

**ROLE OF NGOs IN WOMEN EMPOWERMENT: A STUDY ON
GANGACHARA UPAZILLA OF RANGPUR DISTRICT IN BANGLADESH**

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**ROLE OF NGOs IN WOMEN EMPOWERMENT: A STUDY ON
GANGACHARA UPAZILLA OF RANGPUR DISTRICT IN BANGLADESH**

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*This is to certify that the thesis entitled, “**ROLE OF NGOs IN WOMEN EMPOWERMENT: A STUDY ON GANGACHARA UPAZILLA OF RANGPUR DISTRICT IN BANGLADESH**” submitted to the Faculty of Agribusiness Management, Sher-e-Bangla Agricultural University, Dhaka, in partial fulfillment of the requirements for the degree of **MASTER OF SCIENCE (MS) in DEVELOPMENT AND POVERTY STUDIES**, embodies the result of a piece of bonafide research work carried out by **Jahid Mahamud, Registration No. 14-06287** under my supervision and guidance. No part of the thesis has been submitted for any other degree or diploma.*

I further certify that such help or source of information, as has been availed of during the course of this investigation has duly been acknowledged.

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***DEDICATED
TO
MY BELOVED PARENTS***

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ABSTRACT

The present study was conducted at some of the villages in Gangachara upazilla of Rangpur district during June, 2021 to July, 2021 to study role of NGOs in women empowerment. The study was set up taking 8 groups of variables. The variables are: (1) Demography of the respondents, (2) Socio-economic condition of the respondents, (3) Empowerment perception, (4) Involvement of the respondents to economic and social development activities, (5) Involvement of the respondents in ASA's education programs, (6) Involvement of the respondents in ASA's supportive activities, (7) Involvement with other NGOs apart from ASA and (8) Recommendations from respondents regarding NGOs' support services. Data on different variables were recorded and analyzed statistically. The study revealed that the majority of the respondents were between 31 and 35 years old, married, Muslim, studied in secondary school and had a large family (6 to 7 members). More than half of the respondents were housewives and their average monthly income increased from 6500 to 9500 taka after being involved with NGOs. Greater part of the respondents (84%) opined in favor of poverty alleviation by the NGOs. General empowerment of the participants like successful utilization of loan, increased freedom of participation in social organizations (village and union assembly, youth club and citizen' committee), education programs directed by ASA, training programs, increased access to services other than credit, easily reachable safety net support from UP, increased awareness about laws and human rights and very high (95%) rate of participation in decision making process of the respondents etc were possible due to effective intervention of the ASA and other NGOs in the study area. General empowerment along with economic empowerment (increased income and savings) has turned the women of the study area into valuable human resource.

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ABBREVIATIONS AND ACRONYMS

Abbreviations	Full meaning	Abbreviations	Full meaning
%	Percentage	AWID	The Association for Women's Rights in Development
BDT	Bangladeshi Taka		
BRAC	Bangladesh Rural Advancement Committee	ASA	Association for Social Advancement
BURO	Basic Unit for Resources and Opportunities of Bangladesh	CORR	Christian Organization for Relief and Rehabilitation
CARE	Cooperative for Assistance and Relief Everywhere	HEED	Health Environment And Economic Development.
EDMI	Economic Decision Making Index	HDMI	Household Decision Making Index
ESDO	Eco-Social Development Organization	SSI	Semi –Structured Interview
FFW	Food for Work	IGAs	Income Generating Activities
FGDs	Focus Group Discussions	FIVDB	The Friends in Village Development Bangladesh
FT	Financial Times	IFC	International Financial Corporation
GSS	Gono Shahajjo Shangstha	DAM	Dhaka Ahsania Mission
IAW	International Alliance of Women	WEAI	Women's Empowerment in Agriculture Index
INGO	International Nongovernmental Organization	CBO	Community-based Organization

ABBREVIATIONS AND ACRONYMS (CONT'D)

Abbreviations	Full meaning	Abbreviations	Full meaning
MWCA	Ministry of Women and Children Affairs	SME	Small and Medium Enterprises
NGO	Non-governmental Organization	UP	Union Parisad
NUK	Nari Uddug Kendra	VSO	Voluntary Service Overseas
OXFAM	The Oxford Committee for Famine Relief	WID	Women in Development
TMSS	Thengamara Mohila Sabuj Sangha	SDGs	Sustainable Development Goals
UN	United Nations	PIH	Partners in Health
UNICEF	United Nations Children's Fund	BDHS	Bangladesh Demographic and Health Survey
VGD	Vulnerable Group Development	VGf	Vulnerable Group Feeding

CHAPTER I

INTRODUCTION

Bangladesh is an over populated developing country having 166 million people where more than 1265 persons living per square km with per capita income \$2,227 (Worldometer, 2021). About 62 percent of total population lives in rural areas where female constitute about 62.6 percent of total rural community (The World Bank, 2020). More than 50% women are engaged in the agricultural sector. They are mostly involved in homestead gardening, livestock and poultry raising, fishing, cottage industry, handicrafts etc. But their status is considered inferior than their counterparts in the on the basis of some crucial indicators related to health, marriage, education, employment, and social equality. Their occupational choices are narrower, and their earnings are lower than those of men (Tanji, 2018).

In Bangladesh, women constitute 49.4% of total population (The World Bank, 2020). So, this portion can't be seen in a negligible sense for the development of whole nation. At this point, for making the vast portion of the total population both government and non-government organizations are working simultaneously. Bangladesh government has so far formulated different policies and programs for the advancement of women. For example, it has formulated gender responsive budget policies along with political, administrative, economic and social programs for women empowerment. Moreover, trainings for life skill development, health, education, social security are also being provided for empowering women (Ministry of women and children affairs, 2016).

The Government has influenced both economic and non-economic field for the women entrepreneurs through its actions. Bangladesh government has been providing a facilitative socio-economic setting for women entrepreneurs (Mohsin and Lei, 2020). Bangladesh Bank is providing collateral free loan up to Tk. 2.5 million for women entrepreneurs. Small and Medium Enterprises (SME) disbursed Tk 3939 crore to the women entrepreneurs. Bangladesh Bank

allocated 15% of the funds of the refinancing scheme for women. Women entrepreneurs dedicated desk established in every bank and non-bank financial institutions. Micro Credit Disbursement Policy facilitated women entrepreneurs to borrow Tk 50 thousand. 10% Industrial plots and 10% of small entrepreneurs fund are preserved for women entrepreneurs by the Bangladesh Bank. Women entrepreneurs having a small capital are getting support through distributing loan among the volunteer Women Associations. To promote women entrepreneurship an initiative called “Joyeeta” has been established in 2011. Now it is established as Joyeeta Foundation (Ministry of women and children affairs, 2016).

Moreover, The Government of Bangladesh has taken significant policies and rules for women who are taking part in different entrepreneurial activities. Over the past two decades, women development programs have gradually shifted from the consumption-oriented approach to the development-oriented approach. Article 38 of the Bangladeshi constitution declares equality of women. For the equal and full participation of women in all spheres of life, the Government established the Women Affairs Division in 1976. It was upgraded to a Ministry of Women and Children Affairs (MWCA) in 1978, mostly to deal with the developmental concerns of women. Article 28 of the constitution focuses equality of the rights of women in all areas of life and article 19 commits the Government to the removal of social and economic inequalities between men and women. The Government has decided to reserve 10 percent of posts in all positions for women. All developmental Ministries have been asked to formulate Women in Development (WID) projects. Focal points in 30 relevant Ministries have been identified to ensure the inclusion of WID components in multi-sectoral projects (Goswami, 1998).

Such beneficial settings have minimized the risk to encounter for the entrepreneurs. Compassionate actions of the Government can therefore be considered as the most advantageous for entrepreneurial growth. Similarly, negative governmental actions, such as colonial disruption, act as inhibiting factors of entrepreneurial development. Commitment of the Government can flourish entrepreneurship development in any country. Despite all of these

progresses, there is still need and scope for the Government of Bangladesh to take some rural entrepreneurship development policies and rules that would flourish women entrepreneurship. Government itself serving all facilities in person is quite difficult and time consuming (Nawaz, 2009).

To ease government activities and ensure development of rural people, NGOs run different developmental models to alleviate poverty. They are playing a significant role along with government in social transformation to eliminate gender inequality and improve their all-over socio-economic status. They are focused on human rights, social improvement as well as the development of women by arranging different constructive program. Moreover, national NGOs and international NGOs both works together to keep pace with another. They have great influence on the life of rural woman. Their goal of development is to increase the wellbeing and quality of life of the rural woman (Rahman *et al.*, 2000).

BRAC, ASA, Caritas Bangladesh, CARE Bangladesh, Wikimedia Foundation, HEED Bangladesh, Oxfam are top famous NGOs who have been working with rural unprivileged or underprivileged people for a long time. Most of those NGOs provide micro credit to the helpless poor woman. Initially they worked for eliminating poverty only. Now, they develop more programs sequentially for building awareness and empowered them when poverty is reduced. They arrange supportive materials which can directly empower those women to uphold their status.

Their supporting wheels help women to do something more special than traditional activities. Now women are getting out from conventional activities. They not only do homecare, but also are concerned about entrepreneurship, side job, multi-task and other income generating activities (Food and Agriculture Organization, 2016). As they contribute a large proportion in economic sector, women empowerment is more necessary to support them and the development of economic status of Bangladesh. From this point of view the empowerment of women is often identified as an important aim of international development

policies. Not only that, many donor agencies now include women's empowerment in their development strategies (Tanzi, 2018).

However, NGOs have been trying to assist poor women, children and other non-privileged people in rural areas. They are playing a supporting role in non-formal education sector by providing basic schooling to a target group (age between 8 and 45) who cannot be at formal schools due to high opportunity costs, among other reasons. The non-formal education projects are generally undertaken by the government and implemented by the NGOs who target out of school children, school drop outs, adolescents and young adults as well as urban slum dwelling working children and adolescents engaged in hazardous professions. BRAC, for instance, offers various pre- through post-primary schools with modern curricula. BRAC alone runs 38,250 non-formal primary and pre-primary schools in all 64 districts of Bangladesh. Over 4 million students graduated from BRAC schools and generally 70 percent of its students are girls. There are numerous NGOs, such as Proshika, Gono Shahajjo Shangstha (GSS) and Dhaka Ahsania Mission (DAM) that offer similar programmes (Islam and Dogra, 2011).

The growth of NGOs in Bangladesh began in the aftermath of war of liberation in 1971 when such organizations stepped in to participate in the massive task of rehabilitating a war-ravaged country. As the need for relief and rehabilitation receded, some of these organizations moved on to support direct interventions to promote social and economic empowerment of the rural poor. Now they form an integral part of the institutional framework addressing issues such as poverty alleviation, rural development, gender equality, environment protection, disaster management and human rights. The phenomenal growth of NGOs in Bangladesh is also attributed to the limitation of the government to meet the enormous challenges of poverty. It is difficult to ascertain the exact number of NGOs in the country because they are not registered under one authority and many of them operate even without any registration at the central level (Ahmed, 2003).

But the review of the literature reveals that most of the studies are segregated and isolated in nature as only few of them attempted to integrate and incorporate all the components related to women development. While some studies focused on credit operation or tried to measure the increase in decision making ability; others focused on self-employment and contraceptive use; and some other studies also tried to measure the NGO activities on health and nutritional consciousness. However, most of the studies were intended to measure only the impact of micro credit services. But extensive studies including all these components and all the services provided by NGOs together is really an uncommon one. That's why the current study attempts to give a comprehensive picture of women development situation in rural areas considering various factors related to women development and various interventions provided by NGOs. The study also helps the non-governmental, governmental and voluntary organizations to take or develop empirical programs to supply information, data and epidemic forms of women development. The main focal points of the current study are making women aware about their present situation, their development and change themselves into powerful resource.

The primary objective of the study is to investigate the role of NGOs in women empowerment in the selected study area.

The specific objectives:

- ✓ To get insight about how NGOs help in decision making process of rural women.
- ✓ To explore overall change in women empowerment due to NGOs' activities.
- ✓ To investigate whether the credit programs of NGOs are alleviating poverty of rural women or not.

ORGANIZATION OF THE STUDY

The study has been organized into five chapters –

- Chapter I (Introduction): It describes the introduction of the study
- Chapter II (Review of Literature): Related review of literatures are represented in this chapter
- Chapter III (Materials and Methods): This chapter is focused on describing the materials needed and methods followed during the study along with a description of the study area
- Chapter IV (Results and Discussion): It represents the findings of the study
- Chapter V: This chapter narrates the core findings of the study along with a conclusion and recommendations

CHAPTER II

REVIEW OF LITERATURE

Around fifty percent of the world's population is consisted of women. The contribution of these women in all sectors of development in developing countries is irrefutable. But the contributions are not admitted duly. That's why women empowerment is not being successful in these developing countries in that extent. However, different national and international NGO's are playing great roles in empowering women in Bangladesh (Rahman, 2020). Past studies regarding role of NGOs in women empowerment will be reviewed in this chapter.

2.1 What are NGOs?

A nongovernmental organization (NGO) is an organization independent of the government whose primary mission is not commercial and that focuses on social, cultural, environmental, educational, and other issues. NGOs address a wide range of response and recovery needs. They may be NGOs, privatevoluntary organizations, international organizations, donor agencies, or coordinating organizations. NGOs value their independence and neutrality;they tend to be decentralized, are committed, and are highly practice oriented. Governments and multilateral organizations have increased their dependence on NGOs for humanitarian work. NGOs must fundraise or apply for grants to operate. The NGO community resisted widespread coordination, but this trend has reversed since 2000. Recognizing the need for self-discipline and organization, several NGOs set out to create codes of conduct and standards of service to regulate and guide their actions in humanitarian response. As a large and influential component in every community, the ability of businesses to prepare for and recover from disasters plays a major defining part in determining a community's resilience. Academic institutions have contributedto risk reduction through research and technical assistance, and by fostering institutional knowledge transfer (Coppola, 2020).

Nongovernmental organizations also play a role in shaping a sustainable society. They (claim to) speak and act on behalf of parties with no voice, such as the environment, or the poor. Examples of global NGOs are Green Peace, protecting nature and Oxfam, fighting poverty. NGOs have in general a single- issue viewpoint. They try to influence governments, businesses, and civilians by all kinds of means. Because of their single-issue viewpoint, they can clarify certain aspects of a problem, and also because of their single-issue viewpoint they cannot strike a balance between all relevant stakeholder parties. This has still to be done by government (Harmsen and Jonker, 2012).

Nongovernmental organizations (NGOs) are a broad category of organizations that are neither for profit nor part of a government. Health NGOs exist because there are needs that are not being met by government or international agencies. Health needs are being defined and redefined from global health to primary health care to the Millennium Development Goals and the Sustainable Development Goals. Health NGOs are working on the ground, providing services, raising awareness around health, advocating for changes in policy, and working with other health actors in different forms of partnerships to address important health issues that cannot be addressed by one group of actors alone (Yanacopulos, 2017).

NGOs, both international and national, make up the largest number of organizations carrying out humanitarian aid work. It is estimated that there are as many as 800 international nongovernmental organizations (INGOs) and over 4000 national and local NGOs worldwide. There are also thousands of national and community-based organizations (CBOs) that serve as aid providers in emergencies affecting their communities. Like the UN agencies, some of these NGOs are purely focused on humanitarian work, while others also engage in development work. Some of the factors that distinguish humanitarian INGOs include their budgets, the number and structure of offices they have around the world, how they are funded, their key activities and focus, and whether they are secular or faith-based (Bernath and Reis, 2017).

Nongovernmental organizations (NGOs) were created in response to the lack of nation-states' capacity to address people's needs and socio-environmental problems. They aimed to become major transformative political agents working alongside other societal groups to reduce global inequalities and protect the global commons. Although NGOs have existed since the 1800s, their numbers and influence have increased exponentially since the 1950s. Two factors contributed to this development. First, cheap and reliable global communications facilitated greater exchange of information, allowing people to understand the actual magnitude and complexity of socio-environmental problems. Second, the economic growth of the 1960s and 1970s led to the formation of a well-educated middle class in the northern hemisphere with sufficient resources to respond to the social and environmental challenges that became more visible in the 1970s and 1980s. During the 1980s and 1990s, NGOs became important political agents across all spatial scales. At the time, some scholars considered the emergence of NGOs to be a new global revolution that would realign power structures and significantly shift the global political system. However, most of these expectations have not yet been fully realized (Silva and Chennault, 2018).

2.2 International NGO's working for women's empowerment

There are approximately 800 international NGOs throughout the world (Bernath and Reis, 2017). But all of the international NGOs (INGOs) do not work for women empowerment and gender equality. The top INGOs that work for women are illustrated briefly below:

BRAC: BRAC is a Bangladeshi non-governmental development organization that formed in 1972 by the Fazle Hasan Abed. It was established after the independence of Bangladesh, It offering its services 64 districts of the country while 14 in other counties like Asia, Americas and Africa. This organization had concentrated on community development through village development programs that includes, cooperative, agriculture, rural crafts, fisheries, health and family planning, adult literacy and vocational training for women and construction of community centers (Jegade, 2021).

Acumen Fund: This is non-profit global venture was founded in 2001 by Jacqueline Novogoratz. It uses its fund to solve the problems of poverty. The aim

of this organization is it to deliver affordable good and services to poorest people and improve their lives. Its headquarters is in New York City, United States while its regional offices located in Kenya, India, Pakistan and Ghana. It creating 60,000 jobs and helping over 100 million of people around the globe (Jegade, 2021).

Gender inequity and poverty are intertwined, and over the last three years, Acumen has been strengthening its gender focus. This workshop builds on Acumen's 2015 report *Women and Social Enterprises: How Gender Integration Can Boost Entrepreneurial Solutions to Poverty*, which explored how social enterprises are engaging with and improving the lives of women and where additional opportunities for gender integration exist (Acumen, 2018).

Partners in Health (PIH): PIH seeks to dismantle sexism and gender discrimination in health care and works for gender equity and empowerment as an integral part of global health equity. It serves patients of all gender identities and sexual orientations, and strategically prioritizes their medical and social needs to create a world in which no person suffers ill health on the basis of sex or gender. Likewise, it hires staff of all gender identities and sexual orientations to ensure that PIH and the movement for global health equity are increasingly driven by and for people of all genders (Partners in Health, 2021).

CARE International: CARE stand for cooperative for assistance and relief everywhere. It is one of the biggest NGOs in the world. It works in the field of the climate change, economic, water and sanitation, emergency, health, agriculture, food security and safety, empowerment. Around the world women & girls are disproportionately affected by poverty, discrimination & violence. In Bangladesh, cultural tradition means that women and girls often do not have access to decision making power in their personal lives & household & mostly confined to home. All of these mean that they are far less likely to participate in the economic or social development of their families and communities.

CARE's work globally focuses on empowering socially, economically and politically most marginalized women and girls; those who experience multiple denials of their rights. These women and girls may have experienced violence and abuse, exploitation and discrimination at work, political stigma and

marginalization or child marriage and other denials of their rights to choose and opportunity. They might also be especially vulnerable to climate change and disaster. Its focus on Women and girls stems from a firm commitment to overcoming this marginalization and realizing women's full human rights. Respecting women's right to equality and dignity not only means transforming the lives of women but tapping into Bangladesh's greatest unused resources, 'Women's power to create to change'. For every year a girl spends in school she raises her family income by up to 20%. Educated girls grow into Empowered women who are more likely to educate their children, will work, earn wages and can help their families and entire communities for overcoming poverty (Jegade, 2021; CARE, n.d.).

Association for Women's Rights in Development: The Association for Women's Rights in Development (AWID) is an international organization working to achieve gender equality and women's human rights across the world. The vision of AWID is —a world where feminist realities flourish, where resources and power are shared in ways that enable everyone, and future generations, to thrive and realize their full potential with dignity, love and respect, and where Earth nurtures life in all its diversity. The organization supports the gender justice movements to become driving forces in oppression (Human Rights Careers, n.d.).

Women for women international: Women for Women International is an international women's rights organization that supports the most marginalized women in countries affected by war and conflict. The organization conducts projects that enable women to earn and save money, influence decisions in their communities and homes, improve their well-being and health and connect to networks for support. So far, the organization has helped to more than 478,000 women across the world to rebuild their lives after the war. Women for Women International uses its voice to call for global attention to the unique role that women play in advancing peace throughout society (Human Rights Careers, n.d.).

Amnesty International: Amnesty International is a worldwide movement of with over 2.2 million members, who campaigns for internationally recognized

human rights for all. The Amnesty International works on improving the Universal Declaration of Human Rights through international solidarity and campaigning on human rights issue. Its mission is to conduct research to generate action to prevent and put an end to grave human rights abuses, and to demand justice for those whose rights have been abused (Human Rights Careers, n.d.).

One of the key activities of Amnesty International is fight against violence against women and advocacy for gender equality. Under its campaign to Stop Violence Against Women, the organization advocates for implementation of laws that guarantee access to justice to women who are victims of violence. It works on empowering women and calls for adoption of new laws that protect women's rights and demands an end to laws that discriminate against women (Human Rights Careers, n.d.).

International Alliance for Women: International Alliance of Women (IAW) is an international non-governmental organization comprising 41-member organizations involved in the promotion of the human rights of women and girls globally. Currently, the IAW actively works on gender and economic crisis, since the economic recession, as well as the financial crisis poses threats to gender equality and poverty. Therefore, the IAW advocates for equal participation of women at all levels and implementation all policies in the corporate and private sectors, so they are able to call off the negative effects policies pose on women. It also advocates for implementation of macro-economic policies that respect gender equality and human rights. The IAW implements capacity building on feminist economics of its members to enable them to undertake actions on gender issues (Human Rights Careers, n.d.).

2.3 Bangladeshi NGO's working for women's empowerment

Few countries in the world have witnessed the dramatic growth of NGOs as much as Bangladesh, which currently has a total of 26,000 NGOs registered with the NGO affairs bureau (Asian Development Bank, 2008). The primary target of almost all of these NGOs is poverty alleviation and women empowerment by the means of providing training in developing different skills and micro credit. The top Bangladeshi NGOs that work for women empowerment are stated briefly below:

BRAC: BRAC helps secure female farmers' livelihoods, thereby elevating women's importance in the household through trainings, providing access to information on crop production, credit services through BRAC's microfinance program, and encouraging use of high-quality inputs (disease-resistant seeds, fertilizers and pesticides) at an affordable cost. BRAC, to date, has measured enabling factors to gauge women's empowerment levels. Its results have been positive, showing that women who participate in its programs have greater control over their income from farming and increased access to financial services. However, BRAC and many other development and agriculture NGOs would benefit by adopting a more systematic way to measure women's empowerment using tools like the WEAI. It would not only be a more accurate measure of empowerment, it would also help to improve program design and outcomes. BRAC is giving serious thought to adopting the Women's Empowerment in Agriculture Index (Mohan and Coppel, 2015).

ASA: Association for Social Advancement is one of the largest providers of microcredit in Bangladesh. The organization is now more commonly known simply as —ASA, which Bangla meaning is -hopell (Akhter *et al.*, 2018). ASA was founded in 1978 and is a non-governmental organization whose main mandate is poverty reduction. In 2010, ASA had over five and half million microcredit members, with 71% of members being women. In 2008, Financial Times (FT) and the International Financial Corporation (IFC) jointly awarded ASA the —FT Sustainable Banking Award in the category —Banking at the Bottom of the Pyramid (ASA, 2008). In 2007, Forbes Magazine ranked ASA as the top MFIs in the world (Forbes, 2007).

BURO Bangladesh: BURO Bangladesh is a national nongovernment development organization that was established in 1991. Their target is to work for the poor and rural people to reduce poverty. Over the years, the organization has specialized in providing microcredit to the rural poor and it currently serves 1.1 million poor individuals, particularly women, via 632 branch offices in all districts of Bangladesh. BURO Bangladesh offers a range of different financial services including loan-, saving- and insurance services to both men and women (Buro Bangladesh, 2013).

Caritas Bangladesh: Caritas Bangladesh was established in 1967 in Bangladesh as East Pakistan. At first, they were taking their familiarity as a Christian Organization for Relief and Rehabilitation (CORR). Then in 1976, they have introduced their acquaintance as Caritas Bangladesh (Maria, 2021).

Caritas Bangladesh is doing extensive work for empowerment and host communities resilience. They are empowering women in Bangladesh by helping them to set up small business (Biswas, 2020).

Shakti Foundation: Shakti Foundation was established in 1992 as a non-profit organization. They are continuously working for the social and economic disadvantages of women across Bangladesh. They are trying to women as strong, leadership, and independent members of their family and society. The founder and executive Director of this non-governmental organization are Dr. Humaira Islam (Maria, 2021).

TMSS: TMSS is a non-governmental organization that was established in 1980 in Bangladesh. It is first known as the Thengamara Mohila Sabuj Sangha organization. They obtained their popularity as the largest national women organization in Bangladesh. The executive director of this organization is Prof. Dr. Hosne-Ara Begum (Maria, 2021).

2.4 Contribution of NGOs for socio-economic development in Bangladesh

Nowadays Non-Governmental Organizations or NGOs have become an extensively discussed theme in the third world countries as well vastly in social business world. Bangladesh is no exception. The NGOs have appeared as the savior of countless number of people without food, cloth, education and basic health facilities. Bangladesh is one of the top thirteen underprivileged countries. With the record of being the most densely populated country on earth and feeble manpower competency, Bangladesh is facing massive challenge to meet up the demand of her ever-increasing population. Hence NGOs in Bangladesh can continue playing the role of catalyst in the attainment of sustainable economic growth and development provided, an endurable, warm and dependable relationship is there between the Government and NGOs where both are working for the benefit of the people with numerable activities. Their main tasks are to organize these people, create awareness in them and make

them development oriented. These organizations are working based on the assessed need and demand of the grass root level farmers in developing countries, due to the public sector failure caused by the lack of women. By involving the beneficiaries directly, they are working within the context of overall national planning for development (Roy et al., 2017).

Resources, expertise, political will, and human capital, non-government organizations (NGOs) have become an effective alternative way to deliver public services to the poor. This chapter emphasizes the role of NGOs in the socio-economic-political development of Bangladesh. It sheds light on the emergence of NGOs in Bangladesh, including a pre-2000 role of social welfare, relief, and rehabilitation, and benevolent genres, along with a movement to a post-2000 role in social business-oriented operationalization. Though NGOs are criticized for not reaching to the most marginal poor, causing confusion among people by duplicating the government services, and non-incorporating the voices of the poor in the decision-making process, we found that the NGOs are serving across the country in the form of galloping diverse programs and projects which (1) create social and political awareness among the group of underprivileged and socially vulnerable communities, (ii) assess the needs and demand of the mentioned group of people, and (iii) train and drive them toward social, political and economic development-oriented activities. To justify the arguments mentioned above, a case study on the Bangladesh Rural Advancement Committee (BRAC)-the top global NGO is incorporated at the end of the chapter to depict how a plethora of multifaceted programs, including microfinance, education, healthcare, legal rights, women empowerment, agriculture, and socially responsible businesses, contributed to the positive social changes and development in Bangladesh (Chowdhury *et al.*, 2020).

A study was conducted to examine the impacts of NGOs activities on socio-economic environment of rural people at Sherpur Sadar, Bangladesh using purposive random sampling technique with questionnaire survey, detail interview for case study and secondary data. The main objectives of the research were- to determine the existing services of those NGOs; to assess the past and present socio-economic condition of the beneficiaries. A total of 84 beneficiaries of two

villages were selected for questionnaire survey and 4 were interviewed in detail. The secondary data were collected from journal papers, articles, books, official documents, thesis papers, daily newspapers etc. In the studied two village, monthly income of the respondents was increased after taking loan from NGOs i.e. 43.20% respondent's monthly income was between 8,000-10,000tk while it was 15.87% before taking loan and 5.95% respondents earned money above 10,000tk before taking loan but the percentage of respondent's income was also increased (29.54%) after taking loan (Latif and Akter, 2017).

2.5 Women Empowerment

Women's empowerment can be defined to promoting women's sense of self-worth, their ability to determine their own choices, and their right to influence social change for themselves and others. It is closely aligned with female empowerment – a fundamental human right that's also key to achieving a more peaceful, prosperous world. In Western countries, female empowerment is often associated with specific phases of the women's rights movement in history. This movement tends to be split into three waves, the first beginning in the 19th and early 20th century where suffrage was a key feature. The second wave of the 1960s included the sexual revolution and the role of women in society. Third wave feminism is often seen as beginning in the 1990s. Women's empowerment and promoting rights have emerged as a part of a major global movement and are continuing to break new ground in recent years. Days like International Women's Empowerment Day are also gaining momentum. But despite a great deal of progress, women and girls continue to face discrimination and violence in every part of the world (World Vision, 2021).

Women's empowerment (or female empowerment) is the process of empowering women (Kabir, 2010 and Mosedale, 2005). It may be figured out in several ways, including accepting women's viewpoints or making an effort to seek them, raising the status of women through education, awareness, literacy, and training (Bayeh, 2016). Women's empowerment equips and allows women to make life-determining decisions through the different problems in society (Bayeh, 2016). They may have the opportunity to redefine gender roles or other such roles, which in turn may allow them more freedom to pursue desired

goals (Kabir, 2010).

Women's empowerment has become a significant topic of discussion in development and economics. Economic empowerment allows women to control and benefit from resources, assets, and income. It also aids the ability to manage risk and improve women's well-being (Kidder *et al.*, n.d.). It can result in approaches to support trivialized genders in a particular political or social context (Baden and Goetz, 2019). While often interchangeably used, the more comprehensive concept of gender empowerment concerns people of any gender, stressing the distinction between biological and gender as a role. Women empowerment helps in boosting the status of women through literacy, education, training and awareness creation (*Case Study Of Women's Political Empowerment In The Philippines / Ipl.Org*, n.d.). Furthermore, women's empowerment refers to women's ability to make strategic life choices which had been previously denied them (Malhotra *et al.*, n.d.).

Nations, businesses, communities and groups may benefit from the implementation of programs and policies that adopt the notion of female empowerment (Gupta and Yesudian, 2006). Empowerment of women enhances the quality and the quantity of human resources available for development empowerment (Gupta and Yesudian, 2006). Empowerment is one of the main procedural concerns when addressing human rights and development.

Huis *et al.* (2017) states that women's empowerment is an important goal in achieving sustainable development worldwide. Offering access to microfinance services to women is one way to increase women's empowerment. However, empirical evidence provides mixed results with respect to its effectiveness. After reviewing previous research on the impact of microfinance services on different aspects of women's empowerment, the reviewers propose a Three- Dimensional Model of Women's Empowerment to integrate previous findings and to gain a deeper understanding of women's empowerment in the field of microfinance services. This model proposes that women's empowerment can take place on three distinct dimensions: (1) the micro-level, referring to an individuals' personal beliefs as well as actions, where personal empowerment can be observed (2) the meso-level, referring to beliefs as well as actions in relation to

relevant others, where relational empowerment can be observed and (3) the macro-level, referring to outcomes in the broader, societal context where societal empowerment can be observed. Importantly, it is proposed that time and culture are important factors that influence women's empowerment. Investigators suggested that the time lag between an intervention and its evaluation may influence when empowerment effects on the different dimensions occur and that the type of intervention influences the sequence in which the three dimensions can be observed. Cultures may differ with respect to which components of empowerment are considered indicators of empowerment and how women's position in society may influence the development of women's empowerment. A Three-Dimensional Model of Women's Empowerment should guide future programs in designing, implementing, and evaluating their interventions. As such the authors' analysis offers two main practical implications. First, based on the model they have suggested that future research should differentiate between the three dimensions of women's empowerment to increase understanding of women's empowerment and to facilitate comparisons of results across studies and cultures. Second, program designers should specify how an intervention should stimulate which dimension(s) of women's empowerment. It is expected that this model inspires longitudinal and cross-cultural research to examine the development of women's empowerment on the personal, relational, and societal dimension.

2.6 Status of women empowerment in Bangladesh

Changes in the lives of Bangladeshi women and girls have been held up as evidence that aid, political commitment, and partnerships with civil society can transform gender relations and empower women in the development process. The evidence of this transformation is visible. Bangladeshi women occupy a broader range of roles in their society—as factory workers, teachers and students, entrepreneurs, and explorers that have conquered Mount Everest, officials, prime ministers, models, journalists, protestors, international peacekeepers, migrant workers, police officers, as well as mothers, daughters, and wives—than could have been imagined at the country's birth, a mere couple of generations ago. The social transformation this new visibility implies is real. As the world

gears up to meeting the Sustainable Development Goals (SDGs), it is worth understanding what Bangladesh has achieved, and how. Bangladesh made surprisingly rapid and simultaneous progress on poverty and gender equality in the 1990s and 2000s. Women were included in the national development project in ways that recognized how their vulnerability and lack of power bred poverty and deepened gender inequalities; programmes and policies were designed to reach them in ways that amended, without radically transforming, gender relations. Lessons from Bangladesh's past development successes have already been widely shared in a growing body of literature (Hossain, 2021). Since its liberation from Pakistan in 1971, Bangladesh has made comparatively rapid advances on gender equality, catching up with—and even overtaking—regional comparators on health, education, and life expectancy, among other dimensions (World Bank 2007). These gains were from a low base and at a low level of public and private expenditure (Asadullah et al. 2014). Bangladeshi women have benefited from policies and non-state programmes that prevent hunger, improve livelihoods, extend life expectancies, expand access to basic reproductive and other health services (Chowdhury *et al.* 2013), get girls into school, and provide social protection for vulnerable women (Hossain 2017). According to the Global Gender Gap Index, which measures the disadvantage women face compared to men in health, education, the economy, and politics, the women of Bangladesh now score higher on some measures of gender equality than their South Asian sisters, but they lag behind on other important dimensions, notably early marriage (UNICEF [United Nations Children's Fund] 2014). The Government of Bangladesh increasingly frames gender equality as central to its development successes in export production and human development, and as a goal in its own right (Wazed, 2010)

Bangladesh has made remarkable progress in the last 20 years in improving the lives of women and girls. Maternal mortality rates are falling, fertility rate is declining, and there is greater gender parity in school enrolment. At the same time, 82 percent of married women suffer gender-based violence and pervasive sexual violence prevents women from achieving their full potential (Gender Equality and Women's Empowerment | Bangladesh | U.S. Agency for International

Development, n.d.). Despite efforts by the government and non-governmental organizations to reduce the rate of child marriage in Bangladesh, it remains the highest in South Asia at 51% of girls getting married before the age of 18 (Bangladesh: Child Marriage Rises Manifold in Pandemic, n.d.). Women's participation in the workforce remains constrained to limited, low-paying sectors. Three million Bangladeshi women are employed in the lucrative ready-made garment sector, which is Bangladesh's largest export industry. Increasing numbers of women are involved in small and medium enterprises, but there remain large finance gaps that women face despite several government initiatives potential (Gender Equality and Women's Empowerment, Bangladesh, U.S. Agency for International Development, n.d.).

Kumar Paul *et al.* (2016) conducted an experiment to find the women empowerment status in Bangladesh. In the experiment they stated that the total development of Bangladesh will undoubtedly be hampered if the empowerment status of women, constituting about fifty percent of the country's population will not be increased or remains as low as it nowadays. In the study an attempt has been made to analyze and determine the nature and extent of women's empowerment and factors influencing it in Bangladesh using the data of Bangladesh Demographic and Health Survey (BDHS) 2007. The findings reveal that the overall mean values of Economic Decision-Making Index (EDMI) are 0.661, 0.697, and 0.669 and the overall mean values of Household Decision Making Index (HDMI) are 0.604, 0.646, and 0.613 for rural, urban and combined group respectively. It is observed that lowest age group has lowest mean values of EDM I and HDMI for all three (rural, urban and combined) groups. The mean EDM I is the highest when respondents age at marriage is <14 for both rural and urban areas and for combined groups. It is found that household head has negative significant effect on both EDM I and HDMI. Women living in urban area, involved with income generating activities are more empowered than their counterpart. The mean value of EDM I is larger than that of HDMI which indicates that women are less empowered in household decision making purpose than economic decision making between the two dimensions of empowerment, obviously urban women are relatively more empowered than that of rural women.

Bangladesh has been a role model in women's empowerment in the past decade, and the country is experiencing an appreciable change in society because of its efforts in this regard. The concept of women's empowerment and efforts in this area has helped the country attain a steady progress in gender equality, which helped Bangladesh to secure the first spot in gender equality (among South Asian countries) for the second consecutive year at the Gender Gap Index of 2017. The index prepared by World Economic Forum, measures education, economic participation, health, and political empowerment to measure gender equality of any country. Half of the population of Bangladesh is women and their economic participation has increased significantly. In fact, national and international policy strategies have also been reflected in the policy to ensure women's advancement so that they have control over their lives and play an influential role in society as decision makers. The number of working women increased to 18.6 million in 2016-17 from 16.2 million in 2010. Bangladesh secured the 47th position among 144 countries in 2017 as per The Global Gender Gap Report, whereas India, Sri Lanka, Nepal, Bhutan and Pakistan remain at 108, 109, 111, 124 and 143 positions respectively. Bangladesh's achievements in the past decade have been exemplary in many sectors such as in reducing infant and child mortality, poverty alleviation, increase in women entrepreneurship, education, and health. Both the government and non-government sectors have played significant roles and they have often worked in a collaborative fashion. Early interventions were made in the field of family planning to reduce fertility and micro-credit was introduced to provide opportunities for income earning. Mobilization of rural women by NGOs in villages to get services and use of women community level workers to provide door step services in health and family planning played an important role in improving infant, child and maternal health and income earning opportunities. Mobilization of women was important in strengthening their voice in demanding their rights and services (Dhaka Tribune, 2021).

2.7 Role of NGOs in women's empowerment in Bangladesh

Nawaz (2020) conducted research to analyze the impact of Non-Government Organizations (NGOs) on Bangladeshi rural women's mobility in the public

domain, since this is an area that is generally only frequented by men whilst women are confined to their own home and neighborhood. In other words, the author explored how and to what extent, NGOs have brought changes to women's freedom of movement in the public sphere. The author was influenced by the existing literature that portrays Bangladesh as a country that is characterized by poverty, patriarchy and inequality, where there is no tradition of rural women participating in the labor force, and where women's mobility is severely restricted. In the study, the indicators of women's mobility were explored that include women's movement in various public places such as market, medical center, children's schools, and cinema. The article confirms that rural women's participation in microfinance program of NGOs have enhanced their mobility in different ways. However, the women who had education and training had more mobility in public life since those women utilized the benefits of NGO programs more effectively. Surprisingly husband's education, occupation and exposure have no positive impact on women's mobility.

Bangladesh is the ninth most populous and the most densely populated (167.6 million) country of the world, women are nearly half of the population. Most of the people live in rural areas; mostly they are poor and cannot fulfill their basic needs. The rural women are more vulnerable. They are affected by malnutrition, illiteracy, helplessness and not empowered etc. Government and NGOs are working to eliminate these situations through different types of ways, by which micro-credit is the best way. It influences rural women's life. Their goal is to increase the wellbeing and quality of life of the rural woman through the growth of social vertices. The main objective of the present study was to know the roles of NGO (BRAC) in the economic empowerment of rural women in Bangladesh. The study had been carried out at the Jhikargachha Upazilla in Jessore district of Bangladesh among fifteen (15) women who became involved in the microcredit program of BRAC. The study revealed that most of the rural women still depend on others' (husband, father, brother) income. They are very much deprived of different kinds of opportunities for the over decades. NGOs stand by them to empower women in the economic sector. NGO (BRAC) is playing a vital role to be empowered women economically by giving micro-

credit to rural areas. By taking microcredit from NGOs, rural women are economically empowered and tried to change their life. They are expressing their opinion inside and outside of the family according to their choice. To be more empowered of rural women economically, we have to widespread micro-credit programs among rural women (Rahman *et al.*, 2019).

Islam (2014) conducted a case study where they used questionnaires and focus group discussions to shed light on the question if non-governmental organizations (NGOs) have increased women's empowerment in Bangladesh. Empowerment of women is a holistic concept. It is a multi-dimensional approach and it covers social, political, and economic aspects. 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.

Rahman (2020) carried out a research in the area of Shyamnagar Upazilla in Satkhira district to assess the role of NGOs (VSO/Nakshikantha) in Women Empowerment of rural women. The paper shows the socio - economic empowerment of rural women in this area. It cannot fulfill how rural women are empowered by the help of VSO/Nakshikantha across the country. Hence, it shows how rural women have changed their sorrows of life by involving with it for two decades. Different times VSO/Nakshikantha has taken different kinds of programs to empower the rural women. From starting their graduation program VSO has obtained step by step programs for alleviating their poverty. Its every program has made the rural women developed. Its economic programs are multidimensional. Different kinds of sub programs are organized by it. It has ensured self-employment service for the rural poor women. Besides it has taken small entrepreneurship for the rural women who are interested in small business. Some successful women have found in the study area who is now engaging poor women whose conditions are not so good than them. In the rural area, BRAC is a name of hope which can change the life of rural women who are very much eager to change their life by the help of it. As Bangladesh is a developing country, therefore it is very much important to empower it's about

half population of women. The study paper shows that this largest NGO is working with these rural women over 20 years. It is the part and parcel with the rural women life. At present rural women are empowered more than their past life. They have passed a struggled life where they hadn't anything. They could lead a normal life. Hence, they are passing a life where they haven't any problem to fulfill their basic needs. VSO/Nakshikantha has made these women more initiative than before. Therefore, it is a remarkable change in the life of rural women.

Bangladesh ranks first in the world in terms of population density, half of which are women. However, due to the lack of proportional participation of women in national development activities, the concept of development has not reached the desired level. Social unawareness and superstition have always hampered the process of women's empowerment here. At the grassroots level in Bangladesh, the non-governmental organizations (NGOs) have brought a radical momentum to the process of women's empowerment. Therefore, the role of NGOs in the process of women's empowerment needs to be determined. Existing barriers to women's empowerment have been discussed in this research. The research work was conducted on Bishnupur village in Kaliganjupazila of Satkhira district, Bangladesh. In this research, survey method has been adopted in data collection. There is a strong correlation between research findings and women's empowerment at the grassroots level. As well as presenting the results, this study highlights some far-reaching recommendations for empowerment (Mustahidul *et al.*, 2021).

Since its adoption in 1979, one hundred and sixty nations have ratified the Convention on the Elimination of All Forms of Discrimination Against Women. However, due to a lack of effective enforcement mechanisms, the Convention's success in improving the lives of women has been limited. The Convention does not grant individuals a right of petition, and its requirements are not judicially enforceable. Instead, it has relied on governments to report to a United Nations

committee of experts on their efforts to eradicate discrimination against women. This Note uses recent developments in Bangladesh to argue that women's non-governmental organizations (NGOs) have the potential to fill the enforcement gap in the existing system. Bangladesh, a country with a poor record on women's rights, originally took a lax posture towards achieving the Convention's objectives. Leading up to and following the Fourth World Conference on Women in Beijing, China in 1995, Bangladeshi and international women's NGOs were able to dramatically improve the government's attitude towards the Convention's requirements. This commitment has led in turn to substantive results. This Note argues that women's NGO's, using methods similar to those employed in Bangladesh, can increase compliance with the Convention. By leveraging their access to the citizenry into participation in the Convention's reporting and evaluation process, women's NGOs can increase government accountability and implementation. However, the Note also cautions that women's NGOs, while assisting national governments, must retain their identity as advocates for women's rights and their ability to criticize and exert pressure on governments (Afsharipour, 1999).

Taking the reviews presented above in consideration, it can be said for sure that many research works have been conducted so far for evaluating the contributions of NGOs in women empowerment and poverty alleviation. Unfortunately, very few or no research works were conducted in Gangachara upazilla for outlining the NGOs activity and their role in the development of women in the area. The current research will be focused on minimizing the research gap.

CHAPTER III

MATRILAS AND METHODS

The survey was conducted during June, 2021 to July, 2021 to study role of NGOs in women empowerment. In this chapter the details of the methodology followed during the survey period are presented under the following heads:

3.1 Principal Method

Social survey method was the main method of the study.

3.2 Study Area

Gangachara upazilla (RANGPUR DISTRICT) is located in between 25°48' and 25°57' north latitudes and in between 89°05' and 89°21' east longitudes. The total area of the upazilla is 272.28 sq km. Total population of the area is 259856 where male and female population are around 135285 and 124571, respectively. According to religious profile the number of Muslim, Hindu, Buddhist and others are 229494, 30221, 20 and 121, respectively. Average literacy is 32.95% (male: 37.58% and female: 27.93%). Main sources of income are agriculture (76.04%), non-agricultural laborer (4.78%), industry (0.28%), commerce (9.36%), transport and communication (2.17%), service (3.43%), construction (0.36%), religious service (0.14%), rent and remittance (0.15%) and others (3.29%). Several NGOs run their developmental activities in this area. Among these TMSS, BRAC, ASA and ESDO are prominent (Banglapedia, 2021). All of these NGOs have been playing great roles in women's empowerment in this upazilla. In the current study the role of the NGO-ASA in empowering women was studied at the several villages in Gangachara.

3.3 Study Population and Unit of Analysis

The women who were the beneficiaries under the different programs of ASA were considered as research population. Every female member of ASA was considered as a unit for collecting data and receiving interview.

3.4 Variables

Data and information were obtained on the following group of variables:

1. Demography of the respondents
2. Socio-economic condition of the respondents
3. Empowerment perception
4. Involvement of the respondents in economic and social development activities
5. Involvement of the respondents in ASA's education programs
6. Involvement of the respondents in ASA's supportive activities
7. Involvement with other NGOs apart from ASA and
8. Recommendations from respondents regarding NGOs' support services

3.5 Sample and Sampling

The sample size was 120. Hundred women from five villages of Gangachara upazilla were taken as samples/respondents. Purposive method was used as sampling technique in selecting the five villages.

3.6: Techniques of data collection

Interview method was used for the survey. For implementing this, A Semi – Structured Interview (SSI) Schedule was also prepared. Both open and closed schedule were prepared for data collection. An instrument of data collection has been pre-tested before finalizing. Necessary data were collected through structured and free schedule of direct interview and observation.

The data collected were of both primary and secondary sources. The rural women who have been experiencing empowerment activities of ASA and its program were interviewed and data collected from them were used as primary source of data for this study. The secondary data were collected from books, research papers, journals, articles and online etc.

3.7: Data processing, Analysis and Interpretation

Three different computer software were used for data entry, analysis, making graph and table, and interpretation. First of all, for storing and sorting the survey data Microsoft Excel Program was used. Then the sorted data were analyzed on the statistical software Stattistix-10. After that the graph and tables were made using Microsoft excel. Finally, the dissertation was written using Microsoft Office Word program.

3.8 Ethical consideration of the study

Before the commencement of the study, the research protocol has been approved by the respective supervisor. The aims and objectives of the study along with its procedure, risks and benefits of the study was explained to the respondents in easily understandable local language and then informed consent was taken from each participants. Then it was assured that all information and records will be kept confidential and procedures will be used research purpose.

CHAPTER IV

RESULTS AND DISCUSSION

This part of the study presents the results of the data analysis and the discussion accompanying it. It specifically took into consideration the demography of respondents (only women); socio-economic and political status of women, decision making processes of rural women, how NGOs help in poverty alleviation and activities of NGOs for the development of rural women.

4.1 Demographic and socio-economic condition of the respondents

4.1.1 Age

The figure 1 represents the distribution of the respondents of different age groups who participated in the interview session. In the study it was found that the maximum respondents (37.5%) were in the range of 31-35 years and it was followed by the second highest age group 36-40 which accompanied 21.7% of the respondents. The age groups- 15-20, 21-25, 26-30, 41-45, 46-50, 51-55 and 56-60 were consisted of 0%, 4.2%, 12.5%, 10%, 7.5%, 5% and 1.7% of the respondents, respectively. Therefore, the study suggests that most of the beneficiaries of the NGOs are of middle aged (31-40 years old). This finding was in line with that of Rahman (2020) who also conducted a study to find the role of NGOs in women empowerment at Shyamnagar upazilla of Satkhira district.

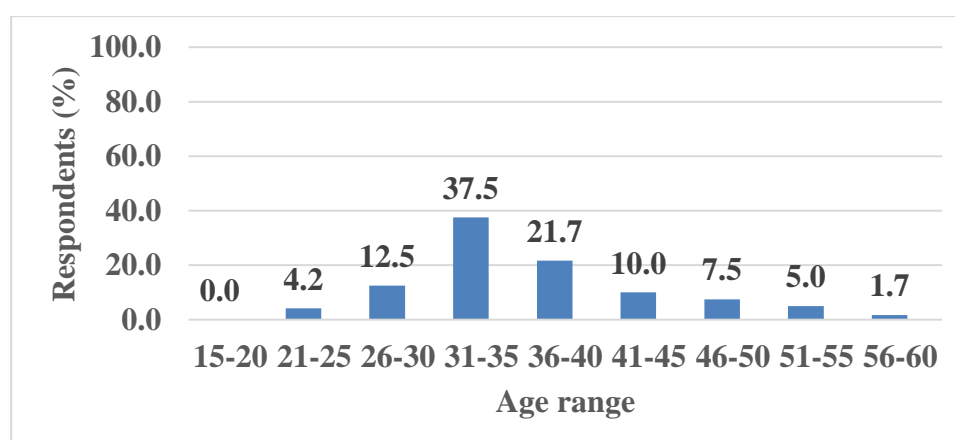


Figure-1: Distribution of the respondents according to age

4.1.2 Marital status

The Table 1 shows the distribution according to the marital status of the respondents. The majority of the respondents (75%) were married. Rest of the respondents was either unmarried (10%), divorced (8.3%) or widow (6.7%). That's why from the study it can be said that the most of the NGO beneficiaries are married who live with their family members, a well ground for judging women empowerment. This finding was similar with that of Rahman (2020).

Table-1: Distribution of the respondents according to marital status

Marital Status	Frequency	Percentage (n=120)
Married	90	75.0%
Unmarried	12	10.0%
Divorced	10	8.3%
Widow	8	6.7%

4.1.3 Level of education

The Table 2 shows the distribution of the respondents according to their level of education. The most satisfactory fact is that no illiterate respondents were found and 20% of the respondents were such that they did not have any institutional education but can read and write. Among the respondents, 15.8% passed primary level education. The highest number of respondents (32.5%) was found within ClassVI -X while 15% passed SSC level and 13.3% passed HSC level. For the rest of the respondents, 3.3% had Honors/Degree. Therefore, it can be said that majority of the respondents were well educated which can help to empower the respondents easily and quickly. Corresponding result was found by Rahman (2020).

Table-2: Distribution of the respondents based on level of education

Level of education	Frequency	Percentage (n=120)
Illiterate (cannot read or write)	0	0.0
Literate (can read and write)	24	20.0
Class I -V	19	15.8
Class VI -X	39	32.5
SCC	18	15.0
HSC	16	13.3
Honors/Degree	4	3.3

4.1.4 Religion

The figure 2 illustrates the distribution of the respondents according to their religion. In the experiment it was found that the majority of the respondents (77.5%) were the follower of Islam, 20.8% were Hindu and 1.6% were Christian. However, none of the respondents were Buddhist. Religious profile of the respondents is important because it is helpful to find out whether the minor respondents were being mistreated or not by the local people and NGO workers. For absolute women empowerment all of the women from every stratum should be considered equally. This finding was in line with that of Rahman (2020).

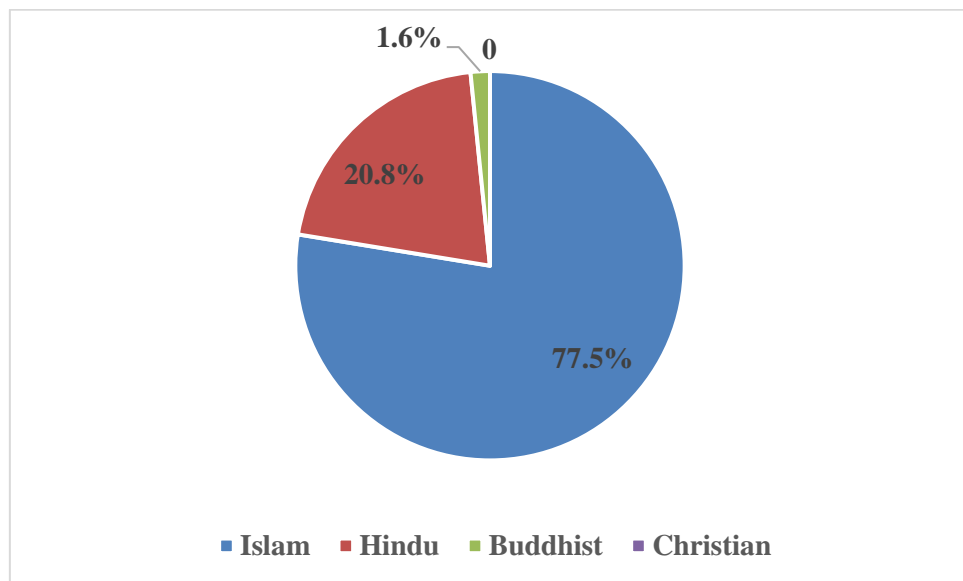


Figure-2: Distribution of the respondents based on religion

4.1.5 Family size

The figure 3 shows the distribution of the respondents according to the number of family members each family have. The study revealed that 50% of the respondents had 6-7 family members. This was followed by the family size 4-5 members with a frequency of 26%. In 20% cases, the family size was of 8-9 members. Only 4% family had 2-3 members. On the other hand, no family was found that had 10-11 members. So, from the findings it can be said that 76% of the respondents had 4-7 family members; that falls in the category of large family (Insee, 2020).

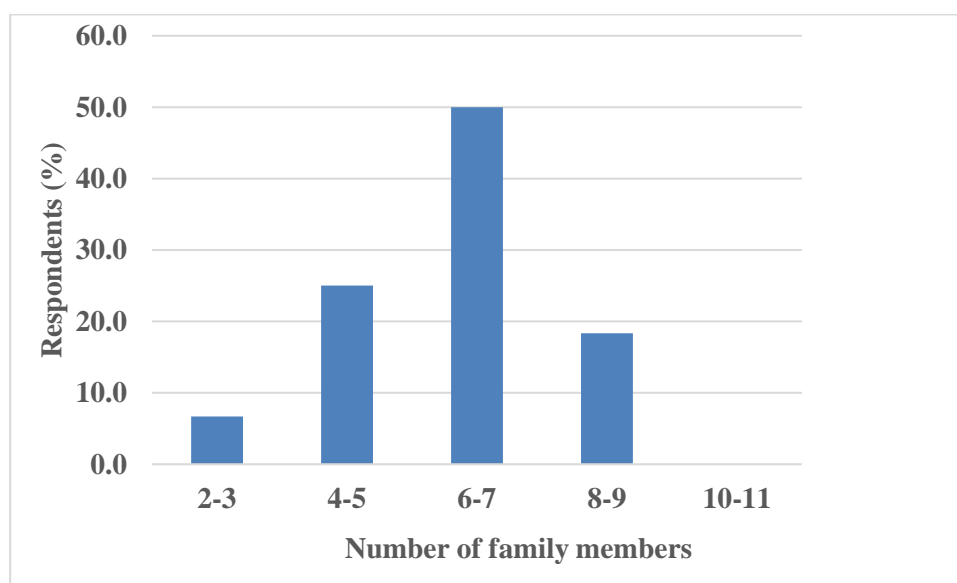


Figure-3: Distribution of the respondents based on the family size

4.1.6 Profession

The figure 4 represents the distribution of the respondents according to their profession. In the study it was found that the majority of the respondents (54.2%) were housewives while 20.8% were engaged in agriculture sector, 3.3% were involved in business. The respondents worked as day laborer and service holder were 10% and 11.7%, respectively. This result was almost similar with that of Rahman (2020).

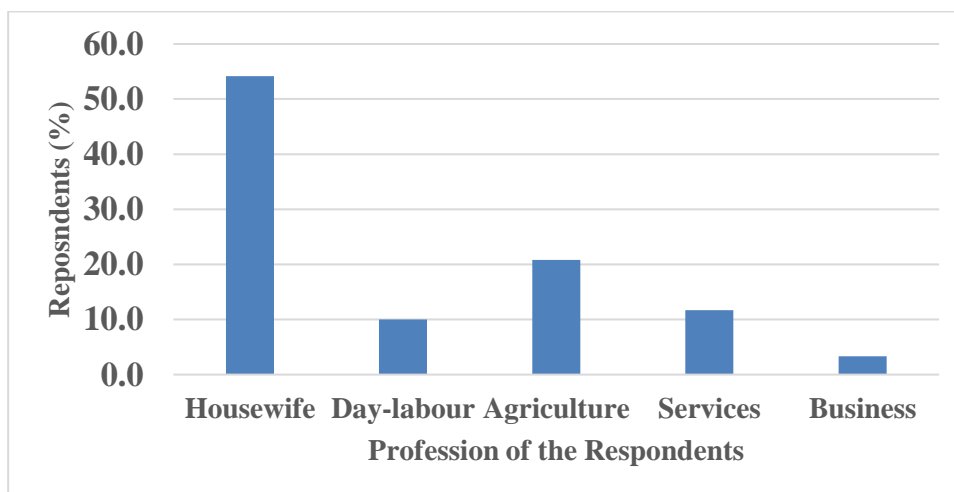


Figure-4: Distribution of the respondents according to profession

4.1.7 Family income

The Table 3 illustrates the distribution of the respondents according to their family income before and after involvement with NGOs. From the study it was obvious that monthly income of all the respondents increased significantly after being involved with NGOs. Before joining the NGOs the monthly income of more than half (62.5%) of the respondents was 6000-7000 taka. The respondents of this income range dropped drastically to 9.2% after the respondents became involved with NGOs. As a result, the number of the respondents in the income range 9001-10000 which was only 12.5% before joining the NGOs rises to 50% after joining the NGOs. The number of respondents in the income range groups- 7001-8000, 8001- 9000 and 10001-11000 also increased after they got the support from NGOs to change their socio-economic conditions. This finding was in line with that of Rahman (2020).

Table-3: Distribution of the respondents based on family income

Taka (BDT)	Monthly income (Number of respondents)		Previous Percentage (n=120)	Current percentage (n=120)
	Previous	During study		
6000-7000	75	11	62.5	9.2
7001-8000	12	14	10	11.7
8001-9000	12	24	10	20.0
9001-10000	15	60	12.5	50.0
10001 -11000	6	11	5	9.2

4.2 Women empowerment status

4.2.1 Empowerment

Table 4 shows the distributions of respondents according to their perception about women empowerment. From the survey it was found that more than half (55%) of the respondents take empowerment as ‘women’s participation in all sectors and assurance of rights’. ‘Women’s socio-economic safety’ ranked second as 30% of the respondents opted this option as a criterion of women empowerment. However, 15% of the participants said that they see empowerment as synonymous with removal of all discrimination against women. Surprisingly, none of the respondents considered ‘Right of decision making in all cases’ and ‘Access to resources and income’ as indicator of empowerment. Responses of the respondents regarding what they understand by women empowerment vary from region to region. Rahman (2020) conducted a survey in Shyamnagar uazilla of Satkhira district and found that more than 60% of the respondents in his study took empowerment as social and economic security of women.

Table-4: Distributions of the respondents based on what they mean by empowerment

Meaning of women empowerment	Frequency	Percentage(n=120)
Women’s participation in all sectors and assurance of rights	66	55
Women’s socio-economic safety	36	30
Removal of all discrimination against women	18	15
Right of decision making in all cases	0	0
Access to resources and income	0	0

4.2.2 Economic empowerment

Table 5 illustrates the distribution of the participants in the survey according to their understanding about economic empowerment. To an overwhelmingly large percent (75%) of the respondents ensuring self-employment is economic empowerment. This was followed by ‘Making the people self-independent

economically’ and ‘Helping the people from severe harmful effect by engaging them in IGA’ options where the frequencies were 18.3% and 6.7%, respectively. None of the respondents took rights of working on own accord as an option for women empowerment. This finding was more or less similar with that of Rahman, (2020).

Table-5: Distributions of the respondents based on what they mean by economic empowerment

Meaning of economic empowerment	Frequency	Percentage(n=120)
Making the people self-independent economically	22	18.3
Helping the people from severe harmful effect by engaging them in IGA	8	6.7
Ensuring self-employment	90	75.0
Rights of working on own accord	0	0.0

4.2.3 Role in household decision making process

The table 6 demonstrates the frequency of the respondents participation in decision making process in their families. It was evident from the research that 91.6% of the respondents of the study area take family decisions collectively. Only 8.4% of the participants take decision by themselves as they are either divorced or widow.

Participation of women in decision making process is one of the important indicators that express women empowerment. The researcher collected information through discussion regarding the involvement of women in decision making process both before and after they became involved in NGO activities. The result was very pleasing. Most of the women asserted that before their involvement in ASA’s programs and activities, they did not get any interest to join decision making process in their families. It’s because either the heads of the families considered their women’s participation unnecessary or women thought themselves inferior to other family members. But the participation of women in

NGOs changed the situation drastically. Financial aids received from the NGOs by the women were mostly invested in setting up own sewing machine and rearing poultry and livestock. That's why they became able to secure a fixed family income. As they contributed to their family income, it made them confident as well as helped them to create a prestigious position in the family.

Table-6: Distributions of the respondents based on their role in household decision making process

Role in the process of household decision making	Frequency	Percentage (n=120)
A. Collective decision	110	91.6%
B. Own decision	10	8.4%

4.2.4 Freedom to participate in social organizations

The table 7 shows distributions of the respondents based on their freedom to participate in social organizations. Freedom of participation of women in social organization is an important indicator for measuring women empowerment. The participants were asked to reply by 'Yes/No' regarding whether they attend social organizations like village assembly, union assembly, youth club, citizen's committee etc. or not. It was revealed that 58.3% of the participants had freedom to attend social organizations, while other 41.7% hadn't. The result suggests that still there is a good scope to improve participation of women in social organizations. Shockingly, it was revealed that women's participation in these organizations was much lower in the past as compared to as of now. In the recent times, participation has increased due to the influence of NGOs in women empowerment. In turn, it has enlightened the women in some social outlooks. Rahman (2020) also reported a higher rate of women's participation in social organizations.

Table -7: Distributions of the respondents based on freedom to participate in social organizations

Freedom in participating in social organization	Frequency	Percentage (n=120)
Yes	70	58.3%
No	50	41.7%

4.2.5 Political opinion expression

The figure 5 shows the distribution of the respondents according to their opinion about the political involvement. Being able to express political opinion is one of the important indicators of measuring women empowerment. The findings regarding this were shocking. It was revealed in the study that only 4.2% of the respondents express their political opinion and the other 95.8% do not. This is because most of the respondents found politics as an unnecessary part of their life. Some other respondents think that they may get into trouble if they express their political opinion.

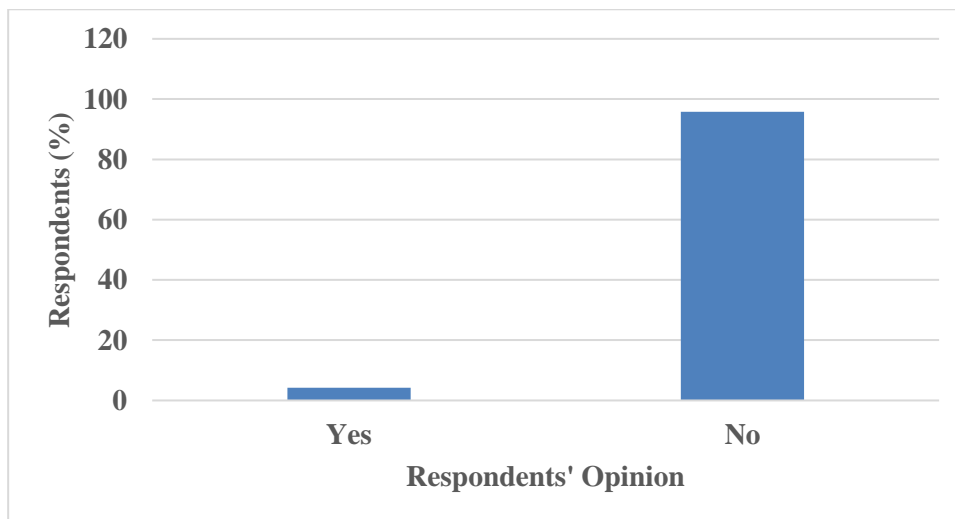


Figure-5: Distributions of the respondents based on political opinion expression

4.3 ASA and other NGOs activities in the study area

4.3.1 Activities related to economic development status

4.3.1.1 Year of involvement with ASA and other NGOs

The figure 6 represents the distribution of the respondents according to the year of their involvement with ASA and other NGOs. The researcher found that popularity of the NGOs has been growing in the recent years gradually. Of the respondents, only 3.3% became member of ASA and other NGOs in the years between 2000 and 2005. Surprisingly, nearly half of the respondents (51.7%) became engaged with ASA and NGOs in the years from 2016 to 2020. This means that women are finding the ASA and other NGOs programs and activities more and more beneficial for their socio-economic empowerment.

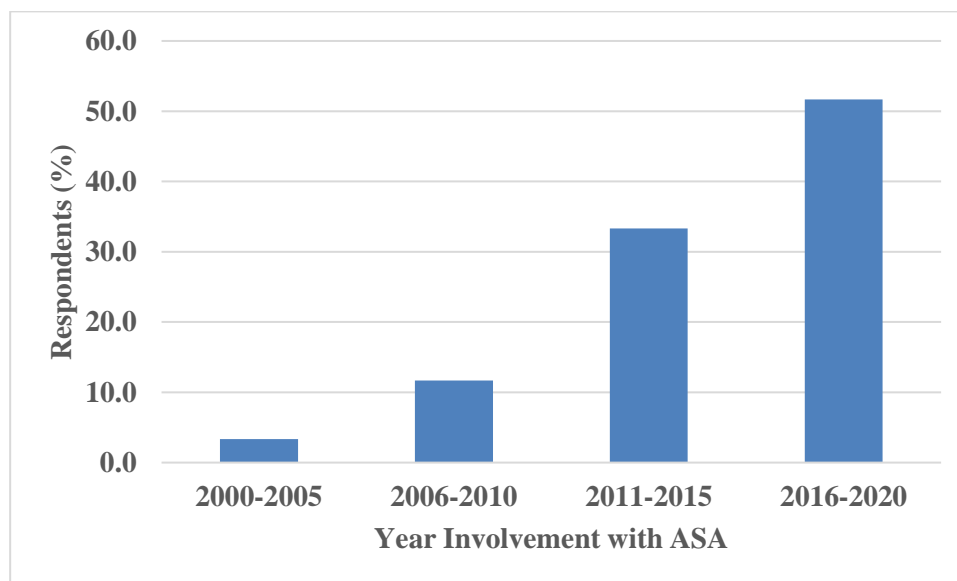


Figure-6: Distribution of the respondents based on involvement with ASA and other NGOs

4.3.1.2 Times of loan taken

The figure 7 shows the distribution of the respondents based on the times of loan taken. It was revealed in the survey that the majority (41.7%) of the respondents received loan only once. On the other hand, 29.2%, 20.8% and 8.3% of the

respondents took loan 2 times, 3 times and 4 times, respectively. Therefore, the key finding here is that the number of respondents reduce as times of loan taken increase.

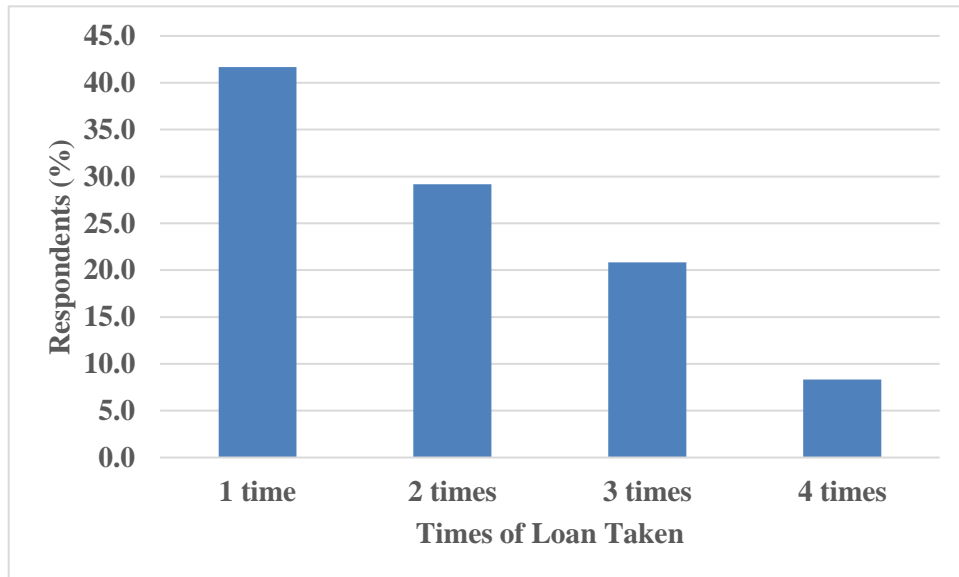


Figure-7: Distribution of the respondents based on times of loan taken

4.3.1.3 Amount of loan taken and user of the loan

The table 8 shows the distribution of the respondents according to the amount of loan taken from ASA and the user of that money. In the survey, it was obvious that 50% of the respondents received loan in the range of 10000-15000 tk. Through discussion with the respondents it was revealed that that was a handsome amount of loan which can be utilized for taking initiative of any small business. The range 10000-15000 was followed by 5000-10000, 15000-20000, 20000-25000 and taken no loan, and the percent of the respondents were 39.2%, 12.5% and 5%, respectively. However, 3.3% didn't take any loan.

In terms of who used the loan taken by the respondents, it was found that in 83.4% cases the money was utilized by the respondents themselves and in 16.6% cases it was used either by husbands or other family members.

Table-8: Distributions of the respondents according to loan amount and user of the loan

Amount of loantaken (Tk)	Frequency	Percentage (n=120)	Who used the loan (%)	
			Respondent himself	Husband/others
Taken no loan	4	3.3%	83.4%	16.6%
5000- 10000	35	29.2%		
10000 -15000	60	50.0%		
15000 -20000	15	12.5%		
20000 -25000	6	5.0%		

4.3.1.4 Sectors of using loan

The table 9 shows the distribution of the respondents based on in which sector they invested the received loan. The researcher found that the maximum 29.2% of the respondents invested the loan taken in crop cultivation. This was followed by the sectors – small business, vegetable cultivation, cattle/goat rearing, poultryrearing, land leasing, fish culture and others where the frequency of the respondents was 25%, 13.3%, 12.5%, 10%, 5%, 3.3% and 1.7%, respectively. It was a surprising result that the investment was more effective where the sectors were managed by the respondents themselves as compared to that of managed by husbands/others.

Table-9: Distribution of the respondents based on the Sectors of using loan

Involvement with ASA development activities	Frequency	Percentage (n=120)
Vegetable cultivation	16	13.3
Crop cultivation	35	29.2
Cattle/Goat rearing	15	12.5
Poultry rearing	12	10.0
Fish culture	4	3.3
Small business	30	25.0
Land leasing	6	5.0
Others	2	1.7

4.3.1.5 Income increment

The table 10 shows the distribution of the respondents based on income increment. It was observed, during the study, that the monthly income of the highest number of the respondents (48%) ranged between BDT 9001-10000. Before involving with NGOs, nearly 70% of the respondents income range was only BDT 6000-8000. Currently, the monthly average income of the respondents is BDT 9500. The monthly average income by a family varied according to their involvement with the number of incomes generating activities.

Table-10: Distributions of respondents for income increased

Previous income range (Tk)	Current income range (TK)
6000-8000	9001-10000

Source: Constructed from Table-8

4.3.1.6 Savings

The figure 8 shows the distribution of the respondents according to the criteria whether family income increased or not after being involved with ASA. An overwhelming percent of the respondents (75%) informed that they now save a portion of money from what they earn but they were not able to that before they joined ASA. Only 25% of the respondents said that they are still not able to accumulate money from what they earn.

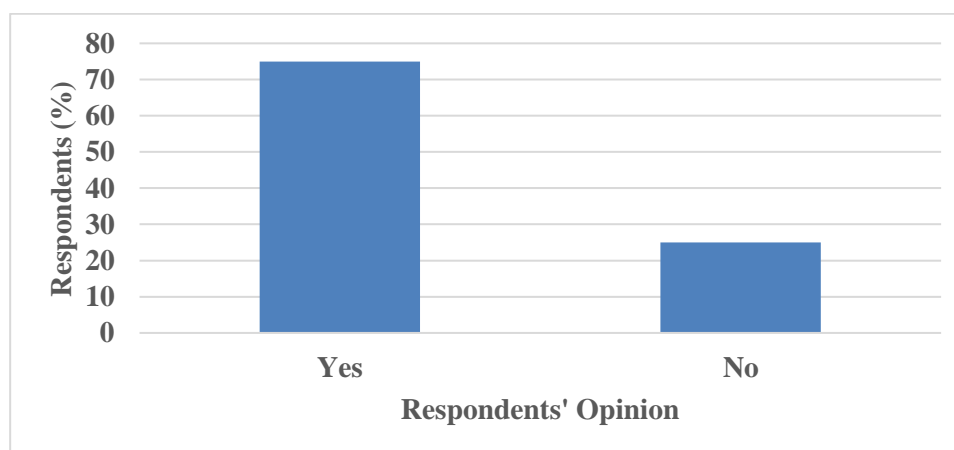


Figure-8: Distributions of respondents for savings accumulation

4.3.2 Activities related to social development

4.3.2.1 Involvement with social organizations

The table 11 represents the distribution of the respondents according to their involvement in social organizations like village and union assembly, youth club and citizens' committee. In the experiment it was revealed that the highest 80% of the respondents were the participants of village assembly. On the other hand, 13.3%,6.7% and no participants were found in union assembly, youth club and citizens committee, respectively. Therefore, it was obvious that most of the respondents felt comfort in joining village assemblies and the least popular one was citizens' committee. That's why there is a scope to increase participation in citizens' committee.

Table-11: Distributions of respondents according to involvement with social organizations

Involvement in ASA directed social organizations	Frequency	Percentage (n=120)
Village assembly	96	80.0
Union assembly	16	13.3
Youth Club	8	6.7
Citizens' Committee	0	0.0

4.3.2.2 Involvement with ASA's good health program

The table 12 shows the distributions of respondents according to involvement with ASA's good health program. The study result suggests that involvement of the respondents with ASA's good health program is very poor. Only 25% of the respondents received the service. So, there is a scope for the NGO workers to improve the service for the respondents. Good health and awareness about good health of the respondents is one of the driving factors for women empowerment (Rahman, 2020).

Table-12: Distributions of respondents according to involvement with ASA’s good health program

Involvement with ASA’s good health program	Frequency	Percentage(n=120)
Yes	30	25%
No	90	75%

4.3.3 Education programs

4.3.3.1 NGO operated education program

The table 13 shows the distribution of the respondents according to their access to ASA directed education programs. The participation of the respondents in the education programs was very satisfactory. It was observed that 100% of the respondents were involved in either of the programs mentioned in the table. The highest proportion of the respondents (48.3%) took part in adult education program. Whereas, 25%, 15% and 11.7% of the respondents were involved in adolescent development program, pre-primary education program and fundamental education program, respectively.

Table–13: Distributions of respondents’ access to NGO operated education program

Respondents’ involvement with NGOs education program	Frequency	Percentage (n=120)
Pre-primary education	18	15.0
Fundamental education for aged children	14	11.7
Adolescent development program	30	25.0
Adult education	58	48.3

4.3.4 ASA supportive activities

4.3.4.1 Training

The table 14 shows the distribution of the respondents according to the question whether they participated in any ASA training program or not. From the research it was found that the participation of the respondents in training programs offered

by ASA was not highly satisfactory. It's because, only 66.6% of the respondents took part in ASA training program. A large portion (33.4%) didn't take part in the training programs. Therefore, NGOs need to give more focus on this side. Rahman (2020) found that participation in such training programs make the women more empowered.

Table-14: Distributions of respondents the respondents according participation in any ASA training program

Training from ASA	Frequency	Percentage(n=100)
Yes	80	66.6
No	40	33.4

4.3.4.2 Services received from ASA other than credit

The table 15 shows the distribution of the respondents according to the services received from ASA other than credit program. The study revealed that majority of the respondents (37.5%) took the service of improved seed provision by ASA for increasing crop production as earlier in this study it was shown that majority of the respondents (25%) invest the accepted loan in crop cultivation. The other services that were received by the respondents were breed/seeds, pesticides, vermicompost, interest free loan and plants at the rate of 20.8%, 14.2%, 13.3%, 10.8% and 3.3%, respectively. The researcher investigated and found that after receiving improved crop varieties from ASA, the yield of the crop increased dramatically.

Table-15: Distributions of respondents according to the services received from ASA other than credit program

Financial support from NGOs	Frequency	Percentage (n=120)
Interest free loan	13	10.8
Improved varieties	45	37.5
Breed / Seeds	25	20.8
Pesticides	17	14.2
Vermicompost	16	13.3
Plants	4	3.3

4.3.4.3 Safety net support from Union Parisad linked through ASA

The table 16 shows how many respondents got safety net supports from union parisad (UP) in what proportion linked through NGOs workers. The result revealed that 100% of the respondents received safety net supports from union parisad by the assistance of NGOs workers' influence. Majority of the respondents (60%) received VGD. Remaining of the respondents received VGF, old allowance, FFW, widow allowance and others in the rate of 18.3%, 6.7%, 6.7%, 4.2% and 4.2%, respectively. The research investigated the rate of receiving safety net supports by the non-NGO women in the study area and found that the rate was very low as compared to that of NGO members. Therefore, it can be said that NGOs increase the probability of receiving safety net supports from UP.

Table–16: Distributions of respondents' access to safety net support from UP

Safety net support from union parisad	Frequency	Percentage (n=120)
Old allowance	8	6.7
VGF	22	18.3
VGD	72	60.0
FFW	8	6.7
Widow Allowance	5	4.2
Others	5	4.2

4.3.4.4 Law and human rights services

The table 17 shows the distribution of the respondents according to their response on law and human rights services they perceived and obtained from the NGOs working in the study area. In the study it was found that 66.7% of the participants said that they get awareness for rights from the NGOs. This finding was similar with that of Rahman (2020). Other 21.7%, 10% and 1.7% respondents replied that they receive establishing justice, law related assistance and creating leadership services from the NGOs, respectively. Before joining the NGOs, most of the respondents were not informed about these services.

Table-17: Distribution of the respondents based on the opinion on NGOs law and human rights services

Opinion on NGOs law and human rights service	Frequency	Percentage(n=120)
Law related assistance	12	10.0
Awareness for rights	80	66.7
Establish justice	26	21.7
Creating local leadership	2	1.7

4.3.4.5 Involvement with other NGOs apart from ASA

The figure 9 shows the distribution of the respondents according to their involvement with NGOs apart from ASA. It was found in the study that 75% of the respondents said that, yes, they are involved with other NGOs apart from ASA. Among these 75% percent of the respondents almost all of them were engaged with two other prominent NGOs – BRAC and Grameen Bank (Source-secondary data review). The remaining 25% of the respondents were the absolute member of the ASA. Therefore, it can be summed up that the most popular NGOs in the study area are BRAC, Grameen Bank and ASA.

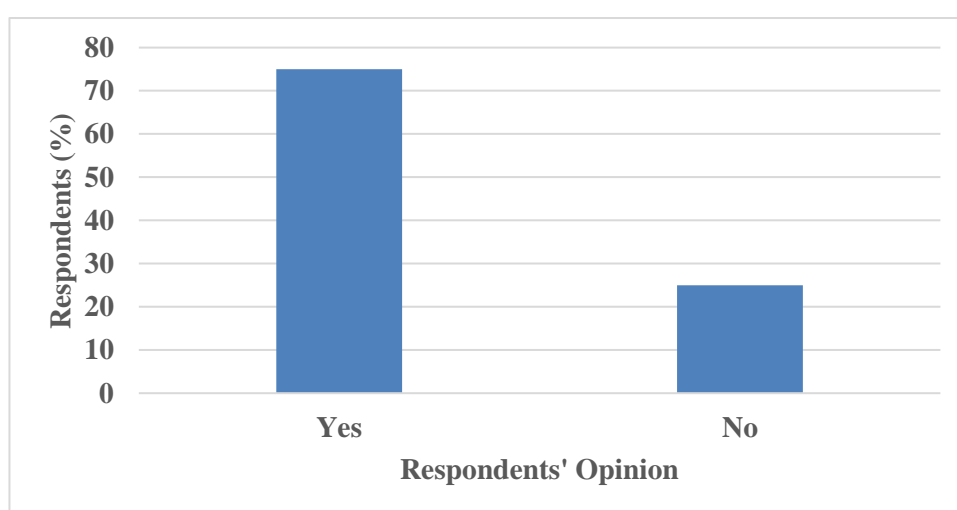


Figure-9: Distribution of the respondents based on involvement of respondents with NGOs apart from ASA

4.3.5 Recommendation regarding support activities

4.3.5.1 Poverty alleviation by NGOs credit program

The table 18 shows the distribution of the respondents according to their response on the question “did NGOs credit program alleviate poverty?” It was surprising that 75% of the respondents said that yes, NGOs credit programs were highly successful in alleviating poverty of the women in the study area. Only 25% of the participants mentioned that the credit taken from the NGOs did not change their social and economic status because of either misuse of the loan, natural calamities, cheated by husband or daughter’s marriage. The similar high success rate was reported by Rahman (2020).

The researcher identified that most of NGOs provided capacity/skill building training to beneficiaries and then supplied credit for Income Generating Activities (IGAs) which increased their productivity and income and resulted in poverty alleviation of rural women.

Table-18: Distribution of respondents based on poverty alleviation by NGOs credit program

NGOs credit program alleviating poverty	Frequency	Percentage (n=120)
Yes	90	75
No	30	25

4.3.5.2 Recommendation regarding economic support improvement

The table 19 represents the distribution of the respondents based on their opinion whether the economic support from the NGOs need to improve more or not. It was very surprising that 100% of the respondents opined for the improvement of the economic support from the NGOs.

Table-19: Distribution of the respondents based on the opinion regarding NGOs economic support improvement

Economic support improvement	Frequency	Percentage(n=100)
Yes	120	100%
No	0	0%

4.3.5.3 Recommendation regarding alleviation of social inequality

The table 20 represents the distribution of the respondents based on their opinion whether the support from the NGOs are enough to alleviate social inequality. It was very pleasing that 75% of the respondent said – support services from the NGOs in the study area are enough to remove social inequality. While, only 25% of the participants said – services are not enough to remove inequality; they are needed to improve both quantitatively and qualitatively.

Table-20: Distribution of the respondents based on the opinion regarding alleviation of social inequality

Sufficiency of the services to remove social inequality	Frequency	Percentage (n=120)
Yes	90	75%
No	30	25%

CHAPTER V

SUMMARY AND CONCLUSION

SUMMARY

The present study was conducted at some of the villages in Gangachara upazilla of Rangpur district during June, 2021 to July, 2021 to study role of NGOs in women empowerment. The study was set up taking 8 groups of variables. The variables are: (1) Demography of the respondents, (2) Socio-economic condition of the respondents, (3) Empowerment perception, (4) Involvement of the respondents to economic and social development activities, (5) Involvement of the respondents in ASA's education programs, (6) Involvement of the respondents in ASA's supportive activities, (7) Involvement with other NGOs apart from ASA and (8) Recommendations from respondents regarding NGOs' support services. Data on different variables were recorded and analyzed statistically.

5.1 Findings related to demographic and socio-economic condition of the respondents

5.1.1 Age

The maximum respondents (37.5%) were in the range of 31-35 years and it was followed by the second highest age group 36-40 which accompanied 21.7% of the respondents. The age groups- 15-20, 21-25, 26-30, 41-45, 46-50, 51-55 and 56-60 were consisted of 0%, 4.2%, 12.5%, 10%, 7.5%, 5% and 1.7% of the respondents, respectively.

5.1.2 Marital status

The majority of the respondents (75%) were married. Rest of the respondents was either unmarried (10%), divorced (8.3%) or widow (6.7%).

5.1.3 Level of education

Among the respondents, 20% could read and write, 15.8% passed primary level education. The highest number of respondents (32.5%) was found within Class VI - X while 15% passed SSC level and 13.3% passed HSC level. For the rest of the respondents, 3.3% had Honors/Degree.

5.1.4 Religion

The majority of the respondents (77.5%) were the follower of Islam, 20.8% were Hindu and 1.6% were Christian. However, none of the respondents were Buddhist.

5.1.5 Family size

Of the respondents, 50% and 26% had 6-7 and 4-5 family members, respectively. In 20% cases, the family size was of 8-9 members. Only 4% family had 2-3 members. On the other hand, no family was found that had 10-11 members.

5.1.6 Profession

The majority of the respondents (55%) were housewives while 20.8% were engaged in agriculture sector, 3.3% were involved in business. The respondents worked as day laborer and service holder were 10% and 11.7%, respectively.

5.1.7 Family income

Before joining the NGOs the monthly income of more than half (62.5%) of the respondents was 6000-7000 taka. The percentage of respondents in this income range dropped drastically to 9.2% after the respondents became involved with NGOs. As a result, the number of the respondents in the income range 9001-10000 which was only 12.5% before joining the NGOs rises to 50% after joining the NGOs. The number of respondents in the income range groups- 7001-8000, 8001- 9000 and 10001-11000 also increased after they got the support from NGOs.

5.2 Findings related to empowerment status

5.2.1 Empowerment

More than half (55%) of the respondents take empowerment as 'women's participation in all sectors and assurance of rights'. 'Women's socio-economic safety' ranked second with response from 30% of the respondents. However, 15% of the participants considered 'removal of all discrimination against women' as women empowerment. Surprisingly, none of the respondents considered 'Right of decision making in all cases' and 'Access to resources and income' as indicator of empowerment.

5.2.2 Economic empowerment

Of the respondents, 75%, 18.3% and 6.7% perceived economic empowerment as 'ensuring self-employment', 'making the people self-independent

economically’, and ‘helping the people from severe harmful effect by engaging them in IGA’, respectively.

5.2.3 Role in household decision making process

The majority (91.6%) of the respondents of the study area take family decisions collectively. Only 8.4% of the participants take decision by themselves as they are either divorced or widow.

5.3.4 Freedom to participate in social organizations

Of the respondents, 58.3% had freedom to attend social organizations, while other 41.7% hadn't.

5.3.5 Political opinion expression

Only 4.2% of the respondents express their political opinion and the other 95.8% do not.

5.2 Findings related to economic and social development status

5.2.1 Year of involvement with ASA and other NGOs

Of the respondents, only 3.3% became member of ASA and other NGOs in the years between 2000 and 2005. Surprisingly, nearly half of the respondents (51.7%) became engaged with ASA and NGOs in the years from 2016 to 2020.

5.2.2 Times of loan taken

The majority (41.7%) of the respondents received loan only once. On the other hand, 29.2%, 20.8% and 8.3% of the respondents took loan 2 times, 3 times and 4 times, respectively.

5.2.3 Amount of loan taken and user of the loan

Of the respondents, 50% received loan in the range of 10000-15000 tk. It was followed by 5000-10000, 15000-20000, 20000-25000 and taken no loan, and the percent of the respondents were 39.2%, 12.5% and 5%, respectively. In 83.4% cases the money was utilized by the respondents themselves and in 16.6% cases it was used either by husbands or other family members.

5.2.4 Sectors of using loan

The maximum 29.2% of the respondents invested the loan taken in crop cultivation. This was followed by the sectors – small business, vegetable cultivation, cattle/goat rearing, poultry rearing, land leasing, fish culture and

others where the frequency of the respondents was 25%, 13.3%, 12.5%, 10%, 5%, 3.3% and 1.7% respectively.

5.2.5 Income increment

The monthly income of the highest number of the respondents (48%) ranged between BDT 9001-10000. Before involving with NGOs, nearly 70% of the respondents' income range was only BDT 6000-8000. Currently, the monthly average income of the respondents is BDT 9500.

5.2.6 Savings

Seventy-eight (75%) informed that they now save a portion of money from what they earn but they were not able to that before they joined ASA. Only 25% of the respondents said that they are still not able to accumulate money from what they earn.

5.2.7 Involvement with social organizations

The highest 80% of the respondents were the participants of village assembly. On the other hand, 13.3%, 6.7% and no participants were found in union assembly, youth club and citizens' committee, respectively.

5.2.8 Involvement with ASA's good health program

Involvement of the respondents with ASA's good health program is very poor. Only 25% of the respondents received the service.

5.3 Findings related to ASA's education program

The highest proportion of the respondents (48.3%) took part in adult education program. Whereas, 25%, 15% and 11.7% of the respondents were involved in adolescent development program, pre-primary education program and fundamental education program, respectively.

5.4 Findings related to ASA's supportive activities

5.4.1 Training

Sixty-two (66.6%) of the respondents took part in ASA training program. A large portion (33.4%) didn't take part in the training programs.

5.4.2 Services received from ASA other than credit

Majority of the respondents (37.5%) took the service of improved seed provision by ASA. The other services that were received by the respondents were

breed/seeds, pesticides, vermicompost, interest free loan and plants at the rate of 20.8%, 14.2%, 13.3%, 10.8% and 3.3%, respectively.

5.4.3 Safety net support from Union Parisad linked through ASA

Majority of the respondents (60%) received VGD. Remaining of the respondents received VGF, old allowance, FFW, widow allowance and others in the rate of 18.3%, 6.7%, 6.7%, 4.2% and 4.2%, respectively.

5.4.4 Law and human rights services

Sixty-eight (66.7%) of the participants said that they get awareness for rights from the NGOs. Other 21.7%, 10% and 1.7% respondents replied that they receive establishing justice, law related assistance and creating leadership services from the NGOs.

5.5 Findings related to the Involvement with other NGOs apart from ASA

Seventy percent (75%) of the respondents said that, yes, they are involved with other NGOs apart from ASA. The remaining 25% of the respondents were the absolute member of ASA. The most popular NGOs in the study area apart from ASA are BRAC and Grameen Bank.

5.6 Findings related to the recommendations from respondents regarding NGOs' support services

5.6.1 Poverty alleviation by NGOs credit program

The majority of the respondents (75%) said that yes, NGOs credit programs were highly successful in alleviating poverty. Only 25% of the participants mentioned that the credit taken from the NGOs did not change their social and economic status.

5.6.2 Recommendation regarding economic support improvement

It was very surprising that 100% of the respondents opined for the improvement of the economic support from the NGOs.

5.6.3 Recommendation regarding alleviation of social inequality

Of the respondents, 75% said – support services from the NGOs in the study area are enough to remove social inequality. While, only 25% of the participants said

– services are not enough to remove inequality.

CONCLUSION

The objectives of the study were to understand the role of NGOs in decision making, empowerment and poverty alleviation of women in the study area. The study refers that income level of the greater part of the respondents was increased after being involved in the NGO programs. That in turn helped to remove poverty and made a strong base in family decision making process as their economic contribution to the family increased.

General empowerment of the participants like successful utilization of loan, increased freedom of participation in social organizations (village and union assembly, youth club and citizen' committee), education programs directed by ASA, training programs, increased access to services other than credit, easily reachable safety net support from UP, increased awareness about laws and human rights and very high rate of participation in decision making process of the respondents etc. were possible due to effective intervention of the ASA and other NGOs in the study area. General empowerment along with economic empowerment (increased income and savings) turned the women of the study area into valuable human resource.

RECOMMENDATION

The findings regarding expression of political opinion, ASA's good health program and improvement in economic support activities were not satisfactory at all. These issues have impeded women empowerment to some extent. That's why NGO workers working in the study area should have more focus on these limitations. The researcher also suggests that more surveys could be conducted to cross check the findings of the current studies because there were some limitations due to shortage of time, money and management.

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APPENDICES

Role of NGOs in Women Empowerment: A study on Gangachara Upazilla of Rangpur district in Bangladesh

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

Demographic Information of the Respondent:

1. Name of the Respondent:

2. Age of the Respondent:

3. Name of Father/Husband:

4. Permanent Address:

Village:

Post:

Upazilla:

District:

4. Marital status: A) Married B) Unmarried C) Divorced D) Widow

E) Others (Specified)

5. Educational Qualification:

6. Religion:

7. Number of family members:

Socio-Economic Conditions Related Information

1. Profession of the Respondent:

2. Monthly Family Income of the Respondent:

4. Family Source of Income:

5. Financial condition: A) Higher Class B) Middle Class C)

Lower Class

Empowerment Related Information:

1. What do you mean by empowerment of women? (Please give $\sqrt{}$ mark)

A) Women's participation in all sectors and assurance of rights.

B) Women's socio-economic safety.

C) Removal of all discrimination against women.

D) Right of decision making in all cases.

E) Access to resources and income.

2. What is your role in the process of household decision making?
 - (A) Collective decision
 - (B) Own decision
3. Do you have freedom in participating in social organization?
 - (A) Yes
 - (B) No
4. What is economic empowerment? (Please give \surd mark)
 - (A) Making the people self-independent economically.
 - (B) Helping the people from severe harmful effect by engaging them in IGA.
 - (C) Ensuring self-employment.
 - (D) Rights of working on own accord.
5. Do you express your political opinion? (Such as voting, politics etc.)

-
6. How do you play your role in overcoming crisis?

Related data of ASA's activities

1. Activities related to economic development:
 - (I) When did you involved with ASA activities and why? -
 - (II) How many times you have taken loan from ASA, what is the amount and who used the loan?
 - (III) What was the amount of loan and who used it?
 - (IV) What is the sector where you used the received loan?

(Like poultry, goat, crab, fish, crops, vegetable and small business etc.)

-

2. Social development related information of the Respondent:
 - I. Are you involved in any organization directed by ASA?
 - a) Village assembly
 - b) Union assembly
 - c) Youth Club

d) Citizens' Committee

3. Health Activities Related information:

A. What kind of indispensable medical service you get?-

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

-

Related data on education program:

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

II. In which program you get involved with?

a) Pre-primary education

b) Fundamental education for aged children

c) Adolescent development program

d) Adult education

Related Information on ASA Supportive Activities:

I. Do you have received any kind of training from ASA?

II. Did you get any financial or input support ASA?

Interest free loan

Improved varieties

Breed / Seeds

Pesticides

Vermicompost

Plants

III. Did you get any safety net support from Union Perished linked through ASA? ((Please give \sqrt mark)

Old allowance

VGF

VGD

FFW

Widow Allowance

Others (Please specify)

IV. What is your opinion on NGOs law and human rights service?

A) Law related assistance.

B) Awareness for rights.

C) Establish justice.

D) Creating local leadership.

V. How does ASA help in decision –making process?

VI. Do you have involvement with any NGO apart from ASA?

Recommendation regarding OPTION project

1. Is it essential to increase ASA's economic development activities?
2. Is ASA's micro credit program successful in alleviating rural poverty?
3. Is ASA social development activities enough to remove social inequality?