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A Case Study of Two NGOs**

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Women's Empowerment in Bangladesh: A Case Study of Two NGOs

Mohammad Samiul Islam*

Abstract

Empowerment of women is a holistic concept. It is a multi-dimensional approach and it covers social, political, and economic aspects. This paper used questionnaires and focus group discussions to shed light on the question if non-governmental organizations (NGOs) have increased women's empowerment in Bangladesh. Looking at two study areas and two NGOs (the Friends in Village Development Bangladesh (FIVDB) and Nari Uddug Kendra (NUK)), the results of the case study show that these two NGOs have helped women with economic empowerment, but that progress with women's overall empowerment has been limited.

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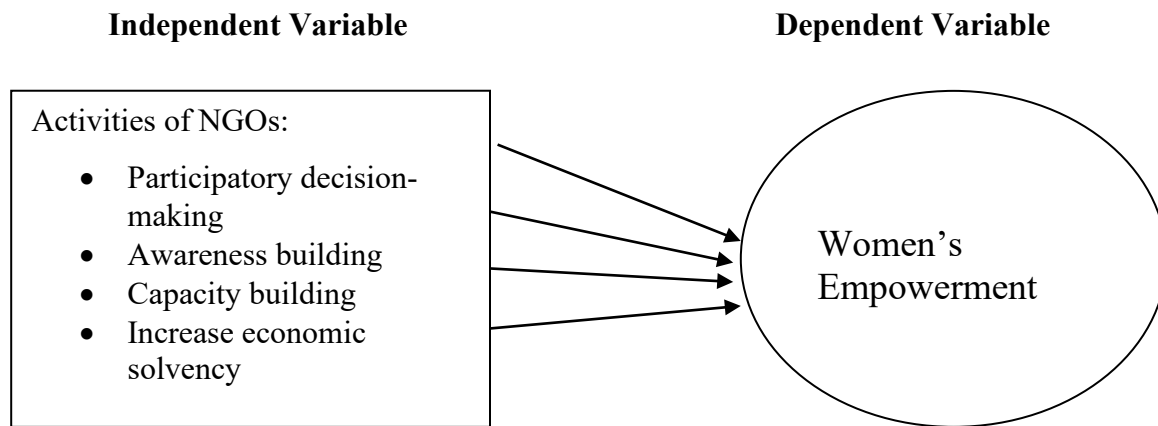
I. Introduction

Empowerment is an active, multi-dimensional process which enables women to realize their full identity and power in all spheres of life. Power is not a commodity to be transacted nor can it be given away. Power has to be acquired and once acquired it needs to be and once acquired it needs to be exercised, sustained and preserved (Pillai, 1995). Before the emergence of microcredit, women in rural Bangladesh were not empowered. They had little or no access to the formal employment market and they did not have the necessary funds to engage in income generating activities.

This paper focuses on the impact two non-governmental organizations (Friends in Village Development Bangladesh (FIVDB)¹ and Nari Uddug Kendra (NUK)² had on the socio-economic condition of rural women in Bangladesh. The paper is mostly based on primary data that has been collected through a field survey (with structured and unstructured questionnaires) and a focus group discussion of 50 rural women from Mollar Gaon (Sylhet district) and Pallabi (Dhaka district).

The conceptual framework (which has been constructed on the basis of a review of the literature) is illustrated in Figure 1. It considers the activities of these two NGOs (which include participatory decision-making, awareness building, capacity building, and an increase in economic solvency) as potentially contributing factors to women's empowerment.

Figure 1: Conceptual Framework



Source: Created by the Author.

Following this introduction, the paper provides a brief review of some literature focusing on women's empowerment (Section II). Section III summarizes some of the key programs of

¹ FIVDB has been working for the development of the disadvantaged people since its inception in 1981. The organization was constituted in 1979 by a group of social workers then working with the International Voluntary Services (IVS). For further details, see: <http://www.fivdb.net/Basic%20Information.htm>.

² Established in 1991, NUK is a non-government national women's development support organization, mandated to promote gender equality, human rights and personal empowerment of women and girls in Bangladesh. For further details, see: <http://www.nuk-bd.org/>.

FIVDB and NUK. Section IV provides some background on the overall situation of rural women in the study areas, while the results of the questionnaires and the focus group discussion are presented in Section V, followed by some conclusions (Section VI).

II. Brief Review of the Literature

There is by now a large literature discussing the impact of NGOs on women's empowerment. The overwhelming majority of the literature (see, for example, the recent review by Loro (2013)) comes to the conclusion that microcredit has empowered women in Bangladesh by providing them collateral free loans which they used for income generating activities. The following are summaries of some studies using primary data from Bangladesh.

- Based on a 1995 household survey of five microcredit NGOs in rural Bangladesh, Amin, Li and Ahmed (1996) come to the conclusion that women who participate in such NGOs are more likely to a) use contraceptives, b) want no additional children, and c) desire smaller families than women who do not participate or who live outside of the NGOs' program areas.
- Hossain (2000) examined the impact the participation of rural poor women in credit programs had on contraceptive use and women's empowerment. He comes to the conclusion that the decision-making in family matters, mobility status and access to credit activities by poor women are important determinants for contraceptive use. The NGO members who are involved with credit activities are generally more exposed to modern ideas and views; and hence, they are more likely to use contraceptives. Independent earnings by women give them a higher status in the family and as a result of that, the husband-wife interaction on decision-making increases. The involvement of women with credit activities brings them outside the homestead and their exposures to different modern views increase. The likelihood of using contraceptives is high if husbands and wives take decisions on household matters jointly. The logistic regression results suggest that a) women's participation in NGO programs, b) access to credit, and b) mobility outside the homestead increase the social status of poor women. Consequently, their attitude towards contraceptive change.
- Biswas and Kabir (2002) examine the effect of women's empowerment on the use of contraception as well as how women's empowerment affects contraceptive use. A total of 840 eligible women from four villages were interviewed from two different socio-culturally and religiously different areas (Comilla and Sylhet sadar upazilas) following a two stage cluster sampling method. In addition, an expert's opinion survey was conducted to develop weights for empowerment indicators. The analysis of the study indicates that the higher the of women's empowerment, the higher is the likelihood of current use of contraception. Among the different empowerment factors, reproductive rights, decision-making power and awareness have significantly higher contribution to current use of contraception. The implications of the findings were discussed in terms of access to women's education.
- Jahan and Mahmud (2002) argue that women empowerment is the most important and pronounced issue of the present world. It is not only important for women development but also a prime step to face the broader problems of the world. The empowerment of

women is to develop women's potentiality to control to a greater extent their own lives, positions and environment. Jahan and Mahmud (2002) attempt to reveal the sources of women empowerment. They collected data from purposively selected personnel of the society through specific questionnaires and observed that all the respondents have accepted women's education as the prime source of women empowerment. Other important sources are intelligence, personality, ability to participate in decision-making process. Most of the respondents did not consider factors like a woman's age, beauty, ownership of assets, etc. to be important sources. On the other hand, the respondents have advocated for some related factors, like a woman's personal saving, health consciousness, moral character, honesty, regards to respected persons, etc., as necessary factors for empowerment. From the overall discussion it is clear that there is no single factor to be the source for empowering women. Instead, the total striking issues of their life are the sources of empowerment.

- Peter and Mia (2006) examined the economic and social impact on women of Bangladesh's Rural Development Project 12 (RD-12), which has been a large-scale credit and skill development project, targeted at people without assets.³ Focusing on rural areas of Jamalpur district, Peter and Mia (2006) investigated the impact of female participants on their empowerment, coming to the conclusion that the project was a success to significantly raise the women's economic and social status and decision-making power. Despite the success of the project, Peter and Mia (2006) suggested that the supply of adequate amount of credit with education and training for creating employment opportunities and generating income for the women members should be ensured under a special institutional framework for increasing their economic, social and political awareness in alleviating poverty as well as establishing empowerment in the society.
- Pitt, Khandker and Cartwright (2006) analyze the impact of microcredit on women's empowerment based on a large household survey conducted in 1998–99, which included a special module on women's empowerment. They find (p. 817) that their "results are consistent with the view that women's participation in micro credit programs helps to increase women's empowerment." They provide further details by stating (p. 817):

"Credit programs lead to women taking a greater role in household decision making, having greater access to financial and economic resources, having greater social networks, having greater bargaining power vis-à-vis their husbands, and having greater freedom of mobility. They also tend to increase spousal communication in general about family planning and parenting concerns."

On the other hand, they find (p. 817) that "[t]he effects of male credit on women's empowerment were generally negative. The presence of male micro credit programs had a negative effect on an overall measure of empowerment for eligible households and specifically on women's control of resources, finance, freedom of movement and development of networks, and on fertility and parenting decisions."

³ RD-12 has been carried out by the Bangladesh Rural Development Board (BRDB), under the Ministry of Local Government, Rural Development and Cooperatives, financed by the Canadian International Development Agency (CIDA). Within its first 6 years, it had mobilized 452,000 members, of whom 70 percent were women. RD-12 was implemented through a variety of activities, including cow rearing, poultry raising, paddy husking, vegetable gardening, tailoring and petty business. See Khandker, Khan and Khalily (1995) for a detailed description of RD-12.

III. Key Programs of FIVDB and NUK

III.1. FIVDB's Livelihood Enhancement Program (LEP)

The Livelihood Enhancement Program (LEP) of Friends in Village Development Bangladesh (FIVDB) is the component of FIVDB that deals with the productive skill development and support in utilizing the skills in economic emancipation of the people. The program provides the clientele partners with training, in order to enhance their productive skills and provides input support to enable effective utilization of the acquired skills. The program objective is to assist the disadvantaged people enhance their productive potential and make sustainable use of them to overcome poverty. The LEP adopts two complementing strategies in order to attain its objective: first, to provide training, to develop skills that would make productive use of homestead based resources, and to build on the entrepreneurial skills of the people to enable them take up employment and income generating activities; and second, to provide input, technical, supervisory and marketing support to make sustainable use of the productive potential.

The target population of the program consists of the members of poor disadvantaged households. In choosing the support recipients, the program looks at the availability of homestead resources that could be used to implement the acquired skills in the case of homestead based productive skills development training, while it seeks people with entrepreneurial potential. All the supports are provided on the basis of the demand expressed by the beneficiary participants.

The programs initiated from LEP are:

- integrated homestead program (integrated homestead farming and production with horticulture, agro forestry, poultry and ducks, livestock, cage fish culture, pond fish culture, textile, handicrafts, etc.);
- *Charima* (women's skill development, production and marketing);
- vocational skill development training (training on off-farm technology, e.g., masonry and civil works, maintenance of diesel, petrol and electrical engines, electrical wiring, carpentry, bamboo and cane work, etc.); and
- rural enterprise development (promotion of non-conventional production and trade for income and employment creation).

The LEP sees women as a special category of partner clientele because of their relatively more disadvantageous position in society. Women's productive capacity has largely remained unutilized because of a lack of employment opportunities and also because the control of productive capital remains in the hand of the men. Enhancing the women's earning capacity is one way of uplifting their status in the family and society, and also of opening up opportunities of further socio-economic development, input and marketing support specifically for the women. This program also intends to develop women's earning capacity.

Most of the female members of LEP are landless widows. They have been provided with a variety of training under the LEP, but their condition has not been improving much. The success of the LEP is debatable. Based on the focus group discussion with trainees and field assistant, the limited success is due to the fact that the target group of LEP has no literacy, awareness and capacity. FIVDB's policy level officers consider their program to be successful.

III.2. Bangladesh Garment Workers Protection Alliance (BGWPA)

On December 5, 2001, Nari Uddug Kendra (NUK) spearheaded the development of the Bangladesh Garment Workers Protection Alliance (BGWPA) with 24 organizations and other associations working for the rights of garment workers, of which about 80-90 percent are women. These organizations have invested their time and resources to ensure that the rights of the workers are protected and their voices heard during discussions related to the crisis in the ready-made garment (RMG) sector in both domestic and international forums.

BGWPA is a non-partisan affiliation of non-governmental organizations, trade unions, workers organizations and other groups as well as individuals and activists concerned with the plights of garment workers. BGWPA works through a secretariat based at NUK, and has eight sub-committees: (1) information and research, (2) local and international communication, (3) legal rights and compensation, (4) employment generation and skills training, (5) social mobilization, (6) media campaigning, (7) advocacy, and (8) management. More recently, the Alliance has reached an agreement with the leadership of RMG sector, but the agreement has not been implemented yet in all garment factories.⁴

III.3. NUK's Microcredit Program

NUK's microcredit program is a departure from NUK's main empowerment strategy for women. Unlike most other Bangladeshi microcredit programs, NUK's microcredit program still relies on donor support. NUK's policy level people acknowledged in an interview that the donors are not interested to fund all of NUK's projects. The microcredit program has helped NUK to raise funds, which they can then invest in their other programs that are more focused on women's empowerment. Nevertheless, NUK considers its microcredit program as one component of its strategy to empower women.

IV. Overall Situation of Rural Women in the Study Areas

IV.1. Responsibility and Decisions in the Family

Based on the focus group discussion, most of the heads of households are husbands. The main responsibilities of the wives are bearing and raising children, preparing food for family members, and working in the family farms. Most of the females are not involved in marketable production activities. Their household production activities are not counted as contributing to the family's income. Even if they have an opportunity to engage themselves in production activities outside of the family, the social structure does not allow them to do so. The results of the questionnaire showed that in 50 percent of the cases, men make the decisions regarding family matters. Women make the decisions on family matters in only 20 percent. Some 25 percent answered that they (husband and wife) make the decisions jointly. The remaining five percent answered that others make the decision on family matters.

IV.2. Legal Status and Decision about Marriage

Under the constitution, both sexes have the same rights and are entitled to equal treatment under the law. However, the focus group discussion came to the conclusion that the constitution in

⁴ For further details on BGWPA, see: <http://www.nuk-bd.org/bgwpa.php>.

Bangladesh stands the patriarchal interpretation of the law and that religion makes implementing an egalitarian legislation extremely problematic. The guardianship of children typically belongs to the husband or to an older male family member. The mother has the duty to care for the sons until they leave school, and to care for the daughters until marriage. The rural poor feel anxious getting their daughters married, so they try to arrange a girl's marriage as early as possible. Early marriage is favoring high fertility as well as high maternal mortality. Early marriage reflects the low status of women and their low educational attainment. The dowry system is another concern related to the marriage of poor rural girls/women.

IV.3. Education and Public Speaking

As is well known, the average educational level of women in Bangladesh is lower than that of man; and this is also the case in the study area. Poverty is the principal reason of families for either not to enroll their girls in school or to withdraw them prematurely. Prevailing cultural values and norms appear to be key determinants for the low level of female education. Many parents in rural areas lack the interest or are openly hostile to the formal education of their daughters due to social and religious norms in general and to lower marriage prospects of educated girls in particular. The focus group discussion also found that most of the rural women are ashamed to talk with other persons outside the family, due to conservative attitudes of their family and society.

V. Impact of NGO Programs

Based on a questionnaire, we are able to provide some quantitative assessment on what women themselves think about how their involvement with these NGOs has contributed to their empowerment. The questionnaire asked the women specifically on (1) if they see a change in their status due to their interaction with NGOs, (2) if awareness building has increased due to NGO programs, (3) how the amount of capital they own has changed from before and after becoming NGO members, (4) how their employment status has changed from before and after becoming NGO members, and (5) how their involvement in business activities changed.

V.1. Changes of Women's Status Due to Interaction with NGOs

As shown in Table 1, the study found that 60 percent of the women replied that their status has improved due to their interaction with NGO programs, 10 percent said that NGOs had no role to their increased status, while 30 percent of the women did not provide an answer. This is consistent with the result of the focus group discussion, which found that women engaged in any NGO activity improve their public speaking.

Table 1: Changes of Women's Status

Role of NGOs	Number of women	Percentage (%)
Yes	30	60
No	5	10
No answer	15	30
Total	50	100

V.2. Awareness Building in the Society Due to NGOs

It is difficult for women to go forward if they do not know about their rights. As Table 2 details, when the women were asked about awareness building, 36 percent answered that awareness building has increased in the society due to NGOs programs, 30 percent of the women are unconscious about awareness building, and 34 percent are conscious about their rights, but see no need to build awareness in the society.

Table 2: Awareness Building

Level of awareness building	Number of women	Percentage (%)
Increased awareness building	18	36
Unconscious about awareness building	15	30
Conscious about their rights but see no need to build awareness in the society	17	34
Total	50	100

V.3. Changes in Amount of Capital Owned by Women

The economic empowerment concept attributes women's subordination to a lack of economic power. It focuses on improving women's control over material resources and strengthening women's economic security. Table 3 shows that the capital owned by women before and after getting microcredit has increased. Before getting microcredit, 70 percent of the women owned less than Taka 1000 (i.e., less than US\$15); after getting microcredit, 60 percent of the women owned between Taka 2001-4000, and 20 percent owned between Taka 4001-5000.

**Table 3: Capital Owned by Women
(before and after getting microcredit NGO membership)**

Capital range	Before NGO membership, number of women	After NGO membership, number of women
Taka 0-1000	35 (70%)	3 (6%)
Taka 1001-2000	10 (20%)	7 (14%)
Taka 2001-4000	3 (6%)	30 (60%)
Taka 4001-5000	2 (4%)	10 (20%)
Total	50 (100%)	50 (100%)

V.4. Changes in Employment Status of Women

As Table 4 shows, the employment status of women before and after receiving NGO membership had changed considerably. While there was only one woman (2 percent) formally employed before becoming a membership in a microcredit institution, the number increased to 38 (76 percent) after getting membership in a microcredit program. The number of unemployed decreased from 31 (62 percent) to 9 (18 percent), and the number of workless decreased from 18 (36 percent) to 3 (6 percent). Hence, we find that NGO assistance brings a strong positive change for women's employment status by allowing them to carry out income generating activities.

**Table 4: Employment Status of Women
(before and after getting microcredit NGO membership)**

Employment status	Before NGO membership, number of women	After NGO membership, number of women
Unemployed	31 (62%)	9 (18%)
Employed	1 (2%)	38 (76%)
Workless	18 (36%)	3 (6%)
Total	50 (100%)	50 (100%)

V.5. Changes in the Involvement of Business Activities by Women

As Table 5 details, the percentage of women being involved in business activities has increase from only 2 percent before getting NGO membership to 50 percent after getting NGO membership. Similarly, before getting NGO membership, 62 percent of the women said that they had no business idea; while only 20 percent said that they had no business idea after getting NGO membership. On the other hand, the percentage of women not involved in business activities has only marginally decreased from 34 percent before getting NGO membership to 30 percent after getting NGO membership.

**Table 5: Women Involvement in Business Activities
(before and after getting microcredit NGO membership)**

Business activities	Before NGO membership, number of women	After NGO membership, number of women
Involved	2 (4%)	25 (50%)
Not involved	17 (34%)	15 (30%)
No idea	31 (62%)	10 (20%)
Total	50 (100%)	50 (100%)

VI. Conclusions

Women's empowerment is a complex process, having multiple dimensions: economic, social, cultural and political. Both, Friends in Village Development Bangladesh (FIVDB) and Nari Uddug Kendra (NUK) have been playing a significant role in engaging women in income generating activities, which were considered to assist them in having a more significant role in their families, especially with regards to financial decision-making.

While there have been various improvements in the lives of rural women, most of the women surveyed came to the conclusion that their role in the community has not changed significantly since being involved with the Friends in Village Development Bangladesh (FIVDB) and Nari Uddug Kendra (NUK). The women surveyed thought that in some cases they perceived more respect from their community. They also thought that the different trainings and educations that were given by these two NGOs had made them wiser. On the other hand, some women stated that they had been tested by the villagers or community men after being attached to these two NGOs.

The focus of the NGOs on economic empowerment, which were imported from the prescription of donor countries and supported by local and international scholars, neglected the local realities. Fortunately, NGOs have started to revise their perceptions and strategies regarding women's empowerment by going beyond economic empowerment. NGOs are now playing a vital role towards women empowerment by increasing female education, strengthening female leadership at grass root levels, building capacity and social awareness. They have been generating the women's confidence to take decision in every spear of life so that they can contribute more to ensure women's overall empowerment.

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