that occurred to them and also their expectations. Analysis of socio-economic background of 40 female respondents showed that most of them (95%) are married and they were housewives before joining NGO activities. They are from different age groups and their Social, educational, religious and occupational backgrounds are not the same. There are number of women whose husbands are unemployed and do not have regular sources of income. 37.5% of the respondents belong to 31-35 years and 27.5% belong to 26-30 years, 12.5% is in the 36-40 years, 7.5% is in the 41-45 years and only 5% of the respondents are in the middle age category of 46 years and above. The following table exhibits the age profile of woman beneficiaries under the study.



**Table 6.1: Age structure of the beneficiaries**

Age Group (in years)	Frequency	Percentage (%)
Up to 20	1	2.5
21-25	3	7.5
26-30	11	27.5
31-35	15	37.5
36-40	5	12.5
41-45	3	7.5
46 +	2	5
<b>Total</b>	<b>40</b>	<b>100%</b>

Source: Field Survey

The study found that in 26-40 years women constituted the majority of NGO participants. This indicates that relatively young women are more interested in trying to make their lives better. This also reflects their enthusiastic and energetic motivation to contribute to their family development. They are psychologically strong enough to take certain risks in establishing their ventures.

The educational situation of the women are very low, 52.5% of the women are in the no education category, 27.5% has primary education, 17.5% has under secondary education and only 5% has the secondary education but 80% of the respondents are able to sign their names.

**Table 6.2: Educational profile of the beneficiaries**

Level of Education	No. of Beneficiaries	Percentage (%)
No. Education	21	32.5%
Up to class V	11	27.5%
From class VI-VIII	7	17.5%
From class IX-X	2	5%
Above class X	0	0%

Source: Field Survey

Before joining in the NGOs all the women respondents were housewives without any additional opportunity to work either inside or outside their home and most of them were landless. The husbands or fathers of them were daily laborers and rickshaw pullers but

the rickshaws that the men pull were not their own. Their households were extremely poor. However, there are many women whose husbands were unemployed and did not have regular sources of income. The researcher found that, 67.5% of the women were “very poor”, 27.5% was “poor”, 5% was “middle level” before joining in the NGOs, 80% of the women did not have any property and they were extremely vulnerable. Only 20% of the women had little property and they were not so destitute. The following table shows the economic condition of the women members.

The economic condition of the beneficiaries before joining in NGOs:

**Table 6.3: Economic background before joining in NGO**

Property own before joining	Yes	32	80%
	No	8	20%
Economic condition before joining	rich	0	0%
	midlevel	2	5%
	Poor	11	27.5%
	Very poor	27	67.5%

Source: Field Survey

Finding reveal that the women from the following backgrounds got themselves involved in NGOs:

- women who were extremely vulnerable,
- women who strongly wanted to improve their economic conditions,
- women whose households were very big, whose household economic conditions were poor, and whose husbands could not afford family expenditure,
- women who were able to get their husband’s cooperation in their work,
- women who had the scope to engage in activities within their households, which did not interfere with their traditional household responsibilities.

It is observed that nearly all respondents had 5/6 members in their families. The average age of their children was below 12 years.

## 6.2 Motivation to Participate in NGOs:

Who encourage them in joining NGOs – the participants gave different types of replies of the question, which condensed into the following categories:

**Table 6.4: Motivating factors in joining NGOs**

Factors	Responses	Percentage (%)
For receiving the credit facility	22	55
Motivation by NGO workers	3	7.5
Watching improvement of other women	4	10
Observing participation of the neighbors	2	5
Encouragement by husbands	1	2.5
Encouragement by own	6	15
Advise by relatives	0	0
Motivation and Encouragement by group members	2	5
<b>No. of Responses</b>	<b>40</b>	<b>100</b>

Source: Field Survey

The researcher noticed from the table that 55% of the respondents revealed that they joined NGOs because they wanted to receive the credit facility from the NGOs. Most of them are very poor and by this monetary facility they want to start their own business, 7.5% of the women joined NGOs because they were motivated by NGO workers. The benefits and facilities derived by other participating people (i.e. friends, neighbors, relatives etc.) also influenced the decision of new people joining NGOs. 2.5% of the respondents indicated that the husbands of some women participants encouraged them to join NGOs. 15% of the respondents joined the NGOs with their own interest. Some of the respondents said in this regard:

- We were encouraged because ACD or BRAC belongs to our area,
- We joined after knowing that only women will be provided with credit,



- We listened to many, observed NGO activities, liked the environment and then decided to join.

### **6.3 Problems Facings in Joining NGOs:**

22.5% of the respondents mentioned that they faced some problems initially, but these were not so serious. Women of relatively well of family were not permitted by their husbands to work outside the house. Main considering factor was that it will devalue the existing religious and social norms, especially purdah norms in rural Bangladesh. An old respondent (membership length was 48 months) said, when she expressed her desire to join the NGO, her husband said, “You can go out for work after my death, not before that”.

Finding revealed that comparatively older women faced many problems than new members. When they wanted to join the NGO many people said, “They are becoming men, going out and earning money. They will not take care of their families properly.”

However the women who have joined recently, especially 2 or 3 years back, did not face such problems, Because of media campaign and awareness programs, people are more conscious and well informed about NGO activities. So all the fear disappeared from their husbands and other family members’ mind. As a consequence, those women were lucky enough to get family support.

Findings show that only 5% of the women faced problems after joining in NGOs. But their problems are not so serious.

**Table 6.5: Social condition before and after joining in NGO**

Facing Barriers before joining	Yes	9	22.5%
	No	31	77.5%
Facing problems after joining	Yes	2	5%
	No	38	95%

Source: Field Survey

## 6.4 Activities or Programs of NGOs:

Each and every respondent of this research is related to the developmental activities of the NGOs, BRAC and ACD – the two NGOs have different programs for the vulnerable women. The question, to what extent these programs of the NGOs are effective for women's overall development, was asked. In this regard, 92.5% of the respondents mentioned that the activities of NGOs are fruitful for them. Among the 20 respondents of BRAC, 90% said about the positive effects of the programs. Regarding 20 respondents of ACD, this percentage was 95%. Only 7.5% of the total respondents mentioned that the activities of NGOs are not so fruitful because their effects will not remain for long term. 97.5% of the total respondents said, the economic program of the NGOs is the most effective program. 5% mentioned that the awareness program is most vital.

Why the economic program, especially the NGOs Micro Credit program is most important for them? To answer this question the respondents told that, they are poor so they do not have access to the state sponsored banking system. More over, it's a time consuming process and needs a lot of paper works. Where as credit providing system of NGOs is more simplified and less time consuming. The poor people in need get the money without any casualty from NGOs.

The following table shows the situation of programs of the two NGOs – BRAC and ACD separately:

**Table 6.6: Programs of NGOs and their effectiveness**

		<b>BRAC (n=20)</b>	<b>Percentage</b>	<b>ACD (n=20)</b>	<b>Percentage</b>	<b>Total %</b>
The fruitfulness of the NGO activities	Fruitful	18	90%	19	95%	92.5%
	Not fruitful	2	10%	1	5%	7.5%
The activities of NGO for women is	Sufficient	18	90%	2	10%	50%
	Not sufficient	1	5%	18	90%	47%
	Need to change	1	5%	0	0%	2.5%
Most effective program of the NGO	Economic program	20	100%	19	95%	97.5%
	Education program	0	0%	0	0%	9%
	Health program	0	0%	0	0%	9%
	Awareness program	0	0%	1	5%	2.5%

Source: Field Survey

50% of the respondents said, the programs of NGOs for women are sufficient, 47.5% said, programs are not sufficient, 2.5% said the programs need modification. The following table shows the expectation of the poor respondents from the two NGOs:

**Table 6.7: Expectation of the respondents from BRAC & ACD**

BRAC	ACD
<ul style="list-style-type: none"> <li>• Decrease the percentage of installment from 15%</li> <li>• Want work from NGO so that they can earn money to stay at home.</li> <li>• Job for husband so that fixed income to their family after the end of month</li> </ul>	<ul style="list-style-type: none"> <li>• Decrease the percentage of installment from 12% work from NGO.</li> <li>• Want work from NGO so that they can earn money to stay at home.</li> <li>• Job for husband so that fixed income to their family after the end of month</li> </ul>
	<ul style="list-style-type: none"> <li>• More information about contraceptive use.</li> <li>• They need schools for their children's education</li> <li>• Marketing facilities for selling products.</li> </ul>
<ul style="list-style-type: none"> <li>• Training for handicrafts (care and Bamboo) by which they can earn some money.</li> </ul>	<ul style="list-style-type: none"> <li>• Training for making handicrafts (care and Bamboo) by which they can earn some money.</li> </ul>
<ul style="list-style-type: none"> <li>• Vocational training for women</li> </ul>	<ul style="list-style-type: none"> <li>• Training for nursery, Tailoring, Embroidery,</li> <li>• More emphasis on educational or literacy program</li> <li>• Vocational training for women.</li> </ul>
<ul style="list-style-type: none"> <li>• More credit both in cash and kind for women</li> <li>• Credit in kind may include rickshaw, sewing machine, poultry and livestock.</li> </ul>	<ul style="list-style-type: none"> <li>• More credit both in cash and kind for women</li> <li>• Credit in kind may include rickshaw, sewing machine, poultry and livestock.</li> </ul>
<ul style="list-style-type: none"> <li>• More supply of agricultural inputs</li> </ul>	<ul style="list-style-type: none"> <li>• Supply of agricultural inputs</li> <li>• More training regarding how to raise poultry and livestock.</li> </ul>

Source: Field Survey

## 6.5 Credit and Installment Situation:

The NGOs provide credit so that the vulnerable women member may become involve in different types of income generating activities (IGAs) and bring about meaningful



changes in their lives. All the BRAC and ACD members have access to the credit. Table 6.7 shows the credit situation of the respondents.

**Table 6.8: Credit situation**

Credit Situation	Options	Respondents	Percentage
Receive loan from the NGOs	Yes	39	97.5%
	No	1	2.5%
Amount of loan	Sufficient	30	75%
	Not Sufficient	10	25%

Source: Field Survey

97.5% of the respondents received loans from the NGOs. Many of them received the loans several times, 2.5% of the members did not receive any loans from the NGOs because they did not have sufficient income to repay it. According to them, many members fear to receive the loan. The reasons for not taking loans from the NGOs are:

- Can not repay the loan.
- Do not possible to give extra labor to use the loan money.
- Do not have ability to utilize the money profitably.

75% of the respondents said, the loan amount is sufficient for them. They can take loans from the NGOs when necessary. But 25% said, the loan amount is not sufficient. They mentioned that the NGOs offer credit to landless and destitute poor women. Maximum limit of such credits is Tk. 10,000 for the first time which is too little to start and to expand any business. They have to repay this money by installments of 15 day. Respondents mentioned, 'inadequate credit supply' and 'credit installment' created great problems for them to start a new and well independent business. The following table exhibits the amount of credit received by the members of the two NGOs.

**Table 6.9: Amount of loans received by member**

	Amount of loan	No. of Borrowers	Percentage
ACD (n=20)	1000-5000	10	50%
	6000-10000	06	30%
	11000-15000	0	0%
	16000-20000	01	5%
	20000 up	03	15%
BRAC (n=20)	1000-5000	14	70%
	6000-10000	03	15%
	11000-15000	02	10%
	16000-20000	0	0%
	20000+	01	5%

Source: Field Survey

### 6.5.1 Users of Credit:

Women are still depended on the male counterparts or seek their assistance in using the loan money. This study revealed that only 10% of the women use the loans themselves. More than 55% mentioned that their husbands use their loans. The rest of the loan users are – both borrowers and their husbands 25%, borrowers father-in-law 7.5% and 2.5% loans are used by other family members of the borrowers. By the following table we can see the real picture of the loan users.

**Table 6.10: Users of loans**

User of Loans	No. of Borrowers (n = 40)	Percentage
Self	04	10%
Husband	22	55%
Self and husband	10	25%
Father-in-law	03	7.5%
Other	01	2.5%

Source: Field Survey

In response to the question, why they hand over the money to their husbands, fathers or other family members, they replied:

- We don't have the ability to utilize the money profitably.
- The NGO field staffs do not provide suggestions for proper investment of the money.
- The men have better options to invest money and earn comparatively more than we can earn.
- We have fear in our mind to invest the money ourselves. If we don't make profit, than where from we pay the installment and saving deposits on time. That is why we have no option but to depend on the male members of our family to utilize the money.

From the total respondents 45% said that they face problems to give their credit installment.

**Table 6.11: Number of credit holders who face problems in giving installments**

Facing problem to give the credit installment	BRAC	Yes	10	50%
		No	10	50%
	ACD	Yes	08	20%
		No	12	80%

Source: Field Survey

After taking the credit from NGO, they can not understand how to use the money properly. In such a situation, the poor find them confound. Before ending the confusion, client has to start repayment of the installment and that was very tough for the poor. There is no flexibility in repayment weekly installment of BRAC. The respondents of BRAC said, the BRAC's staffs never try to understand their condition, he always came to collect the installments, even in the off season, it is very difficult for them to repay the loan. The NGO staffs do not understand the seasonality. The poor women asked, "We are not going away with their money. We will repay it when we have money in our hand". The poor respondents mentioned when the loan amount is beyond the capacity of them to make proper utilization, they cannot generate the expected income. Consequently, as



because they could not make productive use of the money and they have to pay the installment in time, this situation made them more vulnerable.

The respondents also said that many times the loans given to them are captured by men. They take it and use it but the women have to pay the installments. Many times their husbands denied giving the money of installment and the women fall in a great trouble. On the other hand, 55% of the respondents mentioned that they do not face any problem to give the installment. After receiving loans from NGOs, they had adequate capital to run their business and to make more profits and by this profit they can easily give their installment.

### **6.5.2 Purposes of Using the Credit:**

After receiving credit from NGOs, respondents or their family members use the money for different purposes. The researcher listed these purposes where the credit money is used:

- Family consumption
- Loan repayment
- Small trading
- Crop production
- Dowry and wedding of daughter
- Poultry and livestock
- Purchasing rickshaws for husband
- Buying sheet for the house
- Assets accumulation

### **6.5.3 Various Outcomes of the Credit:**

Women are involved various income generating activities (IGA) after joining NGOs. The researcher observed that 68% of all the members are presently involved in IGAs, but the

increment rate was not consistent over time. A few of them were also involved in IGAs before joining NGOs. Through their involvement in BRAC or ACD, some women become involved in IGAs for the first time, while others have been able to expand their traditional activities which included poultry and livestock rearing, “*kantha*” (quilt) stitching, vegetable cultivating, fishing net making and paddy husking etc. Many members have also become involved in various non-traditional activities such as shop keeping, small trading, crop production and cocoon rearing. Some members are found to be engaged in these non-trading activities along side their existing traditional ones. According to survey 13% of the members are also involved in multiple IGAs that is, economic activities in which they are simultaneously engaged at the time of survey. Women who are engaged in various IGAs are very much confident about themselves. They said that they have to work harder than before but they are happy. At least they can earn some money and now they have meal for three times a day. Respondents reported that many women were already involved in poultry rearing and in vegetable cultivation before joining NGOs, but a few of them could meet their family needs with that. But later when they engaged in these activities commercially, as they received training and credit support from NGOs, the mortality rate of poultry birds had reduced. So they can earn more profit than before. Similarly, the respondents who previously reared goats and cows on a share-rearing basis, as they could not afford to purchase them on their own, are able to rear their own livestock and able to make profit.

#### **6.5.4 Economical Changes after Receiving Credit:**

The respondents mentioned some economic changes that occurred in their lives after joining NGOs economic program. These are:

**Figure 6.1: Economical changes**

- Have three meals a day.
- Can wear better clothes.
- Do not need to seek job as servants in rich people's house.
- Can start independent business.
- Can invest in activities of personal choices.
- Can bear the expenses of children's education
- Can supplement husband's income.
- Can save money.
- Can buy things for the family independently.
- Have less dependence on husband.
- Can buy land.
- Can spend money independently.
- Can face less economic hardship.

Source: Field Survey

## 6.6 Assets Owned by the Beneficiaries:

The respondents also mentioned that their buying capacity has increased after involving themselves in NGOs. One old respondent said, "Proper utilization of credit money depends on the intension and intelligence of the person. If they are intelligence enough then it is not impossible for them to own assets or property". In this regard, 90% of the respondents mentioned that they owned some assets after joining NGOs. But 10% said, they are not benefited from economic program. Because of the insufficient amount of credit money, they are not able to start or invest money in any profitable business.

**Table 6.12: Assets owned after joining NGOs**

Assets ownership	BRAC (n = 20)		Percentage	ACD ( n = 20)		Percentage	Total (%)
	Yes	17	85%	Yes	19	95%	90%
No	03	15%	No	01	5%	10%	

Source: Field Survey

The credit program can not bring them out of the cycle of poverty. They said after taking credit from NGOs, many of them fall in the cycle of installment policy and the helpless poor becoming more vulnerable.



## 6.7 Length of Membership and Its Effect:

By the following table the researcher has shown the length of membership of the respondents in NGOs.

**Table 6.13: Length of membership of the beneficiaries**

Length of membership in month	BRAC (n=20)	Percentage	ACD (n=20)	Percentage	Total (%)
1 - 11	01	5%	01	5%	5%
12 - 23	01	5%	02	10%	7.5%
24 - 35	03	15%	06	30%	22.5%
36 - 47	09	45%	03	15%	30%
48+	06	30%	08	40%	35%

Source: Field Survey

It has been mentioned earlier that after joining NGOs women owned some assets, little or much, In this regard, the respondents also said, that assets owning depends on the length of membership in NGOs. Respondents who have received loan several times from NGOs, use the credit money properly, and engaged themselves in any income generating activities are able to make some assets. The following table is an example of the remark:

**Table 6.14: Member's ownership over some assets by length of membership**

Name of the NGO	Length of membership in month			Type of assets					
	month	No. of member (n=20)	%	Land	House	Hand-loom, rickshaw, tree, sewing machines etc.	Poultry and livestock	Jewelry	Other
B R A C (20)	1 - 11	01	5	0	0	0	01 (100%)	0	0
	12 - 23	01	5	0	0	0	01 (100%)	0	0
	24 - 35	03	15	0	0	02 (66.67%)	01 (33.33%)	0	0
	36 - 47	09	45	01 (11.11%)	05 (55.56%)	03 (33.33%)	0	0	0
	48+	06	30	04 (66.67%)	01 (16.67%)	0	0	01 (16.66%)	0
A C D (20)	1 - 11	01	5	0	0	0	01 (100%)	0	0
	12 - 23	02	10	0	0	0	01 (50%)	0	01 (50%)
	24 - 35	06	30	0	02 (33.33%)	02 (33.33%)	02 (33.34%)	0	0
	36 - 47	03	15	01 (33.33%)	02 (66.67%)	0	0	0	0
	48+	08	40	06 (75%)	02 (25%)	0	0	0	0

Source: Field Survey

The researcher observed that the women have become aware of having property in their own names and they are trying their best to establish their rights in ownership of property. Respondents mentioned in this regards that they have got the registration of their own property in their own names. They no longer want to depend on their husbands and sons and are ready to give their daughters the ownership of their property.

### **6.7.1 Member's Control over Assets by Length of Membership:**

The researcher found that, the control over assets, both productive and non productive have increased significantly over time. The survey shows that, 50% of the respondents have control over productive and non productive assets when their length of membership ranges from 1 to 10 months, 66.67% has control when the membership period ranges from 12 to 23 months, 61.12% has control when the membership range is 24 to 35 months, 79.16% has control when range is 30 to 47 months and 89.28% has control when length of membership ranges from 48 months to above.

**Table 6.15: Member's control over productive and non productive assets by length of membership**

Length of membership	Productive assets		Non productive assets		Control over total assets (%)	No control over total assets (%)
	Control (%)	No Control (%)	Control (%)	No Control (%)		
01 – 11 (5%)	2.5	2.5	2.5	2.5	50%	50%
12 – 23 (7.5%)	5	2.5	5	2.5	66.67%	33.33%
24 – 35 (22.5%)	12.5	10	15	7.5	61.12%	38.88%
36 – 47 (30%)	25	5	22.5	7.5	79.16%	20.84%
48+ (35%)	32.5	2.5	30	5	89.28%	10.72%

Source: Field Survey

The respondents mentioned that,

- Some old (membership length was 48 months) members had purchased land in their own name but usually seek the concurrence of their husbands before selling or transferring it as they lack knowledge about land laws and legislation.



- They are able to control the sale of both poultry and goats but for selling cows they have to depend on their husbands.
- They have little say in matters relating to the buying or selling of house although they have more frequent and active contributions to make the house or repairs.
- Women have less control over their other non-productive assets as well.
- For small trading such as grocery shop, women have to depend on their husbands to buy the goods for their shop.
- Lack of education compels them to depend on the male members of their family for counting the loss or profit of their trade or business.

## **6.8 Awareness about Savings:**

All women respondents said that, both of the two NGOs emphasis on savings. They answered that they have learned the following things about savings from NGOs:

- Saving is always important for human life and it is even more significant for the poor.
- They can accumulate both cash and kind savings and made use of these during both anticipated and unanticipated crisis periods.
- By the saving money the women can easily start a business independently and their dependency on husband must be decreased.

Researcher found that, through contact with savings, women developed with savings, women developed self identity and status. An old respondent (membership length was 48 months) said, "Some people who are not members of any NGO always tell me that I have no tension in my life. I am rich because I have savings by which I can do whatever I like."

Members are found to spend their savings mainly to purchase small assets such as chicken, hand looms, swing machine, goat, husking pedal, cows etc., contribute to



household expenditure, meeting children's education, purchase small personal items, medical need, dowry payment, non productive item such as radio, television, payment of loan installments and cope with crisis. It was also found, that dependency on husbands in depositing savings has decreased with length of membership. The respondents mentioned that during major crisis like the death or illness of main income earner or during the agricultural lean months, they try to survive their family by using their savings. Through such contributions, women stated that they have acquired the confidence to manage household affairs. A respondent said, "During the crisis period, we can take care of family expenses ourselves. It is a great relief for us that at least we are able to manage our foods and cloths."

On the other hand a woman member said, "I have no control on my saving. My husband always captures my saving and credit money. I never use it in my own choice.

## **6.9 Role of NGO Workers:**

It is very true that NGO worker play a phenomenal and significant role in pursuing and motivating women to join NGOs. For every step of the NGOs activities, the workers are connected with the women member. So good relation between NGO staffs and members are necessary. To what extend the NGO staffs are sympathetic for the poor beneficiaries, are NGOs really want to do something for them, are the NGO staffs available for the beneficiaries- by the following table, the researcher tried to answer of the above questions:

**Table 6.16: Relation between NGO workers and beneficiaries**

Factors	Options	Respondents (40)	Percentage
Relation between NGO workers and the beneficiaries	Good	38	95%
	Not good	02	5%
	Bad	0	0
Reaching to NGO workers	Freely	40	100%
	Not freely	0	0
Worker's flexibility in problem solution	Flexible	20	50%
	Not flexible	20	50%
Behavior of the NGO workers	Sympathetic	38	95%
	Not sympathetic	2	5%
	Only for work	0	0

Source: Field Survey

Most of the women respondents (95%) said that the relation between the NGO worker and beneficiaries are good, 100% of them mentioned, they can inform the NGO staffs freely if any problem arises, 50% of the respondents said, the NGO workers do not help to solve the problem, and 95% of them said that staffs are sympathetic and behave well with the beneficiaries. Very few (5%) of the respondents reported that staff's relation with them are not good. The researcher observed, if any member fail to repay the installment on time, the staffs behave very rude with her. In this regard, the researcher's findings are supported by some other findings of previous study which also confirmed this. In a comprehensive survey in 1997, Amin showed that (Saifullah: 2001; 178) NGOs in Bangladesh are using coercive measures for collecting loan money from their beneficiaries. The NGO staff on the particular day of loan repayment goes to the client's house and never left without the sum being paid. He listed a few common unfair tactics usually undertaken by NGO staff as:

1. Loan repayment has to be paid on the fixed date even if someone is dead in the house.
2. In case of failure to pay installment, NGO staff comes and sits tight in the house until it is paid;

3. Sometimes, installments are to be paid by selling valuable things;
4. NGO staffs are cruel and break the houses of clients and even the house is taken away if installments are not paid on time.
5. They impose a fine if installment is not paid on time.
6. They compel women to do exercise by raising bands in front of man.

Even sometimes it is also found that the beneficiary leaves the village for fear of being harassed by NGO staff.

When the researcher asked the NGO's staffs about such rude behaviors, all of them said, "We feel very sorry for such behaviors. We know that they can not give installments in time because of their poverty. We feel sorry for them. But we have nothing to do about this matter. We are helpless. We only do our duty."

During the field visits it was revealed that the field staffs even area managers have no scope to be flexible about collecting the installment. What has to be done is determined by the centre, and the area office can only decide how to distribute the credit and collect installment. A respondent also said in this regard, "the field staffs only do their duties. They are also the servants. If they behave rude to collect the installment, what is wrong in it? It is their faults who are not giving the installment on time."

### **6.10 Input Delivery System of NGOs:**

The respondents have no objection about the input delivery systems of the NGOs 100% of them react positively about this matter. Each of them mentioned they are capable to take the advantages from NGOs and all the respondents said that the NGOs inputs reach properly to everybody.



**Table 6.17: Situation of women in NGOs**

Factors	Options	Respondents	Percentage
Capacity to take the advantages from NGOs	capable	40	100%
	Not capable	0	0
The input delivery system of the NGOs	Easy	40	100%
	Difficult	0	0
	Need to change	0	0
	Not need to change	0	0
Reaching NGOs inputs of the properly to everybody	Yes	40	100%
	No	0	0

Source: Field Survey

### **6.11 Changes in Women’s Life after Joining NGOs:**

The researcher made an attempt to know about the awareness level and the changes they experienced as a result of their participation in NGOs. Researcher observed that NGOs beneficiaries become very much self confident as a result of their participation in NGOs activities. They mentioned that involvement in NGOs have brought about wide scale changes in their mentality, family life, political life, and socio-economic life and they are more aware than before.

**Table 6.18: Changes occurred by NGOs**

Factors	Opinions	BRAC (20)		ACD (20)		Total ( % )
		Respondents	Percentage	Respondents	Percentage	
Decision making capability	Increase	14	70%	15	75%	72.5%
	Decrease	0	0%	0	0%	0%
	No change	06	30%	5	25%	27.5%
Changes in mentality	Positive	20	100%	18	90%	95%
	Negative	0	0%	0	0%	0%
	No change	0	0%	02	10%	5%
Political knowledge	Increase	10	50%	17	85%	67.5%
	Decrease	0	0%	0	0%	0%
	No change	10	50%	03	15%	32.5%
Social life	Better	10	50%	13	65%	57.5%
	Worse	01	5%	0	0%	2.5%
	No change	09	45%	07	35%	40%
Economic condition	Better	12	60%	20	100%	80%
	Worse	06	30%	0	0%	15%
	No change	02	10%	0	0%	5%
Family life	Better	11	55%	18	90%	72.5%
	Worse	0	0%	0	0%	0%
	No change	09	45%	02	10%	27.5%

Source: Field Survey

### 6.11.1 Changes in Family Life:

About 73% women mentioned that their position in the family have significantly improved because they are now able to contribute directly to their family's income stream. Women members reported that, after involvement in NGOs their male counterparts treat them better, especially when at the time of getting new loan. They said, "We are able to acquire some respect from our husband then before. At least they treat us now as human being." They also reported that their relationship with their husband is much better and improved. More often men treat their voices better because they hand over their NGO loan to them. Respondents reported, they no longer feel as vulnerable to domestic violence. According to a respondent "My husband beat me before, and he used

to beat me because he did not have enough money to run the family. Now both of us able to earn money and we run the household more smoothly as a result, tension has diminished.”

#### **6.11.1.1 Decision Making Capability:**

Women stated that they enjoy a greater role in familial affairs as they bring money for the family. 73% of the respondents mentioned that their decision making capability now have increased than before. Their husbands give their opinions some value and importance. They said that though their husbands are playing the main decision-making role in the family but they can also participate in decision-making process. They also reported that because of their economic and decision-making role in the family, all the members of the family show more respect to them. One respondent expressed, “Money has brought freedom of speech for us in the family” . Some of them reported, “Another change has taken place that is if we are able explain any thing in proper manner, our husband, children, and even our inlaws listen to us”. They also mentioned that money is the source of all power and position. Some of the respondents also stated that they play an active role in all of the aspects of household management and budgeting. Their husbands share everything with them, including cultivation of land.

#### **6.11.2 Changes in Mentality:**

The study found that, NGOs are capable to make a significant change in the mentality of the poor respondents and the result are really encouraging 95% of the respondent mentioned that NGOs bring positive change in their mentality, change their perception about themselves and “many things”. They stated that they are highly aware than before. The researcher listed these “many things” of the respondents:



**Figure 6.2: Women awareness about various issues**

- Awareness about birth and marriage registration
- Awareness about girl child education
- Consciousness about using contraceptives.
- Knowledge about the equal right of boys and girls.
- Strong stands against child labor
- Awareness of having property in their own names.
- Awareness about the ills of early marriage
- Alert about different laws like dowry law, divorce law, property law and their right etc.
- Strong stands about gender discriminations
- Awareness of trafficking of women and children
- Awareness about their political right (voting, vote for choice able candidate etc.)
- Became more conscious about health issues.
- Do not bother about having son or daughter.
- Knowledge about women's right to divorce their husband.
- Awareness about legal right to get maintenance cost from husband following divorce.
- Knowledge about that it is illegal for their husbands to remarry without the wife's permission.
- Knowledge about that only by uttering the word "Talak", divorce does not take place.

Source: Field Survey

### **6.11.3 Changes in Social Life:**

According to the respondents, NGOs opened their eyes. They can think more rationally than before. They can think about the social norms and values and able to examine what is right or wrong. 58% of the respondents mentioned, they are living a better social life than before. They stated that many changes occurred in their lives after joining NGOs such as:

**Figure 6.3: Social changes**

- Tendency to delay marriage.
- Greater voice in the family as well as in the society.
- Impact on fertility and births.
- Tendency of not to give dowry / tradition of dowry payment became less.
- Decrease dependency.
- Increase self confidence.
- Increase social prestige.
- Did not need to borrow money from the rich.
- Outside contacts increased and can move freely.
- Good relations with father's house and relatives.
- The belief of getting heaven under the feet of husband has nearly vanished.
- Able to break the concept of "Purdha" or shame and learn that purdha is in mind.

Source: Field Survey

On the other hand, 45% of the respondents reported, the NGOs could not bring any changes in their lives. They said, "NGOs try to raise consciousness of the poor in many ways but often it has little applicability." This finding of the researcher was the same of the previous study of Saifullah (Saifullah, 2001: 172). In this regard, a respondent said, "It is easy for you to tell not to give dowry. But it is difficult to do for us. It is quite impossible for us to arrange our daughter's marriage without dowry. In principle we do not agree with the system but we don't have any way. We know it's a bad practice, nevertheless we offer dowry to bridegroom," . She also mentioned, " There is a common tendency among the persons who have son to compensate their daughters marriage's cost by the marriage of the son. They give dowry for their daughter and take dowry for their son. Even the group members are doing the same. So we can't claim that they have become conscious in real sense. Their theoretical knowledge about consciousness have increased but their capability to apply these knowledge do not increase"

#### **6.11.3.1 Changes in Mobility:**

NGOs are able to bring a large scale of changes in the movement of the poor women. It has been observed that 76% of the women can easily move outside without any barrier. The respondents said that the time and mentality of the society has changed now. When

they are going out for work, they do not face any serious problems. In this regard, the women mentioned about the following changes:

1. The women go to the local office of the NGOs to collect the loan.
2. They can go to the market to make small personal purchase by themselves without asking their husbands.
3. Now they can go to the school to give tuition fees or to bring the result sheet of their children which was not possible before.
4. They have been exposed to new ideas, knowledge and experiences through their interactions with the world outside their homesteads.

#### **6.11.3.2 Health Consciousness:**

The study revealed that women become more aware about health issues after their involvement in NGOs. Respondents are applying all newly acquired knowledge in their lives. Respondents mentioned that:

“They now practice family planning in order to keep their families small because they learned from NGOs that” “A small family is a happy family.”

“They are conscious about the health and nutrition of their children.”

“Many have installed sanitary latrines and tube wells in their houses to ensure safe water and sanitation.”

“Many women have started going to the hospital for their children’s treatment, immunization and at other health problems in their family.

“They regularly get their children vaccinated.

“During the pregnancy period, they no longer rely solely on traditional healers, but try to take them to the health centers for regular check-up and proper treatment.



### **6.11.3.3 Awareness about Different Laws:**

The researcher found that the respondents are quite alert about different laws and their rights, at least as a first step they have been able to acquire knowledge to property rights, inheritance laws, the legal marriage, age, polygamy, dowry, divorce etc. The respondents reported the NGOs give them legal support in their needs. The respondents said, now we have knowledge about various laws those can protect us. The researcher mentioned earlier about these laws in table no. 6.19.

### **6.11.4 Changes in Political Life:**

In the study, 67.5% of the respondents mentioned, their political knowledge increased after joining in NGOs . Some women mentioned. “Before we don’t have any interest about politics. We believed that politics is for rich people. We are poor; our main concern was to fulfill our basic needs. But NGOs workers have helped us to realize that politics is our right. We have every right to choose our political leader. No one can insist us in this regard, not even our husband also”

A respondent also mentioned that now they know that they can also participate in local to national politics. They can also be a political candidate for election.

On the other hand, 32.5% of the respondents reported that NGOs are not capable to increase their political knowledge. They said, “We are poor. We have not much time to think about politics.” These respondents mentioned that, “Women who are involved in politics facing a lot of problems.” They believe that our society is not suitable for women politics, especially for vulnerable section of the society.

### **6.11.5 Changes in Economic Life:**

NGOs are capable to bring a meaningful change among the respondents. In this study, 80% of the respondents revealed that they are experiencing many changes in their life

because they are now able to participate in the economic program of the NGOs. They said they have now three meals a day, they can wear better clothes, they do not have to seek work as domestic servants in rich people's house, their children are able to go to school and they expect to support their education as far as they can. Now they can help their family in need. They can buy things independently. In this research, 90% of the women said that now they always have some money in their hand. They feel that their lives are more secured than before. The women said about many changes in their lives what the researcher has been mentioned earlier in figure no. 6.1.

### **6.12 Conclusion:**

In this study researcher tried to highlight the impact of the programs adopted by BRAC & ACD and strategies followed by them on vulnerable section of the society, especially women. From the above discussion, it has been found that living standard of women has improved after joining NGOs. They become aware of child rights, women's rights and above all human rights. Women can now understand the reasons behind their present conditions and gain ability to initiate social movement against these cause especially violence against women. Saving mentality has also increased. They are now capable to specify activities for strengthening institutional capacity. In brief, now they are more organized, self confident and powerful. The fact which, has been revealed in this study is that women have been freed from the chain of their traditional role in family.

# Chapter 7

## Conclusion, General Findings and Recommendations

*This chapter attempts to draw broad conclusion of the study by presenting the important findings and put forward recommendations for future action.*

This study was concerned about the role of NGOs in increasing awareness among vulnerable women in Bangladesh. The main purpose of the study was to find out the reality of the NGO activities and how the activities affect in the awareness level of the vulnerable women. Here the term awareness means social, economic, political and mental awareness. The researcher tried to show in this study, to what extent the awareness level of the vulnerable women has increased after joining the NGOs.

The basic question of the study that was asked: are NGOs really capable to increase the awareness among vulnerable women of Bangladesh? The study tried to focus light on why the poor women join in NGOs? What impacts of the programs of NGOs have on their lives? How much they are benefited? And is there any impact of NGOs in awareness building? To find out the answers of these questions the researcher applied a combined method. Two NGOs were selected for case study. One of them was BRAC, a national NGO and another one was ACD, a local NGO. Data was collected from the beneficiaries of BRAC and ACD as well as the staffs of the two NGOs. Structured open ended questionnaires were served to the respondents. Besides these, various secondary sources such as different books, research reports, journal, thesis, relevant publications, and reports of the NGOs were reviewed.



## 7.1 General Findings of the Study:

This study revealed that the beneficiaries of the two NGOs come from a very poor and needy family. Their destitute situations motivate them to join in NGOs. Most of them were able to only sign their name and most vulnerable in family to social life. Different programs of the NGOs (that is Economic, Health, Education, Awareness and other programs) have a direct impact on awareness raising and are able to bring meaningful changes in the lives of NGOs program participants in terms of facilitating their material, perceptual and relational / power pathways to empowerment, both at the individual and family levels. Although the social and cultural contexts largely determine women's accessibility to participate in the labor force outside the home, micro credit based income generating programs of the NGOs have created an opportunity for the poor women to be employed productively in Bangladesh. The evidence shows that micro credit program participation expands women's access to valuable resources and mobility into certain public spaces, like NGO office and health centre. These women are notably more mobile than the other village women. It is found that program participation enables women to exercise agency in household process. In fact, participation is more effective in promoting women's active role in household processes, like decision making, in situations, where women are traditionally most subordinate to men and least likely to exercise agency. Their involvements in economically productive activities have reduced their dependency on their husband. It has been found that women are trying to come out from the circle of the male influence. The study also revealed that the economic contributions of the women to the family have reduced domestic violence. Many women have gained a sense of equality through money and no longer feel as vulnerable to domestic violence.

The study found that programs encourage women's self-employment and motivate participants to avail modern health services. They have achieved better health knowledge than others. It has been found that the engagement of women in economic and awareness programs, are positively linked with the use of contraceptives. Now women are aware to keep their family small and conscious about child birth, gap between two children, maternity care etc. The finding revealed that households involved with credit programs

are more likely to use safe water and safe latrines than others who are equally poor but not involved in such programs. It was found that the women are more aware about the health and nutrition of their children, going to the hospital regularly get their children vaccinated, take the pregnant mothers to the health centers for regular check-up and for proper treatment. Similarly the education programs have made them to realize the value of education. They are conscious about their children's education especially for their girl child. The study found, the input delivery system of the NGO have an impact on the involvement of women in NGOs. If the input delivery system (i.e. the process of receiving micro-credit, installment system etc) is easy, available, flexible and better, the poor women are motivated to receive the input by which they can brought a meaningful change in their lives. It is found in the study that the high installment rate has created many problems for the poor women after receiving credit from the NGOs. Poverty alleviation is the main target of all the NGOs and all the activities of them centre round the 'poorest of the poor'. So for their own interest they want to keep poor alive. But the study found the NGOs apply a few common unfair tactics to collect the loan money or installment which have been mentioned in chapter 6.

It has been found that, the installment collecting system of the NGOs is very rigid. Especially in BRAC, many members feel fear to receive credit from NGOs. They realize that if they fail to repay it on time anything might be happened. It has been found in the study that sometimes the beneficiary leaves the village for fear by being harassed by NGOs staff. The proclaimed mission of NGOs is poverty alleviation, there should be some human face in it. It is not fair to say that NGOs are trying to alleviate poverty through creating such tragic situation for a destitute and in this way poverty will be eradicated. But if the poor fled away from the village then who will be self-reliant and sustainable by NGO intervention (Saifullah, 2001). It is found that if the poor beneficiaries fail to use the credit money profitably, they become more vulnerable. The reason is that whether or not the clients can make productive use of the money, they have to pay the installments in time.

The programs of NGOs specially the credit programs have a visible impact on the women's empowerment. The women's bargaining position in the home increases as they



enhance their economic contribution to the family. NGOs programs have paved the way for women's income side by side give an opportunity to belong to a group which increases the sense that 'unity is strength' 'capacity to earn' on the other hand 'group strength' encouraged them to play a new role not only in family but also in society. Through the credit group the women have access to money. The study found that the money borrowed from the NGOs helps them to raise their position toward their husband and other house hold members and their self confidence has increased. As a result their practical needs are largely fulfilled and their strategic needs are recognized by the family and the community, as both their conditions and positions began to change. But it was also found that women have a very little control over the use of loan and they are still depending on the male counterparts in using the loan money. Maximum women hand over the loan savings money to their husbands. In most cases the responsibility for loan repayment is also felt by husbands and defaulting rate is rare. In every case, women still consult with men. Women themselves willingly hand over their income to them, thinking that men are better equipped in handling monetary transactions. Nevertheless, their husbands often consult with them about how to spend the income received from the income generating activities. Both of the NGOs, BRAC and ACD fail to bring a high degree of changes in the mentality of women by which the women can boldly establish full control and right on their own income, saving or property.

It is true, that NGOs are succeed to make the women aware about various social issues such as child rights, human rights, violence against women and children, trafficking of women, birth registration, marriage registration, child labor, early marriage, and various laws like dowry law, divorce law, property law, marriage law etc. Now they have much knowledge about the above issue because they learnt these through the NGOs. But now the question arises how far they are able to apply their knowledge in their own life. It was found that many of them did not understand what they learnt. NGOs also try to make aware the illiterate poor women members by performing many cultural activities like drama, songs, theatre etc. The study found that they took this popular drama or theatre as a source of entertainment. They hardly find any message from drama. Capacity of women to receive NGOs inputs is also an important factor that has a positive relationship with awareness building. Here this capacity depends on the willingness of women to pull



themselves out of poverty, ability to make the best use of credit money, ability to overcome the family barriers, self confident about what they want to do and how they can serve their purposes or reach the goal. These women were capable to receive the benefit from NGOs which made them aware and brought a lot of positive changes in their lives. NGOs deliver its inputs equally to all women but how much they are capable to receive the inputs depends on their ability. After the discussion with the beneficiaries as well as NGOs staffs the study found that most of the women are capable to receive the NGOs inputs successfully. Finding showed that this capacity ensures the empowerment of women and this empowerment is also a capacity of women to reduce their socio-economic vulnerability and their dependency on their husbands or other male members of their family.

The study revealed that the more time a woman spends in NGOs and receives NGO's inputs, the more she is likely to experience more changes in her life and become more empowered and aware. Awareness is a continuous process of change that is greatly influenced by the length of time a woman have been involved in NGOs. In terms of asset ownership, it is found that the longer time a woman spends in NGOs and the more employment opportunities she has and the more scope she will have to purchase large assets. The social and cultural norms have kept them confined within the boundaries of their homestead for a long period of time and it is not easy to overcome the situation. Nevertheless NGOs have a positive role in this regard. Women who are the member of a NGO for a long period of time, are able to break the hurdles standing in the way of their progress. Findings also indicate that dependency on husbands in depositing savings have decreased with length of membership and the average annual income of members have increased gradually with the length of membership which made them self confident, powerful, and more aware than others.

The level of awareness of women depends on the intensity of involvement in NGOs activities. The intensity of involvement mostly depends on how much time they spend in NGOs and how long they are the members of the NGOs. The study found that at the initial stage after joining NGOs women can not fully involve themselves in all activities because of lack of information, sincerity, commitment and willingness. But after passing

a period of time they realize that the overall changes of their lives depends on their full participation and sincere desire. This realization makes them confident to remove all the obstacles from their way. The study found, all the beneficiaries regularly attend the weekly meeting, participate all the training session, regularly deposit the saving, sincerely repay the credit installment and their drop out tendency from NGOs are very rare. The study found that the sincerity and commitment of the NGO workers have a direct bearing on awareness of women. Findings showed that the NGO workers play a vital and vigorous role in pursuing and motivating women to be successful, aware and empowered. The study revealed that the relationship between the NGOs staff and beneficiaries are quite good. They are sincere, committed and sympathetic to the vulnerable women. Many women joined the NGOs because they were highly motivated by the NGO workers. The programs or policies of the NGOs are implemented by the NGOs staffs. So, the successes of the programs or policies depend on the skill, sincerity and their ability to manage the illiterate poor women. In the learning session they actively participate with the women to teach them about various awareness issues. They try their best so that the vulnerable women can fully involve themselves in the activities of NGOs and able to bring a positive, healthy and meaningful change in their lives.

## **7.2 BRAC & ACD: National vs. Local NGO:**

The study has some observation about national and local NGO. Most of the NGOs both national and local, nowadays have been working towards the common aim of alleviating poverty and empowerment of the poor'. The objective of the program is to save the poor from the moneylenders, who have been charging a high interest on loans given to the poor people in rural Bangladesh. BRAC as a national NGO is one of the 'big player' to serve the purpose. On the other hand, ACD, the local NGO works in a very small area compared to BRAC with the same purpose. In Bangladesh, women are more vulnerable than men but men are also vulnerable. But NGOs are always concerned with women. Now the question arises – why NGOs always choose women as their clients? Why not men receive the micro credit? It is observed that the objectives of the NGOs are really great but there is a business mentality behind these objectives. In business everyone likes



to invest money where there is no risk. To make their investment risk free, NGOs have chosen women as clients. In this regard, World Bank study also reveals that “Defying conventional wisdom, who make up about 90 percent of the total borrowers, have proven to be excellent credit risks, with a rate of default that is less than one third that of man” (Saifullah, 2001: 167). So it can not be said that the NGOs work for women without any interest. But from the observation of the study it can be said that BRAC is more business and profit oriented than ACD. Even the interest rate of BRAC is higher than ACD (BRAC 15%, ACD 12%).

If we consider poverty based on the extent of receiving credit, it is also revealed that compared to the local NGO, BRAC’s performance is not so satisfactory. It is found from the study, that the record or result of BRAC is worst than ACD (see table 6.12).

An extensive research study by Montgomery & Others (1996) shows the vulnerability of the NGO credit Programs. Sometimes it shows some improvement but in common practice it is not sustainable in the long run (Saifullah, 2001: 174). The study also agrees with this comment. Both of the NGOs do not have any long term planning or programs by which the poor women can permanently get rid from the poverty cycle. They take credit from NGOs and pay them back, again they have to go back to NGOs for new credit. A dependency syndrome has been developed. If the NGOs really want to make the women aware, empowered and make them self-reliant they should take such kind of programs which have a long term effect. But local NGOs have some limitations in their capacity to do the same. Because local NGOs like ACD is fully dependent on donors for fund and from the discussion with the NGO staffs it is revealed that the donors have no interest in long term activities. They impose some conditions while they give fund to the NGOs. So the NGOs have to fix their programs according to donor’s priority. But it is not a problem for BRAC. BRAC is the largest NGO in Bangladesh in respect of coverage, human resource, commercial activities etc. So it can survive without the help of donors.

It is true that BRAC’s micro-credit system raises its member’s income and creates employment opportunities, develop their level of empowerment and make them aware but sometimes the loan recovery system of BRAC become very tough for the poor. If they fail to give the installment in proper time for any reason, BRAC try to recover it by



any means. But the study found that ACD is very flexible in this matter. If anybody does not give the installment in time, the ACD's fields staffs try to know her problem, motivate her to give the installment or give her enough time to repay the installment. So BRAC also should have some alternatives like ACD to recover the loan that would not be so harsh. The reasons for which the credit-holders can not give the installments in proper time should be properly investigated. Then the alternatives should be applied on the basis of the investigation result. What BRAC and ACD need is to ensure that changes by them can be expedited and sustained in the long run. One major impediment may be the existing socio - cultural norms, values and practices in rural Bangladesh, which are generally not receptive to these programs. These two NGOs need to assess whether, apart from changing women's life, these can also play an effective role in bringing about changes in the mind set of society to ensure that their poverty alleviating and empowering the poor interventions can be sustained in the long run (Dilruba, Farashuddin, Altaf, Shahnju, 43 ). Both the BRAC & ACD should be careful about the fact that their images and activities will not be used by the political parties.

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## Appendix:

Interview Guide for M.Phil Thesis in **Public Administration**, University of Rajshahi, Bangladesh.

**Title of the thesis:**

**The Role Of NGOs In Increasing Awareness Among Vulnerable Women In Bangladesh: A Study On Two Selected NGOs in Rajshahi District.**

**Conducted by:** Nahid Sultana, M. Phil fellow, Department of Public Administration, University of Rajshahi, Bangladesh.

**Supervisor :** Dr. Naznin Islam,  
Chairman & Associate Professor,  
Department of Public Administration,  
University of Rajshahi,  
Bangladesh

### Questionnaire For Beneficiary Women

**Name of the NGO** :  
**Name of the Beneficiary** :  
**Age** :  
**Educational Qualification** :  
**Marital Status** :

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**Question No. 01:**

When you first became a member of the NGO?



**Question No. 02:**

How was your economic condition before joining the NGO?

**Question No 03:**

What factors encouraged you most to join the NGO?

**Question No. 04:**

Did you face any barrier to join the NGO?

- i) Yes                      ii) No

**Question No. 05:**

Do you face any trouble after joining the NGO?

- i) Yes                      ii) No

If yes, what type of problem do you face?

**Question No. 06:**

To what extent the activities of the NGO's are fruitful according to you?

**Question No. 07:**

Do you think the activities of the NGO's for women are sufficient?

- i) Sufficient                ii) Not Sufficient

**Question No. 08:**

What program of the NGO brings a large scale of changes in your life?

**Question No. 09:**

Do you think that NGO should take some other initiatives to increase the awareness of women?

- i) Yes                      ii) No

If yes, how is it?

**Question No. 10:**

What is the most effective program of the NGO according to you?

**Question No. 11:**

Do you receive the credit from the NGO?

- i) Yes                      ii) No

If no, what is the reason?

**Question No. 12:**

What amount of loan do you receive? (This question is only for them who received loan from NGO)

**Question No. 13:**

Is this amount of loan sufficient for you?

- i) Yes                      ii) No

**Question No. 14:**

Do you face any problem to repay the installment?

- i) Yes                      ii) No

If yes, what is the problem?

**Question No. 15:**

In what purpose do you use your loan money?

**Question No. 16:**

Who use your loan money?

**Question No. 17:**

How much time do you spend in NGO?

**Question No. 18:**

Do you attend the NGO's meeting regularly?

**Question No. 19:**

Do you owned any asset after joining NGO?

**Question No. 20:**

Have you control on your assets?

- i) Yes                      ii) No

**Question No. 21:**

Are you capable to receive the advantages properly given by NGO?

- i) Capable                      ii) Not capable

**Question No. 22:**

How is the input delivery system of the NGO?

- i) Easy                      ii) Difficult  
iii) Need to change      iv) Do not need to change

**Question No. 23:**

Are the NGO inputs reached properly to everybody?

- i) Yes                      ii) No

**Question No. 24:**

Does the NGO capable to give a secured economic life?

- i) Yes                      ii) No

**Question No. 25:**

How is the relation between the NGO workers and the beneficiaries?

- i) Good                      ii) Not good

**Question No. 26:**

How can you inform the NGO workers if any problem arises?

- i) Freely                      ii) Not freely



**Question No. 27:**

Do the NGO workers flexible in problem solution?

- i) Yes                      ii) No

**Question No. 28:**

How is the behavior of the NGO workers?

- i) Sympathetic              ii) Not sympathetic              iii) Only for work type

**Question No. 29:**

What changes occurred in your family life after joining NGO?

**Question No. 30:**

What changes occurred in your family life after joining NGO?

**Question No. 31:**

What changes occurred in your social life after joining NGO?

**Question No. 32:**

What changes occurred in your mentality

**Question No 33:**

What changes occurred in your social life after joining the NGO?

**Question No. 34:**

What changes occurred in your economic life after joining the NGO?

**Question No. 35:**

What changes occurred in your political life after joining NGO?

**Question No. 36:**

Have your decision making capacity increased after joining NGO?

- i) Yes                      ii) No

**Question No. 37:**

Do you think you are more aware than before after joining NGO?

i) Yes

ii) No]

**Questionnaire For Staffs of NGO**

**Name of the NGO :**

**Name of the Staff Respondent :**

**Designation :**

**Date of Interview :**

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**Question No. 01:**

From when the NGO has started its activities?

**Question No. 02:**

How many branches it has in Rajshai?

**Question No 03:**

What are the specific objectives for women of this NGO?

**Question No. 04:**

What are the criteria of the NGO for selecting the women as a member?

**Question No. 05:**

In which program do the women participate most?

**Question No. 06:**

Are the women capable of involving themselves properly in these programs?

**Question No. 07:**

Are the outcomes of the program short term or long term?

**Question No. 08:**

Are the women utilizing the advantages given by NGOs properly?

**Question No. 09:**

Does the length of membership has any effect to increase awareness?

**Question No. 10:**

Do you face any problem to work with women?

**Question No. 11:**

How is the drop out rate of women from NGO?

**Question No. 12:**

Does the NGO have any monitoring system to monitor or evaluate the overall situation of the member after joining NGO?

**Question No. 13:**

What process is applied by the NGO if any member fails to give repay the installment?

**Question No. 14:**

Do the women can receive the inputs of NGO easily?

**Question No. 15:**

What changes occurred in the lives of women after joining NGO?

**Question No. 16:**

Do you thing the awareness program of the NGO is sufficient to increase the awareness of women?