

GENDER AND DEVELOPMENT: AN ANALYSIS OF SELECTED NGO INTERVENTIONS IN BANGLADESH AND INDIA

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By

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DECLARATION

I do hereby declare that the thesis entitled, "GENDER AND DEVELOPMENT: AN ANALYSIS OF SELECTED NGO INTERVENTIONS IN BANGLADESH AND INDIA", submitted for the Degree of Doctor of Philosophy to the Jawaharlal Nehru University has not been previously submitted for any other degree of this or any other university and is my original work.

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It is hereby recommended that the thesis may be placed before the examiners for evaluation.

Ehsanul Haq
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Chairperson

Maitrayee Chaudhuri
Maitrayee Chaudhuri
Supervisor

**to my parents
Zebun Nessa
and
Abdul Mannan Chowdhury
who have ignored all odds being parents of daughters**

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Chapter One
INTRODUCTION

Chapter One

INTRODUCTION

1.1 INTRODUCTION

The central objective of the thesis is to assess the intervention of Non Governmental Organisations (NGOs) in the process of development, specifically development of rural women in Bangladesh and India. Since it is a comparative study of two societies which were once part of the same nation state but which have had distinct political, economic and intellectual development in the last fifty years, concrete contexts have to be necessarily spelt out in each of the chapters of the thesis. This chapter therefore starts out *first* with an understanding of the concepts of development, explores the concepts of gender and development including the different disciplinarian histories of the concepts, and therefore their complex relationship; *second* search to identify the women thinkers and the history of women's movements that led to the current level of understanding relating gender with development, third to assess the role of government and the role of Non Governmental Organisations (NGOs) in Bangladesh and India locating it in the overall context of the development of the *third world*, *fourth* the roles of international community, particularly the donor agencies in the developing countries, particularly in Bangladesh and India, and finally laying out the objectives and approach of the study.

1.2 WHAT IS DEVELOPMENT?

1.2.1 Definition of Development

Development is a multifaceted phenomenon and may be understood as political, social, economic, spiritual, psychological, physical, and intellectual in accordance with its use and expanse. Denis Goulet (1983) in *Cruel Choice* mentioned, "Development is not a cluster of benefits 'given to the people in need', but rather a process by which a populace acquires mastery over its own destiny" (cited in Misra, 1981). Likewise, development scholars commonly reiterate that development that is imposed from the outside takes away from the people their power to guide their own destiny. People must feel that they can things for themselves.

According to the Dictionary of Sociology (Jary and Jary, 1991), development is "any change which results in increased economic productivity and prosperity, and new and more complex forms of SOCIAL STRUCTURE and organisation." They identify the study of such development was a central concern of classical sociological theory (evaluation theory and social change).

Kuper and Kuper (1985) define development in *The Social Science Encyclopedia*, as "the concept of development, like its kindred notions of growth and modernization, has its historical and intellectual roots in the period of major social changes associated with the Industrial Revolution, or the 'Great transformation', when industrial and social change in Europe became synonymous with social progress. development in the eyes of most people (experts and laymen alike) came to be identified with some kind of stage – by- stage movements towards more 'modern', technologically and economically 'advanced' forms of society such as the industrial nations. "

1.2.2 Meaning of Development

Many thoughts stemmed from the debates and discussions on the 'meaning of the development'. On the basis of the two main discourses, capitalism and the socialism development theories and debates have emerged either as a supportive theory or as a disagreement towards it. Modernisation, dependency and world system theories are the dominant ones.

Many studies have revealed that hundreds of millions of desperately poor people throughout the world have been hurt rather than helped by economic development. As Adelman and Morris (1973) describe, "The process of modernisation shifts the income of distribution in favour of the middle class and upper income groups and against lower income groups". As indicated in UNESCO paper on Indicators of Social and Economic change and their Applications, 'The conventional indicators, GNP per capita and related measures, only served the purpose as long as development was identified with economic growth and the latter was above all identified with processing and trading. If development is to be identified with such components as satisfaction of human needs for all – equality and social justice – level of autonomy or self reliance, with participation of all and ecological balance, then development indicators will have to reflect exactly this, as directly as possible'. In short, development policy and planning are being reoriented on the basis of social justice and on the belief that any pattern of economic growth is unjust if it does not improve the standard of living of the mass of the people (Desai, 1986)."

The term development has been used in the last quarter century in various ways. Since the end of the Second World War, development has become a slogan of global aspiration and effort. It was thought that if policy actions were taken to speed up a country's economic growth, increased popular participation in the political process and a more equitable distribution of income would inevitably follow. Adelman and Morris (1973) observe, 'They assumed, in other words, that increase in the rate of growth of such components of economic development as industrialisation, agricultural productivity, physical overhead capital investment, and per capita GNP were closely associated with increase in the extent of political and economic participation'. The newly independent countries began to look at the developed countries as models for development. These countries, it was argued, achieved their economic prosperity through industrialisation and technology, which led to high and rapid increases in GNP. Attempts were made, therefore, to replicate these models without realising the politico-economic contexts of their success. The low per capita income became the single index of poverty in the Third World countries. Tinker (1976) mentions, 'During much of the last century, development has been viewed as a panacea for the economic ills of all less developed countries; create a modern infrastructure and economy will take off, providing a better life for every one'. It was assumed that any distribution problem could be taken care of once the size of the national cake of production was significantly increased. However, the actual experiences and data from various Third World countries highlight the fact that the process of development is neither so simple, nor does it benefit everybody equally (Desai, 1986).

Relating the phenomenon of development with women, it has been noticed that in subsistence economies, by the introduction of new methods and technologies, the process of development has tended to restrict the economic independence of women as their traditional jobs have been challenged. As Tinker (1976) observes further, 'In the developed "modern" world women continue to experience restricted economic opportunities, while at the same time finding increased family obligations thrust upon them. Bhasin (1977) adds, 'It is now increasingly recognised that when development

does not take place with the aim of achieving social justice, and when the poor continue to be exploited, women are exploited more'. She says further that studies conducted in recent years on the extent and nature of women's participation have shown that as long as the economy was largely subsistence based, the productivity of women was at least equal to, if not greater, than that of men. The introduction of more intensive agricultural production, market and money economies and commercialisation tended to exclude women from productive roles in the modern sector and phase them out of traditional productive roles as part of the process of developing. As observed earlier, the way in which the development strategy works, it tends to benefit the middle and upper class women. It is in this context that we shall be looking for a relationship between development and women's movement (Desai, 1986).

By the mid-twentieth century the dominant image of social change was modernisation, the process by which so-called traditional social structures are transformed into those of a modern type, along the lines of what happened at an earlier stage in Europe (Kuper and Kuper, 1985). Following the Second World War, the industrial nations, and especially those with colonies or ex-colonies, were increasingly confronted with the economic and political problems of the poorer nations. A great awareness has risen out of this situation that strategies need to be change to alleviate the poverty of the 'backward' countries.

Marxist economists are more concerned with the nature of the process by which economic growth is achieved. The Marxist theory of progress/ development starts with a protest against dreadful human suffering both materially and spiritually – that the capitalistic mode of production engenders (Pandey, 1985).

To the question as why capitalist development has been so successful in Western Europe and United States and failed to do so in Asia, Africa and Latin America, the Marxist say that it is due to the unfavourable economic base, lack of competitive system, misuse of social surplus, backward economic structure, and lack of political will (Goulet, 1983). But Marx argued that was bound to dominate since the bourgeoisie by the rapid improvement of all instruments of production, by the immensely facilitated means of communication, draws all, even the most barbarian into civilisation. It compels them to become bourgeois themselves. In one word, it creates a world after its own image (Marx and Engels, 1967).

But the dependency theories like Celso Furtado, Theotonia Dos Santos, A.G. Frank and others rejects Marx's dictum and hold that the least developed countries (LSD) see the image of their future in the mirror- it is the image of their own future. They will never become developed unless they can break out of the imperialist world system that relegated them to a subordinate role (Weaver and Berger, 1983).

Hence, by the late 1960s and early 1970s devastating critiques of modernisation theory mounted by the 'dependency' and 'underdevelopment' writers (Frank, 1968) who argued that it was impossible to understand the process and the problem of development without locating them within the wider socio-historical context of the expansion of mercantile and industrial capitalism to the poorer, more 'peripheral' countries (Kuper and Kuper, 1985).

However, almost as soon as development studies, with much promise, gained a foothold in academia, so it entered a period of growing uncertainty in development-policy thinking and in existing theories of development and social change (Myrdal, 1968, Seers, 1979, Kuper and Kuper, 1985).

These radical and liberal criticisms of modernisation theory and policy destroyed the earlier coherence of the development studies. By the 1980s, we find no real consensus about the major analytical issues to be explored, nor how to go about solving practical problems of the development. Development, then, is a concept with different implications depending upon the point of view of the user. It is possible, because of its association with ideas of developmentalism and evolutionist thought, that it may be replaced by some other concept (Nisbet, 1969, Kuper and Kuper, 1985).

Separation of world on the basis of the development model let us take to the path of various definition of development. This will map its complex identities from the many development theories.

1.3 GENDER AND DEVELOPMENT

1.3.1 Concept of Gender

Since the 1970s a copious body of literature has become available but the SOW (The IDS Subordination of Women Collective) group was still feeling its way toward a useful perspective. We used gender to refer to the social meanings given to being either a man or a woman in a given society, and to the expectations held as to the characteristics, aptitudes and likely behaviour of men and women. As such it involves both ideology and material practices. When we say that a certain type of behaviour (e.g., crying, expressing emotion) or certain activities (e.g., washing dishes, cooking, caring for babies), are unmanly, we are basing this on our expectation as to how a 'real' man of our culture (often class) would behave in a given situation. But it also implies that such behaviour/activity is the hallmark of femininity- and as such, behaviour or activity becomes itself impregnated with gender.

This has not, however, necessarily meant that the issue of gender has been satisfactorily incorporated into the wide diversity of planning disciplines concerned with the lives of low-income communities in Third World countries.

There are number of reasons for this problem. First, most authorities for development planning have only very reluctantly recognised gender as an important planning issue; decision making powers continue to remain not only male dominated but also gender blind in orientation. Second, the primary concern of much recent feminist writing has been to highlight the complexities of gender divisions in specific socio-economic contexts, rather than to show how such complexities can be simplified so that methodological tools may be developed enabling practitioners to translate gender awareness into practice. Last, for those involved in planning practice, it has proven remarkably difficult to "graft" gender onto existing planning disciplines. Personal experience of attempting to do so in a variety of development policy planning training courses has lead to the conviction that women will always be marginalised in planning theory and practice until theoretical feminist concerns are adequately incorporated into a gender planning framework, which is recognised in its own rights as a specific planning approach (Moser, 1989).

1.3.2 Concept of Gender and Development

"Analysing the various definitions and interpretation of the world 'development' in order to understand the issues facing women, one must be aware of some of the problems debated by scholars and practitioners. For both intellectual and practical

reasons, conceptualisations of development reflect historical experience and individual values (Visvanathan et. al, 1997).

The very use of the term 'development' implies a notion of historical change derived from western European secular and scientific thought. We assume that change is more linear than cyclical. Development is, by definition, an historical process, so one presumes direction in this process. In the words of one political scientist, Samuel Beer, The concept of development recognises the importance of the time dimension. "The notion of development assumes the human ability to influence and control the natural and social environment. Static, agrarian societies may seek to live in harmony with the environment, but virtually every non-static society attempts to influence it, whether by tools, laws, religion, or even magic. What is distinctive about our modern times is the rationality that is associated with scientific knowledge in societies' efforts to influence and control.

Any discussion on women and development must give attention to the meaning of development; and the nature of women themselves. Development was very often thought to be the transformation of a traditional society into a modern one, or creation of a new social formation different in kind from the feudal and capitalist ones. In this view development was something entirely external and objective, and it was usually presented as being related to certain social and economic indicators (like literacy, health, housing, per capita income, etc.) or to certain economic and political goals (that was, socialisation of means of production, and the possession of power of the communist party). By the first set of indicators most Western capitalist countries would be considered " developed", and by the second the entire communist states¹. That leaves only the so-called Third World to be classed underdeveloped and needing fundamental change!" (Uniyal, 1990).

Researchers argue that, in its narrow sense, development refers to the planned process by which resources, techniques and expertise are brought together to expedite economic growth in an area of the world which is designated in different ways in different discourses (the South, underdeveloped, less developed, developing, the periphery) but which they all call third World.

1.3.3 Historical Perspectives

During the last two decades, women have organised in opposition to the role of western banks and multilateral financial institutions like the International Monetary Fund (IMF) in defining the form and character of economic development in their countries. After the 1973 oil crisis, when world oil prices rose steeply, vast sums of petro-dollars were deposited in northern banks, which in turn began to loan huge amounts of local currency to the governments of southern countries. Since the 1980s, a number of oil-importing countries, as well as some oil-exporting nations such as Mexico, have become heavily indebted to northern bankers. In order to allow these countries to reschedule their often-crippling debts, the IMF has forced them to expand export sectors and scale down public programmes. These events have served to mobilise and unite southern activists, who have seen the crushing impact of macro-economic policies on the poor.

Meanwhile, over the 1980s and 1990s non-governmental organisations and groups have gained prominence in official forums. Many of them are led by feminist activists who have slowly built coalitions across regional and political differences to strengthen their advocacy efforts and have gained widespread acceptance for their feminist

¹ World after the demise of the USSR and socialist East Europe has of course change things.

agenda. The emergence of the international women's movement as a powerful political force has also been highly evident at decisive UN conferences in the 1990s, especially the Environmental Summit (1992), the Human Rights Conference (1993), the International Conference on Population and Development (1994) and the Social Summit (1995)" (Visvanathan et. al., 1997).

Also in the last two decades the world have experienced many women movements and various international and national steps to remove the unequal position of women in the developed and in the developing countries. In the last twenty years, to meet the demands of women's movements and the United Nations' mandates, many countries and their governments, non-governmental organisations and international development agencies have taken special policies and measures for the development of women.

Now it is widely recognised that without the development of women who constitute almost half of the world's population, real development cannot be achieved. It was during this period of ferment, when the fundamentals of economic development were being challenged, that the situation of women gained urgency. In the early 1970s, Boserup's pioneering work showed that women's agricultural production was critical in sustaining local and national economies; it also documented the negative impact of colonialism and modernisation in these societies, especially in sub-Saharan Africa. She noted that European administrators had imposed western values through their governance; in particular, they redefined the concept of 'work' in African societies to exclude women's labour, undermining the status of rural women. They elevated the value of men's work by giving males greater land rights and sole access to farm technology. Significantly, Boserup provided documentary evidence of Third World women's marginalisation and lack of access to technology and resources after a decade of developing programming. Women development professionals in the US capital used the book to pressure their government to effect policy changes that would advance women's interests. Aid agencies and non-governmental organisations in the North made visible efforts to integrate women into sectoral planning and create programmes for improving women's livelihoods.

On the other hand, however, as Maguire (1984) suggests, the international climate would not have been as receptive to Boserup's critique if certain social movements had not been gathering momentum during that period. The 1960s and 1970s were a time of social struggle – in the South against colonialism and the North against the deadening effects of class and race privilege in the universities and factories. Particularly critical was the international women's movement which emerged out of the questioning mood of that period and which mounted a challenge to the basic axioms underlying and compartmentalising the social sciences, policy discourse and personal experience. A growing concern with basic needs and poverty alleviation became the hallmarks of the Second Decade of Development.

Linked with this changing agenda, research highlighting women's critical role in food production and basic needs, women's predominance in the ranks of the poor and the links between the women's status and fertility decline helped to give legitimacy to the idea that 'women's issues have development policy implications' (Buvinic, 1983). With this understanding of the significance of the women's role in the development, UN Decade for Women was declared for the full integration of women into the development effort as its stated goal.

It has been accepted that without the development of women who constitute almost half of the world's population, real development cannot be achieved. The year 1975 was declared as the International Women's Year and a whole conference was held at

Mexico with the theme "Equality, Development and Peace." Subsequently, the United Nations declared 1976-1985 as the decade for Women to have the world attention focused on the problems of women. In 1985, the Nairobi Forward Looking strategies for the Advancement of Women were adopted by the United Nations for implementation. The 1995 World Women Conference in Beijing was the culmination of the international recognition of the women's critical and complex condition economically, socially and politically.

At the Beijing Conference, women's groups consolidated the ground they had gained in previous meetings and strengthened their articulation of women's rights, including equality in decision making, balance in gender representation, sexual and reproductive rights, and freedom from violence. They exacted commitments from participating governments in such areas as the rights of the girl child, education of women and institutional mechanisms to implement recommendations from the Beijing platform.

1.3.4 Significant Ideologies and Theories

Many development thinkers have devoted considerable efforts to capture the gender dimension of development approaches. Although the concept of integrating the gender dimension is relatively new in the development process, a voluminous literature is available now. It is worth citing in this connection the works of Boserup (1970), Jaquette (1994), Overholt et. al. (1984), Bandarage (1984), Connel (1987), Buvinic (1983), Maguire (1984), Tiano (1984), Gordon (1984), Molyneux (1985), Sen and Grown (1985), Ong (1988), Bhatt (1989), Tinker (1990), Rathgeber (1990), Mohanty (1991), Momsen (1991), Ostergaard (1992), Kabeer (1994), Young (1993), Moser (1993), Anderson (1993), Reid (1995), Jahan (1995), Batliwala (1994), Scott (1995), Escobar (1995), Marchand (1996), Wolf (1996), Udayagiri (1996), John (1996), Visvanathan et. al. (1997) and Chaudhuri (1999). I am not entering a detailed discussion. Instead, I attempt below to provide a summary of the existing concepts of Gender and Development.

In any society and time period, what women, men and policy planners and executors think and do varies enormously. Unfortunately, what people, especially women, think, do and need is not properly valued and considered. This situation of women as a problem led to a variety of efforts to correct the imbalances, to add women's component to development research and programs for improving women's life, to mobilize women, to reformulate laws against discrimination on the basis of sex, to increase flow of fund going to women, etc. The objective is to "integrate" women in the development process so that the benefits to women would increase. This particular approach to integrate women became a widespread development theme known as *Women in Development (WID)*.

However, this approach to correct the imbalances has proved inadequate, and often women researchers and activists tried to understand "why" and "how" of the situation and emerged with a deeper theoretical understanding and some analytical tools. The tune is reflected in many writings, particularly in those concerned with gender issues (Boserup, 1970).

Since the 1950s diverse approaches have been made. During the 1950s and 1960s modernization and industrialization had little focus on women. However, during this period a number of relief programs were initiated in Europe following the havoc created by World War II and women were identified as the main beneficiaries. The approach is termed as the *Welfare Approach*. Women were given relief in their familial roles of mother, wife, and daughter. When training was included, it was to

enhance domestic skills and when it focused on education and employment, it was to regulate fertility behavior of women. The significant point to note in this approach is that the reproductive role is considered the most important role for women. It also looks at women as passive recipients, the lower level of participation in development efforts.

Soon it was realized that such a welfare-oriented approach would not match the social necessities engendered in the world situation of the 1970s. Out of the criticisms grew a number of alternative approaches, namely, *Equity*, *Anti-poverty*, *Efficiency*, and *Empowerment* approach.

In the early 1970s, women researchers and activists found that development was, in a true sense, ignoring women's development needs; it identified women themselves as problem rather than lack of their access to and control over resources. Boserup (1970) writes, "in the vast literature of economic development, reflections of women are few and far between". Her book, *Women's Role in Economic Development*, generated new debate around the concept of development and created a space for women's perspective (Duza and Begum, 1993).

The new approach to women focussed on poverty as the main "culprit" creating problems for women. This *Anti-poverty Approach* kept itself in safe distance from interfering with the prevailing gender ideology which glorified women's subordination and affirmed that man had natural rights to control women's sexuality, fertility, as well as their labor. This approach, however, recognized the lack of access to resources like education and income and sexual discrimination in labor market. As such, the various types of income-generating activities were emphasized. But most of their activities were conceived as complimentary to traditional role of women.

This approach met many of the practical gender needs of women by increasing women's income. But at the same time, women's relative access to economic resources, income, and employment increased their workload and worsened their overall situation. Women worked hard but remained invisible in national statistics, and thus remained undervalued compared to men. As this approach was not meant to lead to women's autonomy, it did not serve strategic gender needs. Everywhere women as a group work longer hours compared to men but enjoy fewer advantages. According to United Nations (1991) statistics:

- Women perform 67% of the world's working hours,
- Women earn 10% of the world's income,
- Women are 2/3 of the world's illiterates, and
- Women own less than 1% of the world's property.

With evidences like these, WID groups asserted that women are active participants in the development process, though often unacknowledged. They recognized that modernization gave opportunity to fulfil at least partially the practical needs of women by giving women access to employment and the market place. At the same time, WID thinkers identified the central issue of "women's subordination" as the key hole to their problems which became the center of the *Equity Approach*.

✓The WID thinkers asked themselves, "Do we seek equality of opportunity or equity of impact?" It is discovered that there is always an unconscious bias against the disadvantaged, and thus against women, they being one of the most disadvantaged groups. Getting benefits by exploring and exploiting resources is possible for those who are well informed, educated, and better off, i.e., men in general; men are in

better position to get benefit under normal situation when special considerations are not made for women. The underlying logic in this approach is that women beneficiaries have lost ground to men in the development process. Therefore, in a process of redistribution, men have to share in a manner that entails women from all socio-economic classes gaining and men from all socio-economic classes losing, through positive discrimination policy if necessary (Moser, 1989). Somehow, this approach was identified with western exported feminism to developing countries. Many planners and activists felt antipathy toward the approach. Some quipped, to take "feminism to a woman who has no water, no food and no home is to talk nonsense".

The *Efficiency Approach* starts from a different outlook. Emphasis is put on development rather than on women assuming the greater and better participation of women in the development process would reduce gender inequity. Loaded with wide criticism, this efficiency approach is gaining popularity in developing countries as it can utilize women's labor with minimum cost to restore growth rates. Women in this approach can meet only their practical gender needs at high cost of unpaid labor and/or longer working hours.

The fifth policy approach to women is yet to take a shape with the catchword – *Empowerment*. This approach attempts to address the social construction and maintenance of gender relations. It believes that gaining insight into the complex nature of gender relations and gender ideology, and avoiding direct confrontation with other forces would help people to create gender relations that are empowering rather than oppressive. It emphasizes on women's ability to gain control over resources and strength from within. Its basis is self-acceptance and self-respect. Being less concerned with men, the empowerment approach highlights consciousness raising of men and women to bring about change in favor of women, to extinguish subordination from society. The empowerment approach visualizes a long-term process that requires changes in knowledge, attitudes and values of women and men, and in the ideology of society regarding gender. This approach addresses both practical gender needs and strategic gender needs simultaneously. This is what is evolving by the name *Gender and Development (GAD) Approach*.

A GAD approach, thus, seeks to impress upon women's subordination and it focuses on "the social construction of gender" and tries to see development through the relationships between men and women. Instead of emphasizing on the problem of excluding women from the development process, it stresses on the critical issue of unequal relations of power between men and women that prevents women's full participation and prevents equitable development. With the goal of equitable and sustainable development, the GAD approach tries to empower women. The strategy, thus, is to identify and address strategic needs of women along with their practical concerns. From this perspective, a clear picture of the conditions of women's life and positions in society is comprehended.

Recognizing the interconnectedness between conditions and positions of women, the GAD approach distinguishes between women's practical and strategic needs in clear and comparable terms as follows.

Practical Needs

- Tend to be immediate, short term,
- Are unique to particular women,
- Relate to daily needs: food, housing, income, healthy children, etc.,
- Are easily identifiable by women, and

- Can be addressed by provision of specific inputs.

Strategic Needs

- Tend to be long term,
- Are common to almost all women,
- Relate to disadvantaged position: subordination, lack of resources and education, vulnerability to poverty and violence, etc., and
- Are not always identifiable by women, and can be addressed by consciousness-raising, increasing self-confidence, education, strengthening women's organizations, political

1.4 FEMINISM AND WOMEN'S MOVEMENT

1.4.1 Feminist Writers and Thinkers

A brief discussion on different feminist perspectives will enrich understating of the discussion. The most prominent personalities whose thinking shaped the feminine perspective of philosophical thinking are Mary Wollstonecraft in the eighteen century who is prominent among early feminist thoughts, John Stuart Mill in the mid-nineteenth century and Simone de Beauvoir in the mid-twentieth century.

The term 'feminist' first came into use in English during the 1880s, indicating support for women's equal legal and political rights with men. It's meaning has since evolved and still hotly debated (Bryson, 1992). Charles Fourier, one of the most important of the utopians, coined the term "feminism". Fourier observed that one could measure the general degree of emancipation in a given society by judging the position of women within it. Marx quoted Fourier's observation approvingly in one of his earliest writings, *The Economic and Philosophic Manuscripts of 1944*.

Among the early feminist thoughts Mary Wollstonecraft in her best-known work was preceded by her work, "Vindication of the Rights of Woman", which defended that women had an independent right to education, employment, property and the protection of the civil laws (Bryson, 1992).

Discussion of feminist thinking in the mid-nineteenth century has tended to concentrate on the writing of John Stuart Mill who has been described as 'the only major liberal political philosopher to have set out explicitly to apply the principles of liberalism to women' (Bryson, 1992). Mill claimed that his philosophical readings had always convinced him of the need to give women equal rights and contributing to his famous feminist work, "The Subjection of Women" (written in 1861 and first published in 1869). Creating a tremendous world wide impact, it appeared in over a dozen countries in its first new years of publications, and it is difficult to exaggerate the enormous impression which is made on the minds of educated women all over the world (Bryson, 1992).

France in the mid-twentieth century was in many ways a particularly unlikely source of new feminist theory. There was no significant women's movement or public discussion of women's issues. Simone de Beauvoir (1908-86) was born in a petty bourgeois family. Her central relationship with Jean-Paul Sartre suggested her that she must understand herself from what is meant to be a woman (she had no children, she lived most of her life in hotels, in effect she lived very likely as a man in the male world of the France intelligentsia). Out of this searching, her massive work, 'The Second Sex', was published in 1949. This drew upon a whole range of philosophical, psychological, anthropological, historical, literary and anecdotal

material to argue that the most important obstacle to a woman's freedom was not her biology, or the political or legal constraints placed upon her, or even her economic situation; rather it was the whole process by which femininity is manufactured in society. She put forward the celebrated phrase is, 'One is not born but rather becomes a woman' (de Beauvoir, 1992). However, like Marxist feminist, she saw the liberation of women as a historical act, for it was only under modern condition of production that women could realise their potential for free and autonomous action (Bryson, 1992).

The development of the feminist thought has not only been uneven but it has also always involved in deep theoretical disagreements. The approaches that are most commonly identified are those of liberal, Marxist and radical feminists. The term socialist feminism is also rather confusingly used to describe both or all theories that see socialist and feminist goals as related (whether or not they are based on a specifically Marxist analysis) and some modern attempts to synthesis the ideas of Marxist and radical feminism.

According to such classifications, liberal feminism essentially claimed that because women are rational beings like men, they are entitled to the same legal and political rights. But they concentrate on the political rights in the public sphere and do not analyse power relationships that may exist within the home or in the private life. It argues that it is up to the individual woman to make the most of their opportunities once political and legal equality have been won.

Marxist feminists however argue that in class society such rights can benefit only a few middle-class women; most women like most men will remain oppressed until the capitalist economic system is replaced by communism. From this perspective the key to women liberation is their entry to the paid labour market and their participation in the class struggle; it is only in the communist society that the economic dependency that is the basis of women's oppression will disappear (Bryson, 1992).

According to radical feminists, both these theories ignore the nature and ubiquity of male power. Radical feminism was first fully articulated in the late 1960s, and it argues that men's patriarchal power over women is the primary power relationship in the human society. It further argues that this power is not confined to the public worlds of economic and political activity, but that it characterises all relationships between the sexes including the most intimate. Others reject that lesbian separatism identifying men as 'the enemy' but agree that as a group men oppressed women in all areas of life, and that understanding of this must be central to any feminist politics (Bryson, 1992).

Some modern socialist feminists claim to combine the best of both Marxist and radical feminism. They seek however to give patriarchal power a history and to understand its relationship with other forms of domination; in particular, they try to explore the ways in which class and sex oppression interact in capitalist society. In terms of feminist politics they advocate struggle at all levels; this will sometimes involve autonomous women's organisations; but will also involve working with men. Unlike liberal and orthodox Marxist feminists, these socialist feminists argue that men have at least a short-term interest in maintaining present gender inequalities; unlike some radical feminists, however, they do not see the interests of men and women as permanently opposed (Bryson, 1992).

1.4.2 Women's Movements: A Historical Journey

1.4.2.1 Defining Movement and Development

"The dictionary meaning of movement is 'a series of actions and endeavours of a body of persons for a special object'. While discussing the sociology of social movements, a social movement is defined as an attempt by certain groups to bring about fundamental changes in the social order, especially in the basic institutions of property and labour relationship. The International Encyclopaedia of Social Sciences defines social movements as 'socially shared demands for change in some aspect of social order. It also has an ideological component, that is, a set of idea, which specify discontent, prescribe solutions and justify change' (Gusfield, 1967).

1.4.2.2 Women' Movement and Empowerment Process

Omvedt (1979) defines women's movement in a more or less similar vein. According to her, a women's movement is the organised effort to achieve the goals of equality and/or liberation for women. It includes some kind of ideological understanding or analysis of how these goals could be achieved and it mobilises women in terms of demands conceived of as steps toward the ultimate goal (Desai, 1986).

An excellent review of women's movement is available in Visvanathan et al. (1997). Most northern feminists view Boserup's 1970 publication as marking the birth of the movement and attribute its swift growth to the high profile conferred on the international women's movement by the UN Decade for Women (1976-85). In her account of that decade, academic Irene Tinker (1990) claims that the UN Commission on the Status of Women and the US women's movement played a leading role in the creation of the field. Snyder and Tadesse (1995) challenged Tinker's latter assertion. They argue that in Africa this movement was formed and shaped by pre-colonial traditions of economic and political activism and by the wars of liberation from colonial rule. Chronologically, African liberation movements preceded or coincided with the activities of the UN decade and, in all probability, contributed to the women and development movement even before Boserup's work was published. There are parallels elsewhere, at different historical periods, when anti-colonial and liberation struggles united Third World women who had previously been separated by ethnic, racial, class or linguistic barriers; in some instances, these struggles contributed to the growth of feminist organising. More recently, in Latin America, their protests against authoritarian regimes unified women's engaged in oppositional politics (Jacquette, 1994). It must be noted, however, that liberation struggles were only one of the many catalysts for women's movements.

Saskia Wieringa (1995) stresses the need to dispel myths about women's movements, in particular two myths about the South. The first limits women's political activism to anti-colonial struggles. In fact, historical accounts from Peru, Trinidad, Jamaica and Somalia establish that feminists there had long challenged sexual norms and male-dominated unions, had demanded social and economic rights, and had protested against labour discrimination. The second myth is that southern women are interested in survival issues rather than political analysis and activism. Wieringa refutes this generalisation, pointing out that there are more similarities than differences between northern and southern women.

How do women's movements influence the range and direction of the field? Whether they organise locally or transnationally, women's movements have been influential in setting the policy agendas and prioritising women's concerns. Their divergent issues have encompassed food prices, domestic violence, state and military persecution

and contraceptive abuse; their targets have been state policies and corporate actions. Using a transnational lens, Amrita Basu (1995) concludes that they resist simple definition. Her anthology of women's organisations and activities in different countries of the world suggests that the international women's movement is not a monolithic entity but a bridge across heterogeneous national and regional groups.

The international women's movement has been growing in the midst of the conflicts between the major competing political ideologies of the last part of the twentieth century. New varieties of nationalism and new forms of religion have sprung up amidst the destruction of the Soviet block and the growth of global capitalism. Depending on the circumstances, either conflict or accommodation has characterised the interactions of feminist perspectives with such changes.

Religious ideologies have, in the late twentieth century, often challenged women's progress toward equality. It is from Protestantism that the 'fundamentalist' terminology was first derived; it was used to describe a return to basic Biblical tenets. Protestant fundamentalism has become an important and growing religious tendency in both the First and Third worlds, including several Latin American countries and in the Philippines. The Hindu fundamentalists have, meanwhile, been mobilising women in India and articulating their own often violent notions of women's power.

Islamic state fundamentalism is particularly important because it is, along with a considerably weakened socialism, the only prominent alternative ideology that has mounted a challenge to modern global capitalism. Its growth is also a particularly crucial issue for women because the religion captures state policy directly rather than simply resisting, bending or in other ways influencing political decision-making (Visvanathan, 1997).

As already indicated, the practice of defining different kinds of second wave feminism seems to have appeared in published form in the mid-1970s. Yates suggested that the ideologies of the women's movement could be organised into three groups on the basis of their attitude to men. The three groups were feminist who regarded women as equal to men, women's liberationists who argued for separatism, and androgynists who, according to Yates, believed that women and men should be equal to each other. This formulation was criticised for its American focus and neglect of a socialist dimension. It was also thought to be misleading in its use of the term 'feminist' for only reform or equal rights groups. In the same year Barbara Deckard published *The Women's Movement*, which also identified three major strands within the Women's Liberation Movement. The book referred to socialist feminism, radical feminism and, what Deckard called, women's right feminism (Maynard, 1995).

Movements have been emerged in various causes in the many parts of the world. National struggles are the large movements against the colonialism have a common experience that many third world countries experienced. Like other national movements women's participation is very much obvious in the sub-continent in eighteenth century. Participation of women in the Independence War of India in 1947 and Bangladesh in 1971 are also quite visible. Focus will be given to the period of pre 1947 and post 1947 to know the role of women in the national movements in India and in Bangladesh 1971 Independence War which also highlighted the role of women in this regard.

1.4.2.3 History of Women's Movement in India and Bangladesh

1.4.3.2.a India

Before 1947 many social reforms and political movements took place in India. Brahma Samaj, Sati, Widow Marriage Act, etc. and the role of Begum Rokeya in education for the Muslim women were substantial contribution in the field of women's movement. In addition, the role of women in the national movement struggle is a significant area to look at. Women participated from all levels with male partners in the Independence War both in India and Bangladesh. Participation of Bengali women is visible in both the Struggles. As a part of India, the then East Bengal (later Bangladesh) had a glorious history of women who fought for their motherland. Pritilata Waddeder, Ella Mitra, Ashalata Sen and many who are famous for their contribution.

Chaudhuri (1993) wrote:

In the decades preceding the attainment of national independence, prior to 1947, there was an outstanding record of women's participation in political struggle and through it of articulating their rights. The early years of the twentieth century marked two important landmarks in the history of the Indian women's movement, the birth of all-India women's organisations and the beginnings of women's participation in the national movement. Both processes heralded changes probably unforeseen by founders of women's organisations and pioneers who championed the involvement of women in India's freedom struggle.

Models of women's participation put forward by the Gandhian, Khalifaat and "Extremist" experience sought to establish a concept of "nation" as the extended family and therefore a legitimate sphere of women's activity. It has been argued that by extolling an ideology that apparently rested on a show of empowering of women, it was ultimately a way of reinforcing a social philosophy of deprivation for women. It was a signal to women to sacrifice everything for their menfolk. Nowhere can it be better illustrated than the anti-colonial movement, which literally transformed the game plan of women's organisation.

This part of the story is one, which lead to a crucial part. The other part of the story dealing with cultural identity and notions of womanhood, which we had left halfway, led to the growth of "community consciousness", which had an uneasy relationship with "national consciousness"

It was during the same period that women made a rapid entry into politics. Questions pertaining to the status and role of Indian women were raised in different forms from the first quarter of the nineteenth century. The issue of women's participation in the country's political life however came to the fore with the women's active response to the national movement on the one hand and the direct demand of women to have a right to vote and thereby have a say in the political process.

Another important factor, which affected the contours of women's movement. was the emergence of new India as a welfare state. As a part of the policy of establishing a democratic welfare society, in 1953 the government established a Central Social Welfare Board with a nation-wide programme for grants in aid for certain specific activities. Many of the prominent women social workers were associated with this

organisation either the Centre or in the states. Several voluntary organisations and women's associations began to rely on the grants received from the Board. As a result they lost some of their spirit and vigour of the pre-independence phase and the programmes for which grants were available shaped the nature of their activities. Women's development was thought to be confined to education, social welfare, and health by the Planning Commission. The main thrust was on the expansion of girls' education, rural welfare services, and condensed courses for adult women. The Health services for women mainly concentrated on the provision of services for maternal and child welfare, health education, nutrition, and family planning. Besides in every plan the proportionate allocation for social services was declining, and this was the sector, which was subjected to heavy cuts in times of crisis. As mentioned by the Committee on Status of Women (1974), 'The order of priorities up to the Fourth Plan has been education, then health, and lastly other aspects of welfare because it was generally assumed that all other programmes will benefit women indirectly, if not directly' (Desai, 1986).

The major shift in the women's movement which is nascently developing is that the leadership is now being slowly transferred to young college educated women and the problems of women of lower middle class and weaker sections are becoming the concern of this group. The increasing number of cases of wife beating and wife burning over dowry, and atrocities against the untouchable (Harjian) and tribal women have induced some of these groups to organise those women for a struggle. As a consequence various groups with radical perspectives have emerged. Though they are not very stable, many of them take up a militant socialist feminist perspective, and do not restrict their activities to economic and political issues but also take up social issues like dowry and rape (Omvedt, 1979, 1980, Desai, 1986).

The contemporary women's movement in India spans a large canvas. There are small groups as well as large national level organisations. While some are recent having been formed only over the last two decades, other go back to over 50 or even 100 years. Some organisations focus on single issues while the mass organisations cover a vast range. The organisational structures as well as activities undertaken differ.

From different starting points, organisations have moved towards a more holistic vision. As the proto-fascist undertones of political events/processes become clearer along with state's surrender to them, the need to join hands is felt ever more deeply: "we have the movement but they (the other?) have the women?. While the movement is aware of these challenges the strength of its grass roots support base provides a ray of hope that counter-actions and counter-ideologies are not impossible" (Agnihotri and Mazumdar, 1995).

Autonomous women's groups which emerged in the 1970s debated with women's organisations of the left about the centrality of class in the latter's formulation, a matter which tended in their view to obsfucate the specificity of the women's question. Both groups have moved a long way since then. While left groups have played a visible role in the women's movement, autonomous groups have increasingly taken up questions of economic deprivation and matters of class. The Dalit women's movement in turn has expressed dissatisfaction with upper-caste women activists in both the left and the autonomous women's movements (Chaudhuri, 1993).

It is in the sphere of cognition that the autonomous women's groups aim to achieve their biggest breakthrough. It is their mission to erase biases, alter perceptions and arouse consciousness. To this end, diverse groups with varying perspectives and

ideologies have come together in solidaristic networks. They have directed their crusades against dowry, sati, female foeticide, bride burning and other such obnoxious practices. Their major achievement has been to stir the conscience of diverse segments of society and promote a new culture, which more readily accepts the status equality of women. The strategies they have adopted to popularise their ideals include skits, folk dances, plays, exhibitions, protest marches, newsletters and journals. Periodicals, such as Manushi, Bayaja, Sabala, Chutna and Samata, have gained considerable currency in the last decades. These groups have also brought pressure on the government to legislate on rape, dowry and marriage. The issues they are dealing with are complex, with far reaching social implications. Some consequences of their action programmes cannot even be anticipated. Their crusade for equal property rights for women for example, gained a communal angle and got embroiled in religious questions when it came to the maintenance rights of divorced Muslim women (Ramaswamy, 1996).

That women's reform in the colonial period had raised similar mistrust has been seen. But the dominant trend within the national movement was governed by modernistic view. This view was committed towards certain basic premises of modernity. Thus, women's organisations resisted the "Communal Award" and raised the issue of possible conflict between rights of religion and rights of women (Chaudhuri, 1993).

The emergence of grassroot organisations of self-employed women is another facet that has been gaining ground since the seventies. The experience of the Self-Employed Women's Association (SEWA), Working Women's Forum (WWF) and Annapurna Mahila Mandal (AMM), which are among the more significant of such organisations, underlines the need for a clear sense of ideology, direction and strategy to achieve gender-specific goals. Shramshakti and the National Perspective Plan for Women (GOI, 1988), the two recent policy documents on women, are the outcome of their efforts (Ramaswamy, 1996). There are, in addition, numerous women's groups, such as Mahila Mandals, Mahila Samitis, Stree Sangathnas and women's cooperatives, proliferating in the countryside. While a large number are languishing for want of funds and dynamic leadership, some do manage to survive against serious odds. Besides these exclusively women's groups, several voluntary organisations have taken up separate programmes for women (Ramaswamy, 1996). As Ela Bhatt perceptively observes, women everywhere are in need of organisation and are ready to be organised. What they seem to lack is the initial push and support (GOB 1988). New ventures need to be promoted and existing ones sustained. The areas where they need grassroot support are numerous. Some of the critical ones may be spelt out" (Ramaswamy, 1996).

A third factor was the emergence of some large organisations of poor women in the informal sector. The dynamism in struggle demonstrated by these groups became a major focus in the search for alternative strategies of development – with organised groups of women from the grass roots as primary agents of change (Agnihotri and Mazumdar, 1995).

The area of women's struggles encompasses the vast field of human existence. The critical issue is whether women have options in defining existing structures and in fostering a new culture. The thrust is on discovering alternative paths with a view to resolving the many forms of subjugation in women's lives (Ramaswamy, 1996).

The issue facing the movement today is about the relevance of these debates and efforts. The earlier critique of macro-policies was from a standpoint of introducing a pro-women approach within the given parameters, using the constitutional

guarantees as the basic reference point. Today, Indian women feel that the Structural Adjustment Programmes (SAP) and the package of economic 'reforms' threaten not only earlier gains, but also the stated national goals by successive governments. While the movement was critiquing the development model, SAP has now removed the few regulatory/compensatory aspects of India's mixed economy, leaving 'global market forces' the sole players in the field. The processes, especially to those with inconvenient historical memories, bear significant resemblance to what happened to the Indian economy in particular, during the colonial period (Krishnaraj, 1988, Ghosh et. al., 1994, Mitra, 1979).

The realisation has made unity amongst differing organisations easier to achieve today. In a joint statement women's organisations asserted, We say no to Dunkel, no to GATT, we oppose the unrestricted entry of TNC's into the Indian economy. They argued:

Discussions on the impact of the new economic politics usually focus on the impact on the organised sector, since women make up only a small percentage here it is assumed that the impact is minimal. We need to unitedly and forcefully correct the picture. In our multidimensional roles, as workers, as peasants, as producers, as citizens, as mothers, wives, daughters, as women, economic policies hit us the hardest"?

The overall impact of SAP has to be understood in the context of the overbearing reality that already 94 per cent of the women workers are part of the informal sector and that they constitute half the labour force in unorganised sector. What is the future lying ahead for women in an economy which itself shall be struggling to find a space within the model of 'sustainable development' under the aegis of a carefully orchestrated Structural Adjustment Programme (Agnihotri and Mazumder, 1995).

1.4.3.2.b Bangladesh

In Bangladesh, in 1971, women participated in the War of Independence mainly as cultural activists (who's performance inspired freedom fighters in the War camps and others), nursing; even some participated in the armed struggle. Contribution of large section of women who are the victim of the violence of the Pakistani army and their collaborator are nationally recognised as 'birangona' for their sacrifices in the liberation struggle. Women's movements in India and Bangladesh are discussed below according to three time frame undivided India, India then Pakistan and Bangladesh.

This section will deal with a brief account of the women's organised movement in the country. I am particularly concerned with those movements, which have affected the life of Muslim women. These accounts are sketchy in nature but they will still provide some idea of the patterns of the women's movement in the country. For the sake of convenience, I have examined the movements in three phases; (i) British Period (1757-1947); (ii) Pakistan Period (1947-1970) and (iii) Bangladesh Period (1971-).

1.4.3.2.b.1. The British Period (1757-1947)

"During this period, there was little or no organised groups to organise the guide the Muslim women to establish their rights in society. This was confined to the few women belonging to the upper strata of society living in the metropolis and their activities were fragmentary in nature. However, Begum Rokeya Sakhawat Hossain (1880-1932) earnestly took up the issues of women's rights through her literacy

writings. She gained prominence through her literary activities at Sakhawat Memorial Girls' School in Calcutta. She sought to liberate women through education which would enable them to achieve independence and come out of the strict purdah system. She tried to project the unequal relationship between men and women in her various writings, the famous of which was, *Sultana's Dream*' (1905) in which she visualised an utopian society where men are dominated by women. Her activities can not be truly called a movement, as they were restricted to one aspect of women's rights i.e. education. Her writings did not create a lasting impression in the minds of the greater number of women living in the rural areas about their rights. But, Begum Rokeya's efforts are laudable in the sense that she was the most prominent Muslim woman and the first to give the initial push to a static situation (Chaudhury and Ahmed, 1980).

1.4.3.2.b.2 The Pakistan Period (1947-1970)

The period following 1947 witnessed a widespread growth of women's organisations, which were however, concentrated mainly in the urban areas. Among these, the first countryside organisation was the *All Pakistan Women's Association (APWA)*, begun in 1947. It was a government sponsored organisation aimed at raising both the social and legal status of women. This was the only organisation of its kind, which tried to reach every-subdivision, district and thana of the country. It also tried to improve the economic condition of women by teaching them trades (handicraft) and providing a marketing outlet. However, there was a basic weakness in the organisation which made it ineffective and sapped their vitality with which it has started. The organisation was steeped in officialdom. The wives of the Deputy Commissioner of the district, Sub-divisional Officer, and Thana Circle Officer were favoured for the post of President of the Association – it was a sort of an unwritten law. Talent, sincerity and dedication to the cause was not recognised. Local talent, which would be more effective and earnest, was ignored. Moreover, continuity of the post was sacrificed, as the wives of the officials had to leave the district, sub-division or thana with their husbands after tenure of office (normally 2-3 years) was over. APWA soon became an elitist organisation – a place for social gatherings where the unemployed wives of high government officials and the elite of the locality could gossip over a cup of tea. This was a forum used by the high officials (through their wives) to establish links with the elite of the area. It failed to achieve what it had set out to do i.e. to raise the consciousness of women and to foster leadership among them.

The oldest women's organisations were the Gandaria and Narinda Mahila Samity in Dhaka city. These were also social organisations originally begun with the idea of helping the poorer and deprived women and a place to exchange views and ideas. They tried to reach women, recruit members and build up a consciousness in them. Other such organisations were the Federation of University Women; Women's Federation; Azimpur Ladies Club; Wari Ladies Club; Women's Voluntary Association; Business and Career Women's Association and Zonta Club. All of them are located in the capital city, Dhaka. The last two organisations were highly specialized in nature. The former dealt with the problems of business and career women who were a minority while the latter had members in high positions in their profession. However, they tried in their own field to help women and also find out ways to develop both social and political consciousness in them and to provide a voluntary service and/or donate money to the poorer sections of society.

These handful organisations would have been effective had the ladies involved been properly motivated to render their expected roles. But this is unexpected given the class character of the leaders of these organisations. The leadership came from affluent families who considered themselves enlightened and also felt that they

should work for and not with their less enlightened sisters in the neighbourhood. These women used to undertake such activities as running a primary school or a sewing or handicraft centre in the neighbourhood, as an attempt to improve the socio-economic condition of lower middle class and poor women. These activities, while limited in their effects on improving the socio-economic status of lower middle class and poor women, were confined to a few major urban centres and therefore failed to affect the life style of the majority of poor women who live in the rural area (Chowdhury and Ahmed,1980).

1.4.3.2.b.3 The Bangladesh Period (1971 –)

The post liberation period in Bangladesh has witnessed a growing awareness among women of their problems and rights. Both the socio political and the economic problems have received attention even though optimum mark has yet to be reached. This is the first time that the women organisations have been given some authority to assume an active role in ameliorating the conditions of women and involving them in the development process of the country. The aftermath of the liberation affected the status of women in society in a very subtle way, although in some sections of society its impact was quite tremendous. The plight of a considerable number of distressed women after the liberation war induced the government to take some measures to help organic these women. The Bangladesh Women Rehabilitation Organisation, a government sponsored organisation, was established directly after liberation to look after these distressed women and their children. Branches of this organisation opened up all over the country at sub-division level and in some places at thana level. Despite administrative inefficiencies, this organisation performed an important task and rehabilitated many women and children. Even today, this set up in a changed administrative arrangement is training the poorer section of the women population to useful vocations – in different parts of the country.

Independent Bangladesh saw the revival of previous women's organisations and the emergence of several new organisations. All Pakistan Women's Association (APWA) was renamed Bangladesh Mahila Samity. Organisations like the Business and Career Women's Association and Women's Voluntary Organisation have been revived. The Mahila Parishad, another new organisation came into operation after independence in 1971. This is a very active woman's organisation. The leaders are mainly drawn from middle class families and ex-student leaders who were active in student and party policies. In fact, Parishad is the most political of all the women's organisations and has also taken up programmes to recruit the support of the larger masses of women. The Bangladesh Welfare Rehabilitation Foundation (BWRWF) which was formed to help the war-affected women and their dependent children provides women with training skills to make them economically self-reliant.

To coordinate the efforts of various voluntary and non-voluntary organisations, the government has established the Bangladesh Jatiya Mahila Sangstha, The Sangstha is a government institution brought into being by an executive order in April 1976. An executive committee nominated by the Government of Bangladesh runs this organisation. The activities of the Sangstha are mainly socio-economic in nature. The Sangstha has currently taken up about nine socio-economic projects under Happy Family Progamme. Training on mid-wifery is also given on a large scale. To impart non-formal education to women in rural area is another main objective of the Sangstha. Under this scheme, female trainers of non-formal education in the rural area would be given better training so that they can render their job effectively. For this purpose, a national training centre is established. The main objectives of Jatiya Mahila Sangstha are as follows,



1. to promote women's rights;
2. to develop vocational training and training for leadership;
3. to promote employment opportunities for women;
4. to establish a coordinated infrastructure to reach women and bring them into the stream of national development.

For effective utilization of the programmes of the Sangstha, its leadership must represent a cross-section of women in society. At the moment the leadership is in the hands of the middle and upper classes (Chaudhury and Ahmed, 1980)".

Special government agencies and some voluntary organisations have also launched economic and social programmes to make women self-reliant. These programmes include the Mothers' Club of Social Welfare Directorate, Women's Cooperatives of the Integrated Rural Development Programmes; Non-formal education programmes of BRAC; Bangladesh Handicrafts Cooperatives Federation and many others. A comprehensive description of these programmes can be found in Chapter 5. The government has also set up a separate Ministry of Women's Affairs to coordinate all the relevant activities by organisations and offer guidelines and also assist the government in formulating policies and programmes for women.

The women's organised movement is still in a nascent stage. The organised women's movement in its present form cannot achieve emancipation for the greater majority of women in this country until its leadership includes women from the poor peasantry. The present leadership of the women's movement comes from the elitist class who have nothing to gain from the class struggle but are only interested in their liberation as women. More realisations of rights as equal to those exercised by men would not free women from class exploitation. Therefore, for complete emancipation, leadership must come from the poor women who constitute the absolute majority of the country because they have stake in the struggle for liberation both of women and of the poor peasantry.

1.5 ROLE OF NGOs IN DEVELOPMENT PROCESS

1.5.1 Definition of NGO

There are three sectors in a sovereign state – the government or the public sector, the private or profit sector and the private non-profit sector (Holloway, 1998). In different countries they have different emphases, but most people now agree that a mature state represents a pluralistic society, and that these three sectors are important elements of a pluralistic society.² The third sector, therefore, is essentially not government, and is not for profit. This sector can comprise everything from a private school or a worker's union through to mosque committee or a mothers club. It is useful to divide the sector into two:

- a. those organizations who benefit their own members, (e.g., trade unions, professional associations, cooperatives, clubs, religious missions); and
- b. those organizations who work to benefit other people (e.g., voluntary organizations, private development organizations, service clubs,

² For a more detailed discussion, see Holloway, R. 1998. Supporting Citizen's Initiatives. Bangladesh's NGOs and society. University Press Limited, Dhaka, Bangladesh.

philanthropic and humanitarian organizations, educational and welfare institutions).

The common element in all these is that they are driven by a vision, or by values, for an improved society either for their members or for others. Non-governmental organizations (NGOs) as they are generally understood, are only one part of this third (non-profit) sector. Holloway (1998) made an attempt to generalize what the NGOs do, especially in the Bangladesh development context.³

According to the Task Force (1990)⁴ Report, NGOs were defined as all those organizations, which are involved in various development activities with the objective of alleviating poverty of the rural and urban poor.

In Bangladesh, the terminology NGO is thus used to refer to all such organizations and institutions that are registered with government under the Voluntary Social Welfare Agencies (Registration and Control) Ordinance of 1961 and the Foreign Donation (Voluntary Activities) Regulation Ordinance of 1978. According to the available statistics, there are as many as 13000 organizations registered under the societies Act and 438 organizations registered under the 1978 Ordinance. However, among the organization, roughly 600 are engaged in development activities.

NGOs have a multiple nomenclature in India, such as, Voluntary Organizations (Vos), Non-governmental Development Organizations (NGDOs), Voluntary Agencies (Volags or VAs), Action Groups (AGs), etc. (Viswanath, 1987, Dubey, 1998). NGO is often used interchangeably with all these organizations involved in various kinds of development activities. Nowadays, the terminology NGO is becoming popular among the development scholars and activities.

Viswanath (1987) mentioned that non-government implies that the organization need not be accountable to or receive operational finances, such as staff salaries, from a government department. This does not mean that it cannot collaborate with the government to plan and implement programs.

²A. They help the government: a large number of Bangladeshi and foreign NGOs are involved in helping the government with its programs. These are mostly family planning, primary health care, food for work, and reform. The government has asked their assistance in these important tasks. If people like the government, and these programs, they should applaud the NGOs for this work; if they don't, then their criticism will also reflect on NGOs.

B. They do things the government cannot do, or does not do well: they have mostly a target group approach, i.e., they direct their efforts to those 70% of the population of Bangladesh who are very poor – not to the whole of Bangladesh population. They provide small-scale credit, help to form groups of the poor to build solidarity, help the poor to become aware of why they are poor- and to do something about it, help with functional education, savings, help at time of disasters. They are interested in equality and justice. Since the government usually prioritizes growth above all, and since government functionaries are frequently less motivated and interested in carrying development programs out, NGOs work in these fields causes resentment and jealousy among government officials towards NGOs.

⁴ Report of the Task Force on Bangladesh Development Strategies for the 1990's, vol.2 p. 273

1.5.2 Chronological History

1.5.2.1 Bangladesh

Bangladeshi philanthropists and social reformists have been building and endowing mosques, *maqtab*⁵, temples, churches, schools and collages, orphanages and so on for many tens (if not hundreds) of years. Bangladeshi men and women have formed themselves into voluntary associations for education, welfare, culture and political advancement for as long, if not longer. This work still continues, but is not generally thought of as the work of an NGO. NGOs, in common parlance in Bangladesh, refer to organizations started in Bangladesh, or brought in from overseas that claim to do development work and usually do this with foreign money.

The present-day NGO in Bangladesh came into being and started their operations in a considerable scale in a number of spurts (Rahman, 1992, Holloway, 1998): for relief operations in the aftermath of the devastating cyclone of November 1970, the war of independence of 1971, post-war rehabilitation in 1972, the massive famine in 1974, the cyclone of 1997, the cyclone of 1991, and the devastating flood of 1998. The size, ideology, objectives, resources and methods or operations of NGOs is different from each other, as quoted earlier.

NGOs have been active in Bangladesh from its very inception. Initially, mostly international NGOs such as OXFAM, NOVIB, CARE, etc. started their operations and were primarily involved in disaster relief in the immediate post-liberation period. Soon after, however, national NGOs began to develop and the whole NGO sector, both international as well as national, moved from merely providing disaster relief to broader development support, particularly targeting the poor and women. Over this period, major national NGOs such as Bangladesh Rural Advancement Committee (BRAC), Proshika, and Association of Social Advancement (ASA) have developed along with thousands of smaller NGOs who collectively now employ around a hundred thousand dedicated workers and cover nearly the whole country with development support aimed particularly at the women and poor in both rural and urban areas.

In recent years, the NGO sector has become more organized and moved into collective action through the apex organizations such as the Association of Development Agencies in Bangladesh (ADAB) and the Coalition of Environmental NGOs (CEN). The NGO sector has thus become a major development partner of the government in such areas as health (e.g., the very successful immunization program), primary education and literacy.

1.5.2.2 India

Voluntary Organizations have quite a long history of involvement in social welfare activities in India. NGO activities, therefore, are not new to the Indian scene-nor for that matter to West Bengal. In this, the Country's fifth biggest state, with a population of 55 million (Szajikowski, 1998, Kalimullah, 1989) the roots of present-day NGO activities can be traced back to traditions of social service antecedents in charity. Over the years, "Philanthropy evolved towards welfare as persons of means were moved by pity or moral impulses to help their less fortunate countrymen" (Verghese, 1979, Kalimullah, 1989).

⁵ Maqtab = pre-primary Islamic School

These voluntary organizations were mostly emerged by the influence of the social reformists or religious leaders, such as Ramakrishna Mission, Gandhi Ashram etc. They organized their funds basically from the locality. Except a few, their activities are limited among one or few villages.

With the passage of time, the emphasis shifted from the individual to the community through the thrust continued to be on welfare though, moral responsibility being the driving force (Verghese, 1979, Kalimullah, 1989). With the onset of the globalization process in all areas in economy, India is comparatively more liberal in allowing foreign organization and aids for socio-economic development.

As NGOs in West Bengal are, to start with, a by-product of the Bengali Renaissance, consequently some of the oldest NGOs in India can be found in the region – such as Bengal Social Service League (established in 1917). The ideal for pre-independence NGOs in West Bengal was provided by notable personalities among many other great men such as M. N. Roy and Mahatma Gandhi (Kalimullah, 1989).

Since independence in 1947, NGOs have gained fresh impetus. The change was both qualitative and quantitative. There was not only been “a phenomenal increase” (Sarker, 1995, Kalimullah, 1989) in their number, but also an expansion of NGO activities to cover a vast field of rural development measures. In the 1950s, most NGOs were involved either in relief or institutional programs sponsored by schools and hospitals. In the 1960s, efforts were focused on productivity oriented technology and on functional literacy oriented extension work. By the 1970s many NGOs began to feel that the problems of the mass were linked to the country's oppressive social structure. And, for that matter, a new type of non-formal education, geared to making the weakest sections aware of their situation, to enable them to become active agents of their own development and change in their society, was thus considered essential (Fernandes, 1981, Kalimullah, 1989).

So, in the 1970s, there was a substantial radicalization of NGOs endeavors and it was the mushrooming of organizations during the 1970s and 1980s, which first prompted efforts, to set up state – and national – level coordination bodies. This paved the way to the formation of such organizations as the Association of Voluntary Agencies in West Bengal (Kalimullah, 1989).

1.5.3 Emergence of NGOs as Development Agents

Lack of strong role of the state and weak government creates less efficient bureaucracy, which gives space for the emergence of NGOs as an alternative agent of social development. Probably the highest number of NGOs are working in Bangladesh.

1.5.3.1 Bangladesh

Bangladesh was born after a bloody war of independence in 1971 with a population of 75 million, a devastated economy, as one of the poorest countries of the world. It had been characterized by Dr. Henry Kissinger, the then Secretary of State of the United States of America as an “International Basket Case”, an epithet that it has been trying to live down ever since. After the liberation war in 1971, Bangladesh has faced political unrest, which effected the democratic process as well as socio-economic development of the country. Acute poverty, famine and natural disaster led the government of Bangladesh to depend on foreign aid. Development budget is almost entirely dependent on the external aid flows and gradually it is only increasing. If in the early seventies, project aid financed only about one-third of the

total government expenditure, then in 1983-84, for example, this has risen to the level of 51.01 percent (Task Force Report, 1990). Thus, for most of the past 25 years, almost the entire development budget (of approximately US\$ 2 billion a year) has had to be met from international assistance in the form of soft term loans or outright grants. Indeed, in a number of years even the regular revenue budget of the country had to be met from such international assistance.

A major consequence of the donor dependence has been the influence that the donors have wielded in setting the development agenda for the country. This has manifested itself in a number of ways. Firstly, the donors as a whole, under the coordination of the World Bank would have an annual round of meetings with the Government of Bangladesh (usually in Paris, France) where they would pledge their annual assistance budgets with certain conditionalities attached. It is not the conditionalities were always bad or against the interests of the country, but that this process was openly driven by donor pressure so that whatever economic or other reforms were promised by the government did not have any sense of ownership within the country as they had not been nationally discussed, let alone adopted by consensus.

1.5.3.2 India

After the independence, the government of India has taken up various steps to improve the socio-economic condition of the poor. In this connection, the Gram Panchayat⁶ was created to work at the grass-root level as an agent of social development in India, especially in West Bengal.

Whatever may be the extent of success of the Marxist experiment in West Bengal, it has necessarily conditioned the growth and development of NGOs in the state. The failure of a left revolt by some of the CPI (M)'s erstwhile best militants – which is popularly known as the Naxalite rebellion – has brought some of the radicals into the fold of NGO activities (Kalimullah, 1989). The NGO, RTSRD in West Bengal, which is one of the NGOs the present study is based on, was also established by an ex-Naxalite, Mr. Tushar Kanjilal.

1.5.4 NGOs and the Development Process

The NGOs, in one way or other, are playing a significant role in the development process, particularly in developing countries (Khan and Zafarullah, Undated). As Khan and Zafarullah mentioned, the impact and influence of NGOs on society is clearly noticeable. The role of NGOs and voluntary organizations is very important in any society particularly when it has to bring about reforms among the people who are illiterate and brought up in age-old traditions, conventions and faith. Indeed, 10 percent of the total population of Bangladesh comes under the direct influence of NGOs.

Like other developing countries, NGOs are established and recognized agents of socio-economic development working towards improving the situation of underprivileged and disadvantaged portion of the population in Bangladesh and India.

Women form an important part of the society and their emancipation is most important for the progress and uplift of the society. The NGOs emphasize on the

⁶ Gram Panchayat is the lowest level of the local government.

women's situation to improve the socio-economic condition of the country. Viswanath (1987) confidently mentioned:

The attributes of NGO's that make them more effective in development than government agencies including management flexibility (as against the administrative rigidity of the government agencies), a great responsiveness to local needs and committed leadership.

The services provided by the NGOs include organizational support, health, education (primarily through NFE programs), agricultural extension (focusing on sustainable agriculture) water supply, fisheries, poultry and livestock and other income generating activities. Another sector in which the NGOs and other rural credit giving institutions, led by the pioneering work of the Grameen Bank, has been in the area of micro credit where Bangladesh is at the forefront of a global movement of focusing small credit to the poor and women to stimulate income generating activities. This pioneering role of Bangladesh was recognized at the recent Micro Credit Summit held in Washington, DC, USA, in February 1997.

On the other hand, another alternative approach prevailed among the development scholars. NGO programs and activities are highly regulated by the foreign aid and grants. As NGOs are highly dependent on outside donors, the existence and types of the projects totally depend on the donors' interests. Thus, indigenous development of the respective countries hampers to a great extent. So, the developing world fails to improve their socio-economic position because of aid imperialism as Teresa Hayter emphasized in her book '*Aid as Imperialism*'.

1.5.4.1 Bangladesh

Over the last two and a half decades the country has been able to develop a considerable amount of indigenous experience and self-confidence in carrying out its own planning. This has taken place primarily in three sectors, namely, the NGO sector, the private commercial sector and the research and higher studies sector.

One negative manifestation of donor dependence in Bangladesh over the last two and half decades was the all-pervasive use of foreign consultants for planning development programs and projects and even for running the programs and projects themselves. This has caused an enormously debilitating impact on the country's capacity, both within as well as outside the government, to carry out any form of development planning which is nationally driven and truly reflects the need the needs and aspirations of the people of Bangladesh, particularly the large majority who are poor. Again, this criticism is not of foreign consultants themselves or their advice (although there are quite a few examples of both poor consultants and bad programs which have been thrust on the country) but on the effect it has had of emasculating the intellectual capacity of the country to do its own development planning or thinking.

1.5.4.2 India

India has a long history of democratic and political stability. For the socio-economic development, government has a grass-root level, local government, organization (Gram Panchayat) since after the independence. Gram Panchayat has been playing a significant role to change the socio-economic condition of the rural poor through various development programs.

Presently Indian government is supportive to NGOs for their development activities. Now all over India, many NGOs are working to improve the socio-economic condition of the disadvantaged section of the society. NGOs have recently gained considerable attention as vehicles of change. Development scholars have discussed their comparative advantage in among other things, outreach to remote areas and capacity for innovations (Viswanath, 1987).

1.6 ROLE OF THE GOVERNMENTS

The government and the state machinery have traditionally been playing an important role in the development process both in Bangladesh and India. The following section will provide a comparative study of the Constitutional provisions, plans, policies and programs of Bangladesh and India to throw light on the different role of the state and government in the development process, particularly regarding women issues from the perspective of common cultural heritage but of two different nation states.

1.6.1 Bangladesh

1.6.1.1 Articles of the Constitution of Bangladesh to Ensure Participation of Women

A number of Articles of the Constitution of Bangladesh addresses women's concerns (Salahuddin and Shamim, 1995):

- Steps should be taken to ensure participation of women in all spheres of national life (Article 10)
- Women shall have equal rights with men in all spheres of the State and of public life [Article 28 (2)]
- Nothing in this article shall prevent the State from making special provision in favour of women of children or for the advancement of any backward section of citizen [Article 28 (4)]
- There shall be reserved thirty seats exclusively for women members, who shall be elected according to law by the members aforesaid [Article 65 (3)].

1.6.1.2 The Five Year Plans

The First Five Year Plan (1973-78) did not visualise the role of women in economic development separately. In the plan there was no WID sector as such or a separate allocation of resources. Under the social welfare sector, a programme entitled Rehabilitation of War Affected Destitute Women and Children was undertaken in 1972. In the later years, the importance of women in development was realised. A special Women Affairs Division was established in the President's Secretariat in 1976 which implemented a few women-specific projects.

In the Two Year Plan (1978-80), women's development for the first time got separate consideration. This plan allocated Taka 105.6 million for women's development programmes. The main emphasis was on the fields of vocational training, agriculture-based rural development programmes, establishment of cottage industries, production and sales centre and creation of facilities for working women and their children.

In the Second Five Year Plan (1980-85), Taka 310.00 million was allocated for WID Programmes. This plan emphasised training and creating of employment opportunities for women.

The Third Five Year Plan (1985-90), provided more elaborate programmes on women's development and emphasised the need for women's participation in the mainstream socio-economic activities. In the plan, a sum of Taka 500 million was allocated for WID programmes.

The Fourth Five Year Plan (1990-95) established the Ministry of Women's and Children's Affairs and integrated women's development into the macro-framework for multi-sectoral thrust to bring women into the mainstream of economic development with the following objectives:

- increase women's participation in education, health, agriculture, industry, trade service and other sectors;
- increase female literacy rate from 15 to 30 per cent
- increase women access to medical services;
- expand credit and self-employment facilities for women;
- alleviate poverty among women;
- extend support services (accommodation, day care, legal aid) for women;
- create gender responsive awareness.

To achieve the above objectives, general and specific strategies were also identified to transfer the strategies into action and to ensure a conducive atmosphere for women's participation in the socio-economic activities.

1.6.1.3 Women's Participation in the Government

Female participation in local government is another area of concern. Rural local government is a two-tier system, Union Parishad (Union Council) and Zilla Parishad (District Council). There are 4,451 Union Parishad and 64 Zilla Parishads. Local bodies in the urban areas include 4 City Corporations and 119 Pourashavas (Municipalities). In order to secure a minimum representation of women in the Union Parishads and Pourashavas, three seats for women in City Corporations is 20 per cent of the total members who are elected. In the 1994 City Corporation elections one woman was elected as a Ward Commissioner. Women, therefore, enjoy the right to vote as well as right to stand for elections.

Women's participation is even more marginalised at local government institutions, reflecting the social realities of women's subordinate and dependent status and the consequent invisibility of women in public space. The number of women in elective positions of chairman and member in the union and upazila parishads and in municipalities is abysmally low and practically infinitesimal. In the 1990 election at the upazila level, only 7 women contested for chairmanship of 423 upazilas, of whom only 1 was elected. In the union parishad elections in 1988, there were 18,566 contestants for chairmanship of 4401 union parishad. There were only 79 women contestants, constituting only 4 per cent of the total. Again the 1992 available data

indicate that for the position of chairman of 3899 out of the 4398 union parishads, women constituted only 6 per cent of the contesting candidates, i.e. 1155 out of a total 17,444. For the elective position of members, the figures for the respective elections in 1988 and 1992 were, 863 women out of 1,14,699 (constituting .7 per cent of the total), and 1135 women among 1,69,643 (comprising, again some .7 per cent) contestants.

In order to secure a minimum representation of women at the various level of local government bodies, the system of nomination was introduced by ordinances promulgated and/or laws framed by the Parliament. Under these ordinances and acts, 3 woman members are nominated at each level i.e. union parishad (council), upazila parishad and paurashava (municipality). Women, therefore, enjoy the right to vote as well as the right to stand for election, and further enjoy the 'safeguard' of nomination to these bodies. Under the provision of nomination, more than 15,000 women are associated with local bodies. However, whether the association leads to involvement with the processes of local governments is doubtful. Available case studies indicate that a marginal role is played by women in the deliberations and decisions as well as in the discharge of functions of these bodies. The process of nomination has given rise to allegations of elite manipulation and government/ruling party influence on the nominating process. A recent amendment has replaced the method of nomination by election. The amendment provides for election of women members in the reserved seats by the elected members, thus replicating in a way the system of election for reserved seats in the Parliament (Chowdhury, 1994).

1.6.2 India

1.6.2.1 Women in the Indian Constitution

In India, women are also deprived and not availing the equal opportunity and equality in every aspects of life. However, equality of status of women and men and accordingly opportunity of status is more on paper than in practice. This is evident from the way women have been treated during the last four decades after the introduction of Indian Constitution from 26 January 1950 (Chowdhury, 1992).

The main provisions of the Indian Constitution having bearing on women's social, economic and political status are summarised below:

Preamble

- (a) To secure of all citizens justice – social, economic and political.
- (b) Liberty of thought, expression, belief, faith and worship.
- (c) Equality of Status and opportunity.

Fundamental Rights

Article 14

- i) **Equality before law**

The state shall not deny to any person equality before the law or the equal protection of the laws within the territory of India.

Article 15 (1)

- ii) **Right against Discrimination**

The State shall not discriminate against any citizen on grounds of religion, race, caste, sex, and place of birth or any of them.

Article 15 (3)

Nothing in this article shall prevent the state from making special provisions for women and children.

Article 16 (2)

iii) Equality of opportunity

No citizen shall on grounds only of religion, race, caste, sex, place of birth, be ineligible for or discriminated against in respect of any employment or office under the state.

Article 21

iv) Right to life and Personal Liberty

No person shall be deprived of his life or personal liberty, except according to procedure established by law.

Directive Principles of State Policy

Article 39

i) Certain Principles of Policy to be followed by the state,

The state shall, in particular direct its policy towards securing

(a) That the citizens, men and women equally, have the right to an adequate means of livelihood.

(b) That the health and strength of workers, men and women and the tender age of children are not abused.

ii) The state shall make provision for securing humane conditions of work and for maternity relief." (Chowdhury, 1992).

1.6.2.2 The Five-Year Plans

Mira Seth (2001) in her book, *Women and Development The Indian Experience*, provided an excellent review of women's status in the Five-Year Plan documents. In accordance to the spirit of the Indian constitution, a large number of welfare programmes have been included in the Five Year-Plans. These programmes have taken shape by stages in the course of the Plans. The following description reveals the progress of women on plan documents.

It was not until the Sixth Five Year Plan that adequate attention was paid to the issue of women's participation in development, though a few paras were devoted to women right from the First Five Year Plan. Thus, the First Plan talked of adequate service for the welfare of women. The next four Plans paid some attention to women welfare, education, health, etc. The Fifth Five Year Plan initiated programmes for functional literacy of women to equip them with skills and knowledge to perform functions of housewives, beside child-care, nutrition, etc. It was the Fifth Five Year Plan which for the first time formulated schemes for the provision of resources to women to facilitate development. The trend was continued in the Seventh and Eighth Plans, which perceived women as crucial human resources for national development. Accordingly, programmes were undertaken for the training of women on a large scale for employment and economic activity.

The final Ninth Plan (1997-2002) approved retrospectively in 1999, has important objectives for women's development. For the first time, it states categorically that for empowering women as the agents of social change and development, a 'National Policy for Empowerment of Women' would be formulated. In the field of development, the Plan discusses, for the first time, the need for reservation of seats for women in Parliament and the state legislative assemblies. The Plan also proposes to ensure 30 per cent representation of women in the public sector and provides a larger entry for

women, in the premier Civil Services. In the field of health, the emphasis would, as usual, be on reproductive health. In education, besides ensuring gender equality, it would initiate plans for free education of girls up to the college level and greater vocational training for them. To increase women's participation in the industrial development of the country, the Plan proposes to set up a 'Development Bank for Women Entrepreneurs' for assisting them in the small and tiny sector. In agriculture, greater assistance and share would be ensured through the rural development employment schemes. The most important resolve of the Plan is to have a special women's component in the plan to ensure 30 per cent flow of funds to women development sectors (Seth, 2001).

1.6.2.3 Women in the Government

I will keep my focus on West Bengal in discussing the participation of women in the government. West Bengal has a long history of local self-government institutions. The Local Self-Government Act of 1885 and the Village Self-Government Act of 1919, created district boards and union committees on the basis of limited electoral franchise, and were obviously dominated by the landowning zamindari class. The Panchayats Act of 1957 did not basically undermine this stranglehold. The impact of the new act, though based on universal franchise, was diluted by the existence of well-established local leaders of the old order who controlled all resources, and, after the last round of elections in 1964, remained in power till the arrival of the Left Front Government (LFG). A democratic system of self-government, some researchers argued, was incompatible with the dependence of the rural masses on the trinity of landowners, traders and moneylenders. The Panchayati Raj has been introduced in such a background. Without breaking antiquated economic institutions, we have sought to introduce a new social and economic order which seeks to liberate all individuals and create a society of equals (Leiten, 1992).

So long as local power is concentrated in the hands of the rural rich, so long will they enjoy the political clout and see to it that no developmental plan benefiting the rural poor is either conceived or accepted or implemented. Unless this process is reversed panchayats do not have a chance to survive and flourish.

Before 1977, 4-tier panchayat system was functioning in West-Bengal, Two lower tiers, namely, Anchal Panchayats and Gram Panchayats, were formed at the union and village level respectively. The zilla parishad and Anchalik (regional) parishad at the district and block level respectively were formed under the Zilla Parishad Act, 1963. While the members of lower tier, i.e., gram panchayats were elected directly, the members of other tiers were elected indirectly. The right to vote for the lowest tier was however made universal (Ray, 1994).

The present Left Front (LF) government of West Bengal first came to power in 1977. The present panchayati raj system in West Bengal which, came into existence in 1978 and comprising three tiers, has at its lowest tier the gram panchayat – a group of villages as its constituent parts and with a maximum population of 15,000 in plain areas and 5,000 in hill areas (Ray, 1994). The panchayat being implementing bodies, an understanding on decentralised planning in West Bengal calls for an analysis of panchayati raj system in operation.

For the first time in this republic's history, there was a keen political contest for the roots of power. It was an open, democratic and peaceful contest. Never in the history of Indian politics did a political party penetrate so deeply and methodically the ancient fortress of the village (Leiten, 1992).

It is of immense importance that women may actively participate in the Panchayati Raj Institutions which are at present monopolised by men. Their participation would also help in bettering the conditions of women and improving their status in society and hence add directly to the well-being of households in particular and that of the nation at large (Jha, 1995). Rao depicted that the Indian women today are not what they were ten years back. With the fast changing socio-economic scenario being witnessed today coupled with the political empowerment, by the turn of the century, they are not going to be what they are today (Jha, 1995).

Gram panchayat at the village level, the panchayat samity at the district level – have played an increasingly important role. Their activities relate more and more to the planning of developmental and infrastructural works, especially after the state government in 1988 decided to make the panchayats directly responsible for various development works which were hitherto looked after by the respective departments from Writers Building at Calcutta (Leiten, 1992).

The elected leaders at the village, block and district level have therefore now a dominant say in earmarking the district plan funds, but also the funds which were earlier handled by the red-tape infected departments in distant Calcutta. In addition, as elsewhere in India, the different national special programmes such as the IRDP, NREP and RLEGP provide resources. They have been assigned the responsibility for selecting the beneficiaries of the production loans schemes under the central IRDP, and for implementing the scheme in collaboration with the commercial banks (Leiten, 1992).

A survey commissioned in 1994 by the National Commission for Women in West Bengal indicated that women Panchayat members elected in the May 1993 elections were 34.18 per cent, at the Panchayat Samiti level; they were 33.65 per cent, at the Zilla Parishad level and at the Gram Sabha level 35.02 per cent. Women in West Bengal, therefore, got more than their obligatory share in the system. Most of the members were nominees of political parties, 90 per cent were first-time elected representatives, 54 per cent had very low educational levels. Many were passive participants in meetings whereas due to the interest taken by others, girls' enrolment in primary schools had increased, drop out rates had fallen and participation of women in adult and non-formal education centres had increased. Women also took interest in the functioning of the public distribution system (PDS), in giving greater attention to minimum wages for women and prevention of atrocities against them (Seth, 2001).

There has been counter arguments regarding the effectiveness of the system. The real picture of Grampanchayat is disheartening. The administrative machinery and the local legislators are controlling it. It has become political training centre – where local youth are trained for general election, the centre to mobilise forced and musclemen for political game. Studies analysing issues and problems of Panchayati Raj as well as the recommendations of Ashok Mehta Committee revealed that Panchayati Raj Institutions is not encouraging. Economically, they are proving to be a burden on the state exchequer as their own extractive capacity, is extremely limited. Collection of taxes usually proves a serious problem to be met with as sanction of force is not made available to these institutions (Jha, 1995).

On the other hand, Buch (2000) has shown that women are emerging as a new leadership under the Panchayat leadership in India. She states, "Women have reported increase in self-confidence, change in life style, awareness about critical need of education and increased concern for village development. There are positive

changes which they have seen in their own attitudes and consequent impact on the family in shifts in various social practices”.

1.7 ROLE OF THE INTERNATIONAL AGENCIES

Like other third world countries, Bangladesh and India -- although in varying degrees -- are also dependent on foreign aid for augmenting the development process. Donors mostly from the western world and their aid agencies supported the development programs in both the countries in general and for women in particular. As an agent of development, NGOs in Bangladesh and India carry out the development process with the donor's supports. In this connection, the role of foreign aid or role of international agencies needs to be looked at.

The donors have played a double-edged role, argues Jahan (1995) in an attempt to understand donors' involvement in gender and development, in strengthening aid-recipient women's voices and defining their own agenda in the partner countries. On the one hand, they have had a positive role in funding autonomous women's organisations, research on women, and grassroots NGO work. In Bangladesh, and in India, the activities of the majority of well-known women's organisations were funded by donors. Only a few organisations did not solicit external donor funding and were successful in raising local funds. Research on women and gender issues was also largely donor-funded, and data-collection and gender-disaggregation of statistics were undertaken mostly at donors' insistence. Grassroots development work, whether by government agencies or by NGOs, was primarily underwritten by the donors. In India, too, research on women, grassroots development work and autonomous women's organisations have been heavily dependent on donor assistance (Jahan, 1995).

Earlier, donors have kept a relative distance from the political parties and parliament and political process. But recently donors are paying an influential voice in the political process in Bangladesh, which is unlikely in the case of India. For example, there has been discussion of donor assistance for training of parliamentarians and local governmental representatives. With emerging concerns about democracy and human rights, it is expected that donors will start funding activities in areas directly related to political mobilisation and participation.

On the negative side, donors funding often make the women's organisations and NGOs donor-driven. Instead of developing their own voice, in many cases they were co-opted to sell the donors' agenda. The pressure of satisfying donor-established performance criteria often kept these organisations too focused on the donors rather than on their own domestic constituencies. In the last two decades very little progress had been achieved in changing the donors' funding policies from project to process-oriented aid, a change that would give the women's organisations and NGOs greater autonomy and time to develop their own voice. The governments' policies were also not supportive of strengthening the voice of autonomous women's groups (Jahan, 1995).

The significance of the NGOs involved in the overall development programmes in Bangladesh can be seen from the pattern of inflow of foreign resources to the sector. The proportion of total foreign aid to Bangladesh disbursed through NGOs was about one percent in 1972-73. During the mid-1980s, on average, about 16 percent of the total foreign aid inflow was mediated through the NGOs. About 20 percent of the foreign aid flow to the country is currently channelled through NGOs. Another statistic shows that the proportion of total foreign aid to Bangladesh disbursed through NGOs

was only about one percent in 1972-73, but by the end of FY 1986-87, it had reached 17.4 per cent (Aminuzzaman and Begum, 2000). Certainly, the percentage of foreign aid administered by NGOs in Bangladesh has increased further over the years (Hossain, 2001).

Donor commitment is the factor that has strengthened the growth of NGOs in developing countries and at the same time their lack of long-term commitment has also caused risks for the sustainability of this sector. Donor aid to NGOs is not a separate factor from global politics, aid policies, markets and civil society. Donors' ideological commitment is important in securing the sustainability of NGO-led development intervention. However, the political factors of aid, e.g., donors' interests, hidden agendas, etc. could always put sustainability at risk (Hossain, 2001).

1.8 WOMEN AND POVERTY

It is now widely recognized that the development process affects women and men differently (Salahuddin *et al.*, 1997). There is a wide consensus that the incident of poverty among women is very high and they are disproportionately represented among poor. The UN statistics (1995) show that in the early nineties, women comprised 70% of the world's poor. Coming to the rural population below the poverty line, data from 41 countries accounting for 84 per cent of the rural population of 114 developing countries, indicate that the number of rural women living below the poverty line rose faster than rural men in poverty. In 1965-70, women comprised 57% off the rural poor; by 1988, they accounted for 60% of this group (Salahuddin *et al.*, 1997).

It is also widely known that women have greater difficulties in breaking the poverty chain because of their larger share of domestic and childbearing responsibilities and gender discrimination in accessing in new opportunities in the labour market. It is, therefore, justified to use the term 'feminization of poverty, implying that women as group likely to be poorer than men under the prevailing discriminatory socio-cultural norms, economic practices and 'Socially Constructed Gender Division of Labour'.

Women constitute almost half the world's population. They carry the burden of two-thirds of the total hours of work performed. But they earn 10 per cent of the world's income and own 1 per cent of the property (Eide, 1991). A review of the 31 countries shows that women work longer hours than men in every country. Of the total burden of work, women carry on average 53 per cent in developing countries and 51 per cent in industrial countries (Jain, 1996). In developing countries, men receive the lions share of income and recognition for their economic contribution – while most of women's work remains unpaid, unrecognised and undervalued. If women's unpaid work were properly valued, it is quite possible that women would emerge in most societies as the main breadwinners – or at least equal breadwinners – since they put in more hours of work than men.

Despite all efforts to alleviate poverty and change the socio-economic condition particularly of women the 1995 Human Development Report states that there are 1.3 billion people living in poverty, of which almost one-half are in South Asia. Seventy per cent of the poor are female, and the situation is getting worse, with the number of rural women living in absolute poverty rising by 50 per cent (as opposed to 30 per cent for men) over the last two decades (UNDP, 1995).

The causes of women's poverty and absolute poverty fall into two categories: those which result from belonging to families that are poor; and those which relate to

women's subordination within the family, the community, and the wider economic and political spheres (Carr et. al., 1996).

1.9 THE STUDY

1.9.1 Relevance of the Study

The United Nations organised four world conferences on women in Mexico in 1975, in Copenhagen in 1980, and in Nairobi in 1985 and in Beijing in 1995. Many international agencies, including the UN, have been giving gender issues a high profile in addressing development challenges, particularly in the developing countries. Likewise, because of its global relevance, the national governments also have identified gender issues as of a prime concern in the development planning process. The last two decades have witnessed a great deal of write up on development and gender, particularly in rural areas of developing countries. A general agreement has been reached that gender-neutral development is a myth. And a consensus also has been arrived at that many third world country states alone cannot handle the issues of development. Therefore the role of NGOs has to be taken into consideration.

International agencies, national government, non-governmental organisations and women organisations might have different paths but have a common goal of advancement of the women.

- Rounaq Jahan (1995) in her book *The Elusive Agenda: Mainstreaming Women in Development* raised a number of serious questions as regards the advancement of women. It is time to ask, what have been the achievements so far? How have the various policies and measures adopted by the international agencies and national governments functions? Have they been effective in promoting women's advancement and gender equality? Have the world's women witnessed significant improvements in their living and working conditions over the last twenty years?

Despite all these efforts, response to these questions give a frustrating scenario of women particularly in the developing world. The magnitude of poverty and vulnerability of women, remain shocking. Women are still deprived and the subordinated situation of women has not changed yet. Highest rate of poverty has found among the poor female in Bangladesh and India like other developing countries. As cited previously, there are 1.3 billion people living in poverty, of which almost one-half are in South Asia (UNDP, 1995). Seventy per cent of the poor are female, and the situation is getting worse, with the number of rural women living in absolute poverty rising by 50 per cent (as opposed to 30 per cent for men) over the last two decades (UNDP, 1995).

It also remains a fact that poor women are more powerless than poor men because of their social handicap in addition to the economic ones. Hence, women's access to the needed resources and services are much less than poor men who contribute immensely to make them (women) the poorest of the poor (Salahuddin et. al., 1997). Is this because of social structure or political systems or inappropriate measures for women's development or lack of sufficient understanding about women in particular?

Similarly Jahan (1995) describes the world situation of women:

In the last two decades, more women have joined the ranks of the world's poor in the both North and South. The cutbacks in social services as a result

of structural adjustment policies, and the increased incidence of crime and violence, have hit poor women the hardest. Women's responsibilities as sole or primary income-earners have increased, their labour force participation rates have grown, but the workplace has not made significant changes to accommodate women's needs, and continues to exploit women as cheap labour. Economic desperation has led to unprecedented female migration and an increased trafficking of women and children worldwide.

Now questions need to be addressed, why women are still the poorest of the poor particularly in the developing countries? What are the roles played by the NGOs, governments and to some extent the state for the development of the rural poor women? What is the perspective of the women themselves?

All these questions came into my mind while I was working in a research organisation (Bangladesh Institute of Development Studies -- BIDS) where I was involved in a project titled, "Analysis of Poverty Trends in Bangladesh". I used to travel intensively in rural areas in Bangladesh. I have seen acute poverty and insecurity of life among the rural poor in general and women in particular. Women are the most vulnerable section of the society both socially and economically. It was a very shocking experience for me which pushed me to work on Gender and Development.

Academics, feminist writers and feminist activists are continuously working on gender issues all over the world. Renowned universities are offering gender courses and organising seminars, workshops in these issues. Mass media has been playing an important role regarding gender-related issues (see Chaudhuri, 2001). More importantly, politicians and lawmakers are dealing with gender-related issues all over the world as well as in Bangladesh and India more than before.

Many non-governmental organisations are working long for the betterment of the women particularly for the poor rural women in the developing countries like Bangladesh and in India. At this point, I will not enter into the debates about whether this is in the final analysis beneficial for the civil society or not. All I intended was to try to address some of the questions posed above within a limited scope.

1.9.2 Scope of the Study

The scope of this study is confined to the comparison of the development activities of two selected NGOs, one from Bangladesh and the other from West Bengal, India, to explore the changes brought for women through their respective programmes aiming at empowering poor rural women.

A substantial work has been done on Bengali women in Bangladesh and West Bengal, India which have a common history, culture and language. But so far no comparative research on women and their development process has been done. A comparative study with a common social history and different state policies will help to find a new vision and insight to reach a fuller understanding of gender issues and development process in this region.

Hence, the two different development processes will help to understand the hindrance of poverty and disempowerment of the rural women in the respective countries. In this backdrop, a comparative analysis of selected development NGOs who are working on gender and development in Bangladesh and India is extremely relevant. The role of Non-governmental organisation (NGO) in Gender and Development (GAD) process requires attention to understand the development process in Bangladesh and West Bengal as well as other parts of India. This study

tries to examine development process through gender and development related policies, programmes and activities of NGOs in Bangladesh and India. Moreover, as a privileged Bengali woman I feel responsible to find out the deep-rooted problems of rural poor women who are suffering not only because of poverty but also for being a women.

1.9.3 Objectives of the Study

The questions raised in this research are: What is the impact of women related activities of NGOs in the life of rural poor women; and the role of government, national and international policies and measures in this connection? Since it is a comparative study of two societies which were once part of the same nation state but which have had distinct political economic and intellectual development in the last fifty years, concrete contexts will be necessarily spelt out in the thesis.

The research will investigate the following broad questions:

- a) with the help of foreign aid and own resources how and what changes are brought by NGOs in the life of rural women through Gender and Development (GAD) approach in Bangladesh and India;
- b) what is the role of government and what are the differences of the programmes and policies between Bangladesh and India;
- c) the relationship of NGO, and government and their impact on the programmes and policies on development process of these two countries.

1.9.4 Research Approach

It is a qualitative research and samples have been taken from the members of two selected NGOs from Bangladesh and India. With the help of a guideline, case studies have been done on the basis of in-depth interviews and participant observation. Some interviews were also conducted with the help of the interview schedules. Eight villages are selected; four from each country. Total sample size is 100.

As I describe in the next chapter on methodology, the study was carried out in four villages in each country where the two selected NGOs -- SNSP and RTSRD -- conducted their development operations. The study focused on the in-depth interviews of 40 women involved with these NGOs for more than five years, categorised as category 1. The respondents from SNSP are involved mostly as members of a savings group. Most of the RTSRD respondents received some kind of training or are actively associated (participated meeting, join workshop, etc.) with the organisation. In addition to the 40 in-depth case studies (Category 1), I incorporated and analysed the perception of other study samples that were interviewed; 20 dropped out members (Category 2), and 20 non-members (Category 3).

In addition, I interviewed twenty male members (Category 4) who live in the same locality and are the kin to the women respondents of the study. I also interviewed seven respondents (Category 5) that included community leaders in the locality, NGO leaders, NGO Staff and organisers.

The questionnaires (Annex 1) and the guidelines for interviews (Annex 2a-2f) contain the basic questions and approaches that I used to understand the dynamics (or the

changed dynamics) of the intra-household and social relationships of the respondents. I summarised the detailed interviews and compiled the information in tables. Participant observation also adds to the insights in this connection. The research methodology chapter provides ample description of the nature of my study and the mode of analysis. The analytical approach is qualitative and is based on in-depth interviews and participant observation of a sample. The inferences drawn, therefore, are not based on statistical analyses.

I have chosen six basic indicators to assess the role of NGOs regarding gender issues through gender and development related activities. The indicators are:

- Awareness
- Intra-household, kinship and social relationships,
- Occupation
- Social Status and Empowerment
- Education and
- Institutional Impact

1.9.5 Organisation of the Thesis

Chapter 1 is the introductory chapter, which includes a review of relevant literature that sets the stage of the study. The relevance, scope, objectives and the research approach of the study have also been included in Chapter 1.

Chapter 2 describes the research methodology.

The country profiles, characteristics of the respondents and history of the NGOs studied are given in chapter 3.

Chapter 4 starts reporting on the perceptions captured from the respondents through the field studies. Chapter 4 reports the awareness of the development process of the respondents. Choosing 'awareness' as an opener of the discussion followed a simple logic. The NGOs try to reach the poor, mostly uneducated people with different 'need variants'. For the NGOs studied, the common need variant has been 'education'. Whatever a development agent tries to reach the poor people with, the common premise they have to work on is the fact that the target population must be 'aware' first of the need to embrace a change. Awareness is, therefore, a key to social change.

Once the people are 'aware', people start gaining the courage to reach out. This has a critical impact on their social dynamics, which starts right from the household and family level. Chapter 5 tries to find the intra household dynamics because of the involvement in NGO.

Reaching out for breaking the social relationship and norms' chain is incited by the fact that the poor women can earn if the doors ahead are open. Capability of earning places a woman instantly on different social plane. Chapter 6 looks into the source of income of women and its impact on their households.

Once the women brave the outdoors and start receiving a different social status, they feel the need for 'empowerment'. Chapter 7 deals with the social status and empowerment of women and the role of NGOs in this connection.

Education is the most basic of the needs of the poor women. Education paves the doors to a brighter world. As soon as the women can think of a better option for their children, the option they most commonly chose is to educate their offspring. Chapter 8 looks into the attitudes of the respondents towards their children's education specifically towards girl's education.

Chapter 9 assesses the institutional impact that basically describes the respondents' realisation of the institutions and 'systems' once they are 'enlightened' and 'empowered'.

Chapter 10, Conclusion, the last chapter of the thesis seeks to sum up the salient features of the study.

Chapter Two
RESEARCH METHODOLOGY

Chapter Two

RESEARCH METHODOLOGY

2.1 INTRODUCTION

This Chapter discusses the methods that were employed in conducting the research. The chapter *first* begins with an introduction of the study area that includes the criterion of selection and the selection process. The *second* section of this chapter talks about the NGOs – their genesis and evolution, aims and objectives, and major programs – under the study. The *third* section describes the research methodology that includes the methodological approach, research methods used, research tools and techniques used, the tools used for data collection, and the sampling technique for the selection of respondents. Section *four* of the chapter describes the fieldwork. While the *fifth* section deals with the techniques for data analysis, the *sixth* section touches upon the limitations of the methodological approach. The chapter concludes with a brief concluding remark.

2.2 AREA OF THE STUDY

2.2.1 Criteria of Selection

While the broad study area, as revealed from the topic of the dissertation research, was Bangladesh and West Bengal, India, for practical reasons the study area was narrowed down, as described in Chapter 1. The intent of the study was to compare the gender and development activities of two NGOs, one from each country. I have selected two NGOs, therefore, one from Bangladesh and the other from West Bengal, India, to understand the complex nature of the subject. The command areas of these NGOs were considered as the study area. The NGOs concerned were Shaptagram Nari Shanirvar Parishad (SNSP) in Bangladesh and Rangabelia Tagore Society for Rural Development (RTSRD) in West Bengal, India.

2.2.2 The Selection Process

The selection process was a hectic one since a large number of NGOs is operating in both the countries, especially in Bangladesh. To select an NGO, the first and foremost criterion was that the NGO must have been working on women for at least for 10 years. I had to spend a lot of time both in the field and talking to the experts. In the earlier part of 1996, I gathered preliminary information on NGO activities in Bangladesh with special reference to gender and development. In this process, I reviewed published books and reports in the libraries of various governmental and non-governmental institutions and universities; talked to a number of experts working in and/or having knowledge about gender and development¹; and took intensive field trips to two parts of Bangladesh. The locations of the preliminary field trips were Munshigonj district - near the capital Dhaka, and Faridpur – my ancestral home district.

¹ In Bangladesh I was immensely helped – not only in the NGO selection process but throughout the study period - by Dr. Hossain Zillur Rahman, Senior Research Fellow, Bangladesh Institute of Development Studies (BIDS). Dr. Binayak Sen, Senior Research Fellow, BIDS, was also extremely helpful – in providing invaluable insight to the study proposal and in selecting the NGOs.

Because of its location near the capital Dhaka, the Munshigonj district has been a place where NGOs are working very actively from the beginning. I stayed at my friend's ancestral village for a week. I visited the offices and activity areas of the Grameen Bank (GB), Bangladesh Rural Advancement Committee (BRAC), and Proshika Manabik Unnayan Kendra (Proshika Human Development Center) - three large NGOs with national networks and active in working with women as a program focus. I talked to the NGO personnel about Gender and Development (GAD) activities in this area. I also interviewed a number of beneficiaries of all the three NGOs.

The GB is basically a banking organisation that is renowned in the world for providing credit to poor rural women to help change their socio-economic conditions². GB's administrative structure is similar to other banks and the staff-salary follows the Government's pay scale. Besides the credit program, GB has a number of other programs towards uplifting of the conditions of the rural women. GB also has training programs related to hygiene, nutrition, mother's welfare, disaster mitigation, vaccination, etc., for generating and/or increasing awareness about these issues among the beneficiaries. GB provides credit to target groups consisting of at least 40 members in each group. The target population is rural women of age above 18 and owning land not more than 50 decimal. I spoke to the Regional Manager and his staff of GB, Srinagar Thana³ Branch. I also had meetings with the members of a few GB groups and conducted interviews with a number of individual beneficiaries. The Regional Manager informed me that 80 percent of the women needed motivation to join the credit program while about 20 percent joined willingly. GB's staff and field workers ensure the proper investment of money and timely repayment of the installments.

I went to a GB center where I had a conversation with a number of credit group members who had come for a routine weekly meeting. Most of the members who came to attend the meeting were well dressed, clean and well behaved. They were speaking quite confidently. The conversation revealed the fact that the GB credit is accessible to those who have the capital to repay the loan. Although the intention of the GB program is to improve women's socio-economic conditions, GB is basically helping those who are already economically better off to some extent. They may not have land but have other sources of income. Most GB members are moderately poor and some are from well-to-do families. Women are, in most cases, not directly benefited from these loans. Mostly the husbands or other male household members have control over the money. Since the GB program targets only women as the beneficiary, women are used to get loans and bring the money to the family. Male members of the family use the loan in agriculture, petty business, poultry or livestock, or housing. To what extent women are directly benefited from the GB program compared to men is open for a rigorous examination.

BRAC is the largest NGO in Bangladesh⁴. In 1996, BRAC was relatively new in the Munshigonj area compared to GB and Proshika. Having a number of programs directed towards both men and women, BRAC is trying to change the traditional

² This discussion by no means provide an evaluation of the activities of the Grameen Bank, its merits and demerits. This is a sketchy description of the researcher's limited experience of interacting with the GB activities in the NGO selection process. A larger number of publications on the work of the GB is available (e.g., *In Quest of Empowerment: The Grameen Bank Impact on Women's Power and Status* by Ainon Nahar Mizan, published by the University Press Limited, Dhaka, Bangladesh, 1994).

³ Thana – sub-district, the second lowest tier of the Government's administrative units.

⁴ This narrative is based on the researcher's limited experience on the BRAC program in Munshigonj district of Bangladesh. This by no means attempts to evaluate the huge interventions BRAC has in various sectors of development in Bangladesh.

social attitude towards women. In Munshigonj, BRAC was running a credit program for the women who were willing to open businesses. They also introduced a new program on human rights and legal education for women. Besides, BRAC operates credit programs for income generation through poultry, livestock, fisheries, agriculture, and social forestry, etc. BRAC also has a massive program on non-formal education.

I interviewed a few members of the Mahila Samity (Women's Cooperative) of the East Jessoregaon village of Munshigonj. This Samity was organized by BRAC and the members were given loans for initiating income generation activities. The interviews revealed the fact that rarely any woman used the money on her own to start any activity. Rather, the story is similar to that of GB programs; in most cases the husbands or male members use the women to access the credit program.

Proshika has been working in the Munshigonj area for 16 years. They have an objective to organize women and make them aware of their rights. They also help organize women's cooperatives and run a credit program for women's income generation activities. The activities are poultry, livestock, handicrafts, *nakshi kantha* (embroidered quilt)⁵, weaving, etc. Proshika aims its credit program to small businesses owned and run by women. In the perspective of women's development, Proshika is working on violence against women and dowry. The credit program and the women's cooperative pave the path for such interventions. Proshika also runs educational programs. In a nutshell, Proshika is active in generation of awareness and building of consciousness, especially in women, in the rural areas. I visited a Mahila Samity, organized by Proshika, at the Mashakhola village and interviewed a few members of the Samity. Like the NGOs GB and BRAC, the members of the Proshika cooperative group are also in a better economic position. The loans are taken by the women but are used, in most cases, by the male household members for various purposes.

I shared the new experiences and my newly generated thoughts about the NGO activities on Gender and development with the resource persons I consulted earlier. Afterwards, I went to my ancestral village in Faridpur district to visit the SNSP. I was initially discouraged to work on SNSP, since SNSP, according to some sources, was having internal problems. But I decided to explore the SNSP activities, with its advantages and disadvantages, which was supported by other resource persons (Dr. Hossain Zillur Rahman of BIDS, for example).

Rokeya Kabir, the founder of the organisation cordially welcomed me while I had a discussion with her in her residence in Dhaka in early 1997. She suggested that I follow the formal procedure to get the official permission. I waited for more than one week to get the approval from the Dhaka office. I was a little disappointed as I was going through the approval process in the office. It was clear that SNSP was going through a big leadership crisis. It was reflected even at the field level and the field staff was utterly disturbed. They were feeling vulnerable and a sense of insecurity. When I visited the Faridpur office and sought help from the Daldi sub-center, they were very reluctant. I was in a dilemma, but finally convinced myself to take SNSP amidst its complex situation. I thought I would be able to shed some light on NGO politics and complexities as well after the thorough fieldwork. The field staff was divided among themselves with the decision whether to help me or not. Against the will of other colleagues, two female staff decided to help me to visit the field and introduced me with the SNSP group members at the field.

⁵ *Nakshi Kantha* or embroidered quilt is a famous traditional handicraft of Bangladesh.

The SNSP is a small Bangladeshi rural-based NGO. Its primary objectives are to bring together poor rural women to fight for the right to define their own priorities and better the conditions of their existence. The organisation started to work in June 1976 in Faridpur district as its project area. In a decade, SNSP had expanded to cover seven districts spreading over one-fifth of Bangladesh. The SNSP works with the Gender and Development (GAD) approach where equal focus has been given on both males and females as part of the society. The main program of SNSP is human resources development. The other supportive programs are sericulture, adult education, family planning and health, accessibility of pure water, legal aid, agriculture and credit.

I stayed in my ancestral village Komorpur (one of the SNSP villages) and visited five other villages under SNSP programs and introduced myself with potential respondents and key informants. I conducted a number of interviews with the SNSP group members and was convinced that SNSP would serve the purpose of the research the best compared to GB, BRAC and Proshika. The SNSP members were content with the approach and the interventions. They have direct involvement in the decision-making process. For example, inclusion of male members in the program was done per the suggestions of the women members. In other words, grass-root women's experience replaced the WID approach with GAD approach in the SNSP programs.

In fine, although other big NGOs have massive programs on women and development, from Bangladesh I have chosen SNSP for the following reasons:

- SNSP started, and is still operating, its programs in my ancestral village Komorpur in the Faridpur district. So it was expected that collecting information would be much easier for me than other place. The other villages under this study in the Bangladesh part were also around Komorpur in the same district.
- Secondly, SNSP is one of the most well known NGOs in Bangladesh led by women and working for women for the last 21 years without any interruption.
- SNSP operates its program with the gender and development approach.

Similarly, to understand the development process and the role of NGOs in India and for selecting an NGO with GAD focus, I met and talked in length on several occasions with experts in social sciences and development⁶. I wanted to select an NGO from India that will have a comparable character vis-à-vis SNSP. All the resource persons suggested that I visit Calcutta and try to locate an NGO in the West Bengal. West Bengal is similar to Bangladesh in geographical features and culture.

In January 1997, I went to Calcutta and had a discussion with resource persons (NGO leaders and feminist activists/writers), Kalayani Karlekar, Nirmala Banarjee, Shanti Choudhuri, who are actively involved with women and development activities in West Bengal. I also consulted with the Center for Women Studies at Jadavpur University where I had found related materials and ideas about NGO and women in West Bengal. But, I could not firm my mind over any particular NGO. Then I came back to Dhaka and stayed for six months to finish my fieldwork in Bangladesh.

⁶ The most mention-worthy among the resource persons I talked to in India are Dr. Debol K. Singh Roy, Indira Gandhi Open University, Dr. M.K. Narain of Indian Institute of Public Administration (IIPA), Bina Mazumder of Center for Women Development Studies (CWDS), Prof. Amitabha Kundu (JNU), Dr. Abdul Matin (Aligarh University), and Dr. Abhijit Das Gupta (Delhi University). They were also very helpful in reviewing my study proposal.

After returning to Delhi, there was still some confusion about selecting an NGO from West Bengal. Finally, I spoke with Dr. Shamar Sen (Renowned Economist) who confidently suggested that I work on Rangabelia Tagore Society for Rural Development (RTRSD). Ms. Fazila Banu Lily, a fellow Ph.D. student at CSSS, introduced me to Mr. Sen. I returned to Calcutta and met Mr. Tushar Kanjilal (who was awarded one of the highest national award, *Padmasree*, by the Indian Government for his rural development work at Rangabelia, West Bengal), the founder of RTRSD. I met Mr. Kanjilal at his Calcutta residence and described my intentions. He cordially welcomed me to visit RTRSD project area in the Sunderbans area of the 24 Pargana district. I spent a week and visited several villages with Mr. Kanjeelal. During that period, Mr. Kanjilal was organizing meetings to make the local people aware about environmental problems of the Sunderbans. I talked to a number of RTRSD beneficiaries and potential key informants. I reviewed the project documents and field interventions and was convinced that RTRSD will serve the purpose. I was a little worried because of my Muslim identity, which might be an obstacle to be close with the rural women in West Bengal where the majority is Hindus. But their hospitality and secular attitude touched me.

I selected RTRSD in the West Bengal mainly because of the following reasons:

- The Sunderbans is a landscape that continues into Bangladesh which makes geographical comparisons easier.
- RTRSD, like the SNSP, focuses on a smaller geographical location.
- Although RTRSD has a huge diversity of rural development programs, the women's program is almost independent and has a strong focus, which is not affected by the diversity.

2.3 THE NGOS UNDER THE STUDY

2.3.1 Bangladesh: The Saptagram Nari Swanirvar Parishad (SNSP)

2.3.1.1 Genesis and Evolution

Saptagram Nari Swanirvar Parishad (SNSP) – loosely translated as Saptagram Women's Self-Reliance Movement – is a Bangladeshi non-profit-making development organisation. Rural-based, its primary objectives are to bring together women, both landless and land-poor, to fight for the right to define their own priorities and better the conditions of their existence (SNSP, 1986).

The organisation started to work in June 1976 involving seven villages in Faridpur district as its project area. By 1986, however, SNSP had expanded to cover seven districts spreading over one-fifth of Bangladesh. The districts are Kushtia, Jhikargacha, Jhenaidah, Magura, Madadipur, and Gopalganj. They have ten centers and six sub centers in Faridpur. Rather than becoming a national organisation thereby possibly diluting its effectiveness, it is determined to concentrate its energies on consolidating what has been achieved.

During this period SNSP has undergone a certain change in its approach towards development as a direct response to the demands of its target groups. The women strongly felt that although they had come to comprehend the meaning and purpose of unity, their husbands did not. In order for women to function effectively, men had to

be made aware of what group formation was all about. Responding to this demand, SNSP began to work among the landless men too, taking care to keep the groups separate in accordance with the women's wishes. Despite the inclusion of men's groups, however, stress continues to be put mainly on women so that the ratio between women and men's group stands at 4:1. SNSP deals with over 1400 groups. Taking into consideration the fact that each group is comprised of approximately 25-40 individuals, this means the organisation effectively influences the lives of over 35,000 family members.

The SNSP approach, therefore, is very similar to the Gender and Development (GAD) approach where equal focus has been given on both males and females as part of the society. GAD approach has taken male and female as a whole to change women's position in a society. Interestingly, SNSP has accepted the GAD approach by the demand of their women group members.

2.3.1.2 Aims and Objectives

In a nutshell, the aim of SNSP is to raise awareness and implement actions to make women effectively empowered in the society. To put simply, the aims and objectives of SNSP are (SNSP, 1986):

- To work among women of the deprived sections of the rural community.
- To make them conscious of the root causes of the social and economic deprivation and the means with which to tackle them.
- To initiate income generating activities on co-operative basis in non-traditional fields like locally based petty trade, inter-district trade in different items like rice, wheat, firewood, woven clothing, etc., leasing and cultivation of land and selling the subsequent products in *haats* (village markets), production of saplings and seeds to sell locally.
- To introduce sericulture; cultivating mulberry trees, production of silk cocoons, reeling and spinning of silk thread and even at times weaving, in short, involving women in all stages of silk production. Women's groups are also producing pottery, cane and bamboo household items, varieties of pickles, fishing nets, etc., for local markets. The women, for the first time possibly, are also the main forces working in routine road maintenance.
- To provide education to the groups with special stress on the method of maintaining accounts in a very simple format.
- To provide relevant knowledge on health and nutrition.

2.3.1.3 Major Programs

The main program of SNSP is human resources development. The other supportive programs are sericulture, adult education, family planning and health, accessibility of pure water, legal aid, agriculture and credit. SNSP forms groups on the basis of age and land but it is not always strictly followed by the organisation.

2.3.2 India: The Rangabelia Tagore Society for Rural Development (RTSRD)

2.3.2.1 Genesis and Evolution

Tushar Kanjilal came to the village of Rangabelia in the Sunderbans area of the 24 Pargana district in 1967 as the principal of the Rangabelia High School. Having a strong political background, he was heavily moved by experiencing abject poverty and misery among the people of this geographically disadvantaged region. He started working under the umbrella of the Tagore Society of Rural Development and formed the Rangabelia chapter of it. The Rangabelia Tagore Society for Rural Development (RTSRD), under the leadership of Mr. Kanjilal, embarked on a massive rural development endeavor, named as the Rangabelia Comprehensive Rural Development Project (RCRDP) in 1975-1976. The source of inspiration for forming the RCRDP were the words of the greatest poet of the Bangla literature, the Nobel laureate, Rabindranath Tagore:

Any of you, who can go wherever you can go, accept the responsibility of one village and stay there permanently, provide facilities to the village and educate the people, so that the villagers are clean, healthy, and beautiful. Organize them in such a way so that they can write and tackle their problems collectively.

The genesis of the RCRDP lay, not in any pre-conceived idea or pattern of rural development, but in the very nature of the compelling local circumstances. The entire organisation including its philosophy, strategy, organisational pattern and all the rest has gradually evolved over the years through a constant process of trial and error while serving the communities. It began as an experiment to uplift the condition of the poorest of the poor within the existing socio-economic and political structure, in an extremely backward and unfavorable agro-economic region of India – through people's participation and has presently reached a stage where it responds to peoples support service.

Agriculture was the major economic activity in the area and it was characterized by a mono-cropping system. Productivity was very low. Aman⁷ paddy was the main crop which was produced in the Khariff⁸ seasons. Coupled with these problems was another that of an unequal distribution of land and the existence of a highly exploitative credit system. All these factors led to the total impoverishment of the people.

In the year 1973-74, an in-depth socio-economic survey was conducted by the project members, along with local youth, students and teachers in the three villages of Uttar (north) and Dakshin (south) Rangabelia, Pakhirala and Jatirampur. Mr. Pannalal Dasgupta, member of the State Planning Board gave his assistance. The survey clearly showed that among the *adivasis* there was a high percentage of mortgaged land which was a direct result of their indebtedness to the local money lenders. It was also seen that the *Bhumij* tribal people worked as wage laborers on others lands and either left their land fallow or mortgaged it. In the course of the survey certain enthusiastic youth were identified who were given the responsibility of forming groups of 10 households each in their respective villages.

⁷ Aman: The paddy crop that is cultivated in March-April and harvested in June-July.

⁸ Khariff: Khariff is the cropping season that takes place from March to September. The calendar recognizes two Khariff seasons: Khariff 1 starting in March and ending in June, and, Khariff 2 starting in July and ending in September. The Aman crop is cultivated during the Khariff 1 cropping season.

Agricultural equipment was bought and small loans not exceeding Rupees 200 each were given to the farmers for seeds, fertilizers, etc. The villagers themselves decided amongst themselves about who would receive how much loans and the mode of repayment. The group selected a representative who maintained records and organized the weekly meetings.

Simultaneously, a system was developed to release the mortgaged land of the farmers whereby the project stood as guarantor to the bank from which money was borrowed in order to repay the money lenders. In this process too, what was unique was that the village committee decided amongst themselves the mode of repayment of the loans by the farmers to the project and ensured that they did so. The farmers were to deposit a fixed quantity of grain into the project godown during the time of harvest. The grain was sold when prices rose and the difference was given back to the farmer after the loan sum was realized and the excess money became his capital for further investments.

Alongside agricultural development came work with the women. Interestingly, this process began with an incident where some of the *adivasis* women working in the fields came to Mrs. Bina Kanjilal and asked her to look after the plight of women as her husband was doing with the men. Her work with women began in a small way where she bought them a few sarees⁹ for daily wear. These women returned the money to her bit by bit (from the wages they earned) at the end of each day. This was the beginning of the formulation of the Mahila Samity (The Women's Association).

By 1978 these interventions were yielding fruit wherein people were beginning to earn more. However, it was observed that despite increased earnings there were no corresponding savings. The reason for this was that people were spending what money they earned in curing frequent illness that plagued their lives. A feeling was generated among the project members that they were pouring water into a broken vessel and this must be stopped. Thus health education began and it was incorporated in the group discussions every week as well as at the village meetings.

In the wake of these integrated activities came the realization that the only way that ignorant people can be prevented from getting totally marginalized is by education. The school teachers divided the area into 18 to 19 divisions and schools were started for non school going and dropout children. Dance, song, and poetry were the medium of instruction and they proved to be very enticing as children started attending classes regularly. In this way the work of the project started expanding and in every step of the way people took the decision whether or not to undertake a particular activity and to go about doing it.

2.3.2.2 Aims and Objectives

The overall goal of the Rangabelia Project is to create a self-sustained capacity at the family level to generate income through the process of socially optimum utilization of all local materials and human resources.

Regular visits to the villages and close contact with the project community exposed the felt community needs of the people and in accordance with these developmental needs the objectives of RCRDP evolved.

⁹ Saree: The most popular dress for Bengali women

The major objectives of the Rangabelia Project has been to organize, motivate and help the villagers in:

- Developing progressive and development oriented attitudes towards life and work among the villagers including some changes in social and economic institutions.
- Increasing agricultural production, particularly the raising of a second crop.
- Developing an effective and comprehensive rural health care system.
- Provision of Non Formal Education facilities for non-school going and drop out children and functional literacy for adults.
- Organizing the women for productive and other developmental activities.

Each of these objectives has grown in proportion to the needs of the community. Today RCRDP has evolved as a multi-dimensional project run by a team of committed grass-root level members belonging to the communities most of who have been locally trained.

The organisational structure of RCRDP was designed to reflect the participatory character of the project. Thus the organisational structure, both in its form and operational methodology, sought to develop a bottom-up participatory model of change.

2.3.2.3 Major Programs

With agriculture as its entry point, the RCRDP, has till date, expanded its activities to encompass health and sanitation, women's development, animal husbandry and veterinary services, non-formal education, development of appropriate rural technology as well as developed people's savings schemes and promoting local culture. Today, the RCRDP has become a facilitator and guide in the process of people's self-development. Having faced numerous trials and tribulations yet emerging triumphant time and time again, the Project has reached on to a different plane. One which is able to take the community further into total self sufficiency until a time comes when the people will say, "That's all! The culmination, the dream fulfilled."

2.4 THE RESEARCH METHODOLOGY

2.4.1 Methodological Approach

A brief review of the so-called feminist methodological approaches have been given in Chapter 1 (Introduction). The approaches are *Women in Development (WID)* approach, the *Welfare* approach, the *Equity* approach, the *Anti-poverty* approach, the *Efficiency* approach, the *Empowerment* approach, and the *Gender and Development (GAD)* approach. GAD is a holistic approach, which takes men, women and the society together to understand development. As Duza and Begum (1993) writes:

A GAD approach seeks to impress upon women's subordination and it focuses on "the social construction of gender" and tries to see development through the relationships between men and women. Instead of emphasizing

on the problem of excluding women from the development process, it stresses on the critical issue of unequal relations of power between men and women that prevents women's participation and thus prevents equitable development. With the goal of equitable and sustainable development, the GAD approach tries to empower women. The strategy, thus, is to identify and address strategic needs of women along with their practical concerns. From this perspective, a clear picture of the conditions of women's life and their position in society is comprehended.

In this study, I employed the GAD approach to understand the impact of NGO activities on the gender and development issues in Bangladesh and India. Duza and Begum (1993) efficiently used the GAD approach to analyze the perspective of gender and development in Bangladesh through an empirical study of women's need in two villages.

2.4.2 The Research Method

Research methods have been defined as tools to be used for answering specific questions and for solving different scientific or practical problems (Enderud, 1984). It is the substance of the matter – the questions to be answered – that must guide the selection of methods – not vice versa. Methods should not become straitjackets (Mikkelsen, 1995).

This contemporary definition of research methods is an outcome of the stages through which many social scientists have moved: from traditional quantitative empiricism and deductive positivism – some over historical materialism, other over systems analysis, case studies, etc. – towards qualitative, iterative and inductive research methods (Mikkelsen, 1995). Controversies have raged over the justification for using qualitative methods in social science research in general and in development studies in particular. Some researchers (e.g., Chambers, 1987) strongly favours the 'rapid appraisal techniques' for social science research. The controversy is centered on the scientific traditions with which the two methods are associated. At the risk of over-generalization, qualitative methods are identified with phenomenological, interpretative research and quantitative methods with pure positivism.

I employed qualitative methods in the current research. The gender and development issue is an elusive topic and empirical data and statistics probably would not be able to capture the *humane* and social aspects of it. While discussing the problems in qualitative and case analysis, Goode and Hatt (1981) wrote:

It follows, then, that modern research must reject as a false dichotomy the separation between "qualitative" and "quantitative" studies, or between the "statistical" and the "nonstatistical" approach. The application of mathematics to sociology does not ensure rigor or proof, any more than the use of "insight" guarantees the significance of the research.

Qualitative methods have successfully been used in gender and development studies by other researchers, for example, by Duza and Begum (1993), Naved (1994), Banu (1993), Brown (1993), and Lily (1997).

The research was conducted using both primary and secondary sources of information. Primary data was collected from eight villages under the two NGOs studied in Bangladesh and West Bengal.

2.4.2.1 Case Study

Some selected case studies on women who are under the NGO programs constituted an important tool for this study to grasp a better understanding of the situation. Case studies are detailed perceptions of concerned processes in individual and collective experience. The important features of case studies can be summarized as follows:

1. They contain cases, instances of theoretical principles. Not every case need be typical, but "ideal typical" cases sometimes provide particularly "apt illustrations".
2. They discuss *particularities*, including particular individuals (pseudonymized), rather than merely the abstracted roles of, for example, spouses. They carefully follow events such as those preceding particular divorces, particular strikes or particular development schemes before generalizing about incompatible conjugal roles, causes of industrial conflict or achievable policies. Data transcends analysis, inviting alternative interpretations.
3. They are *case histories*, recording on-going processes in the relationship between particular individuals with particular institutions, the step-by-step transformation of particular institutions, the vicissitudes of particular social movements faced with support or antagonism from particular individuals or groups, and so on. Because the same actors appear in diverse situations, defining or redefining their relationships, pursuing or resolving their conflicts, case studies have not been common in static structural-functional models, which divide the social universe into "political", "kinship", "economic", and so on. However, case studies are also to investigate processes maintaining structural continuity, in studying structural change, and to demonstrate "permanence of change" in bureaucracies regarded as structurally rigid.
4. They are frequently *social-problem oriented*..... Case studies unearth processes which lead to some activities being labeled as social problems..... Case studies demonstrate the principle that issues alter as different groups adopt them.

2.4.3 The Research Tools and Techniques

2.4.3.1 Techniques for Collection of Primary Data

2.4.3.1.a Participant Observation

Participant Observation is a popular ethnographic tool. This involves living or an extended period alongside the people being studied. This period can vary from several months to more than a year, depending among other things on the research problem and available funds. For example, in Eastern Europe short research experiences were more common. To get to know the people he/she is studying the researcher (ethnographer) must as far as possible share their experiences.

To get a deeper understanding of the complex and sensitive situation of rural women it is necessary to make a study which is participatory in character. Based on this, I spent on average more than a day for each woman (even more if needed) who constituted the target group of the selected NGOs.

2.4.3.1.b Interviews

The use of surveys in social science research has expanded considerably in the last 4/5 decades of the current millenium, and with it the practice of interviewing. The *interview* is one of the most central parts of the survey-taking process; it is the source of information for the researcher who has carefully designed and integrated the components of a survey (Cowan, 1984). I interviewed NGO leaders and staff, social workers, policy makers, and the members of the administrative and implementing machinery, in relation to their role and responsibilities, on various aspects of gender and development programs.

2.4.3.2 Technique for Collection of Secondary Data

Secondary sources of information were heavily utilized to complement and supplement the qualitative primary data that were collected from the fields. A review of the literature was done to investigate the crucial conceptual aspects discussed by feminist writers for the analysis of gender and development issues and the theoretical debate around it.

I also did investigate into the secondary sources to trace the genesis and evolution of NGOs in Bangladesh and India in a historical perspective. I also intended to look into the literature to explore the social changes, movements and reforms for Bengali women before NGO interventions in the unified Bengal.

Various documentary sources from selected Government offices, donor agencies, women's program implementing machinery of the NGOs, as well as published documents (books, journals, monographs, and reports) available in different libraries were reviewed.

2.4.4 Tools of Data Collection

2.4.4.1 Questionnaire

Questionnaires pose a structured and standardized set of questions, either to one person, to a small population, (most commonly) to respondents in a sample survey. Structure here refers to questions appearing in a consistent, predetermined sequence and form. The sequence may be deliberately scrambled, or else arranged according to a logical flow of topics or question formats. Questionnaire items follow characteristic forms: *open-ended* where the respondents fill in the blank, using an original choice of words; or the *closed-response format*, where responses must conform to options supplied by the interlocutor.

For the present research, I used a two-page questionnaire for collecting identification data for all categories of respondents (Category 1, 2, and 3). The questionnaire was designed as a combination with both open-ended and close-ended options to meet specific purposes. The questionnaire is appended in Annex 1. The questionnaire was supplemented by a structured guideline (Annex 2a-2f). The structured guideline was used for case studies and in-depth interviews for all the categories. Both the questionnaire and the guideline were pre-tested during the process of study area selection.

2.4.4.2 Interview Schedule

I used a well-designed *interview schedule/guide line* to conduct the interviews in all categories of the sample (Annex 2e-2f).

2.4.4.3 Recorder

I used an electronic tape recorder for recording the interviews and discussion for preparing case studies.

2.4.4.4 Field Notebook and Diary

I maintained a notebook and used it for recording the important points, in as details as possible, during the interviews and discussions. Moreover, I maintained a field diary to note down the experience at night of whatever has happened during the day.

2.4.5 Sampling Technique: Selection of Respondents or Case

As mentioned earlier, the study followed qualitative methods. Further, the study was not designed to look for inferences based on statistical or mathematical precision. Therefore, the sampling here does not denote statistical sampling *per se*. Rather, the selection of respondents or cases was done to meet a specific purpose in selected locations. The method followed to select the respondents may be considered as *purposive* or *quota sampling*. Such sampling has a strong bias and is usually used for market surveys or opinion polls. My purpose in this study was to look into the gender and development issues in two selected NGOs of two specific locations. Therefore, the sampling was done on purpose to maximize the number of cases who are directly related to the activities of the selected NGOs.

2.4.5.1 Category of Cases/Respondents

Following the GAD approach, I have sampled both men and women for the study. While the study was carried out on the NGO beneficiaries through case studies and in-depth interviews, I have included other people like NGO leaders and staff and community leaders under the purview of the study to understand the dynamics of gender and development issues better. I have divided the samples into five categories in which four categories were from the villages under the NGO activities. They are the *real* samples of the study. Of these four categories, *Category 1* constituted the *Target Group*, consisting of women who have been involved with the selected NGO for over 5 years. *Category 2* consisted of women who were dropped out of the NGO programs. A group of women who have never been involved with the NGO program were in *Category 3*. The male members of the households from which the women samples were taken constituted *Category 4*. *Category 5* was composed of NGO leaders, staff, and community leaders. Table 5 illustrates the sampling categories under the study.

2.4.5.2 Sample Size (Number of Cases/Respondents)

Total sample size chosen for the study was 107, with 53 from SNSP, Bangladesh and 54 from RTSRD, India. Focus was given on women in *Category 1* who have been involved for a considerable time (at least more than five years) with the NGO programs. Therefore, the sample size of *Category 1* was the highest. Total sample in *Category 1* was 40, with 20 from each of the NGOs. Twenty women, 10 from each NGOs, were sampled for *Categories 2*, and *3*. Twenty male members, 10 from each NGO were interviewed for *category 4*. Seven samples were taken in *category 5*.

Interview and discussion with the NGO personnel and community leaders (mostly male) were conducted to get their attitude towards gender related issues. Table 6 describes the sample size per each category from both the study sites.

Table 1. Sampling category and the characteristics of the samples in different categories used in this study.

| Category | Characteristics of Respondents in Different Categories |
|-----------------|---|
| Category 1 | Women who have been involved with the selected NGOs for more than five years. They were considered as the <i>Target Group</i> in the current study. Structured case studies were conducted on the samples of this category. |
| Category 2 | Women who have discontinued their involvement with, or have been dropped out of, the NGO activities. |
| Category 3 | Women who never became members of the selected NGOs or never been involved with the NGO activities. |
| Category 4 | Male members of those households from where women sample were taken. |
| Category 5 | Leaders and staff of the NGOs selected under the study, and local community leaders of the villages under the selected NGO programs. |

Table 2. Sample size of the study

| Category | SNSP | RTSRD | Total Sample |
|-----------------|-------------|--------------|---------------------|
| Category 1 | 20 | 20 | 40 |
| Category 2 | 10 | 10 | 20 |
| Category 3 | 10 | 10 | 20 |
| Category 4 | 10 | 10 | 20 |
| Category 5 | 3 | 4 | 7 |

2.4.5.3 Sample Selection Process

Both in Faridpur and Rangabelia, I selected two villages near in distance from the main district town/urban centre. The two other villages were considerably far from the place I stayed and from any urban center as well. In Faridpur, I worked even in the distant villages by commuting from my ancestral village. But in Rangabelia, daily commuting proved impossible and I had to stay for two weeks in the distant villages to carry out the work.

The initial major role was played by the NGO Staff in the process of selection of cases and respondents used in this study. The NGO staff introduced me to the key informants while selecting cases of the SNSP villages in Faridpur. In Rangabelia, RTSRD staff acted as the key informants themselves and provided me with all kinds of assistance in the respondent selection process. In Faridpur, the key informants - who were group members in the SNSP program - acted as my cases themselves and introduced me with other members, dropped-out women, non-members and male respondents, from which I selected other appropriate cases and respondents. In Rangabelia, the key informants introduced me with the women's group leaders and members, dropped-out women, non-members and male respondents, from which I selected other appropriate cases and respondents.

2.5 THE FIELDWORK

2.5.1 Access to the Research Fields and Building Rapport

In both the study sites, accessing the field required me to stay around the sites. Although the current study was not anthropological in nature, I felt the need of understanding the people as closely as possible. Faridpur is located about 200 km away from the Dhaka City where my normal residence is. Rangabelia is located in the 24 Pargana district of West Bengal, far away from the Calcutta City. In Faridpur, I decided to stay in my ancestral village (Komorpur, which used to be a study village as well) to facilitate the fieldwork. I stayed in the Mahila Samity Hostel at Rangabelia.

The initial task that the researcher has to carry out is to select a suitable field assistant (Perera, 1998). As such, I was searching for an appropriate person who knows the area well, knows and has a natural ability to interact with the people, and most importantly, who I would feel comfortable working with. It was not difficult at all to find a field assistant. There were a number of potential candidates and I talked with them informally. Finally, considering all the criteria I selected a girl, Shaheen Akter Chowdhury - who happened to be one of my cousins and - who was sitting unemployed awaiting her higher secondary examination result. In fact, I was staying with Shaheen's family. For the Bangladesh part of the fieldwork, Shaheen worked with me everyday, which proved to be extremely helpful. The SNSP field staff Shumi Rani Das, Lovely Yasmin, and Abdul Latif introduced to the key informants Rahima Begum, Mamtaz Begum, and Amena Begum of three different study villages. All the three key informants were SNSP group members and were instrumental in introducing me to the respondents.

In Rangabelia, I could not appoint a research assistant as such, mainly because of financial constraints. However, the key informants were very helpful in introducing me to the respondents. The key informants in Rangabelia were Shumati Mondal, Promeela Dingal, Monjusree Mondal, Milan Das. All of them were RTSRD

employees. Both in Faridpur and Rangabelia, the key informants played an important role in introducing me to respondents and building rapport. This was evident in other similar studies (e.g., Perera, 1998). The key informants acted as efficient promoters.

In both the study areas, I was conscious in building rapport in course of conducting the sample selection process. Establishing rapport is essential in carrying out studies of the nature I was embarking on. As Goode and Hatt (1981) explained:

Establishing rapport may seem as elusive an element in interviewing as insight. "Rapport" is indeed a loose term, as now used, but its general meaning is clear enough. A state of rapport exists between interviewers and respondent when the latter has accepted the research goals of the interviewer, and actively seeks to help him in obtaining the necessary information. Although the best way to achieve this result may usually be a warm and sympathetic approach, mere friendliness between respondent and interviewer is not sufficient in all cases. If the term "rapport" is to be used exclusively to refer to a state of friendliness between the two, then it must be concluded that rapport is not enough. The goal is to obtain the facts, to the extent that the respondent is capable of presenting them, and in many situations the friendliness must be broken, or suspended, in order to obtain these facts.

Rapport building, therefore, is building trust, which starts from being accepted by the respondents. I was diligent in developing the process. As evident, some societies are more easily accessible to the field worker than others. But whether access to the field is relatively easy or relatively difficult, each field worker must make the effort of establishing rapport with the people he seeks to work (Beteille and Madan, 1975). With the help of my field assistant and the key informants in Faridpur, and the key informants in Rangabelia, I tried tirelessly to make myself believable to the people. I was diligent in my effort to create an atmosphere so the people would understand the gravity of my work and feel like sharing their intimate experiences with me without any reservation.

As I was a native of Faridpur, specifically the Komorpur village, I thought it would be easy to work in the four villages. I started with a mixed feeling. During the fieldwork the villagers were curious about my identity. NGOs are very active in this area for quite a long time. So the first impression I received every one about me was that I was a NGO worker. The usual and most frequently asked question was: "From which NGO have you come from?" The other common questions I was confronted with were, "Did you come here to organize a new group for a new NGO?" or, "What is the relationship between SNSP and you?" I took sufficient time to explain my purpose as lucidly as possible saying that I am a student of JNU, New Delhi. Immediately, I was fired with a new set of questions. They were curious to understand what Ph.D. is all about. I explained repeatedly. In the simplest way possible, I explained that I was trying to understand the situation of poor rural women so I can write a book on them for my degree. Some people accepted it as a part of my study although some others did not, at least at the outset. In many places in Faridpur, however, access and rapport building was easy since they knew my father and relatives.

Interestingly, in some places, the respondents or the people around them tried to identify me as a secret agent of SNSP who was trying to find out the attitude of group members at the field level towards SNSP. As mentioned earlier, SNSP was going

through a critical period caused by internal (political) problems in the organisation. In Bangladesh, NGOs have traditionally been involved in disaster relief and development aid activities. This, at times, posed problems. By now, people have developed expectations that all NGO activities or surveys/studies are related somehow or other with some kinds of aid. Many a time people were disappointed to know that my study is only of academic nature and there is no "aid" involved with it.

Also, I faced, at least on two occasions, people who wanted to exhibit their smartness by humiliating me. In West Bengal, one person who was ousted from the Army challenged me and gave me hard time accusing me of espionage! I deliberately spent more time than it was required to explain my situation so I do not face any problem in collecting the right information. I was successful!

As an outsider and from different class and culture, it was impossible to unlearn myself, but I tried hard to be one of them (respondent). I called them *Khala* or *Mashi* (aunt), *Chacha* or *Kaka* (uncle), *Apa* or *Didi* (elder sister), and *Bhai* or *Dada* (elder brother), according to their ages and marital status. I used to sit with them on the floor although they tried to be formal and offered me chair or stool or *pati* (floor mat made of date leaf). In most of the places, the villagers had shown warm hospitality, and, with their limited resources tried to entertain me offering puffed rice, seasonal fruits, rice - whatever was available at that moment in the house. That always touched me immensely. In the Joydevpur village, one of the respondents, Sofia, waited for a long time along the roadside near to her house to give me some seasonal fruits of her own tree. I tried to talk to the respondents in local (colloquial) languages and praised their food and lodging (in key informant's places where I used to stay during the fieldwork). Probably, that helped them accept me as one of them. I was very respectful to everybody, irrespective of the status of the respondents or quality of the response. I talked to the villagers, gossip with them for long time, which was helpful in getting the information very easily.

In both Faridpur and Rangabelia, the respondents also asked me a lot of personal questions: about my age, marital status, father's occupation, siblings, etc. Some of the women appreciated me for my motivation of higher education. So, they talked with each other that I don't need to get married ever. Even if I do, my father would not need to give any dowry because of my qualification! Earning this respect was in turn earning my rapport!

In Bangladesh, I did not spend nights at the respondent's house. In Rangabelia, I stayed in the Mahila Samity Hostel, as mentioned earlier. Although I could have availed to stay at the well-maintained and comfortable guest house, I intentionally decided to stay at the hostel in order to understand the life style of the poor women better. It was difficult to adjust to the hostel life at the outset, but I got used to. It paid off immensely. The respondents accepted me as one of them fairly easily. The residents of the Hostel were all destitute, mostly divorced or otherwise disadvantaged. They found in me an excellent, sympathetic listener to their own stories, which were "stranger than fictions". I am not sure if I was successful in relieving them of any pains, but listening to their stories was extremely educational for me. The closeness with the inmates no doubt helped me find a close niche among the cases and respondents.

I worked in the villages Jatirampur and Rangabelia from the Hostel. But, the villages Dayapur and Jhaukhali were far away from Rangabelia and there was no way I could work by commuting. It takes two hours by boat from Rangabelia to Jhaukhali and one hour to Dayapur. To facilitate my work in these two villages, I decided to stay in the house of my key informant, Monjusree Mondal in Dayapur, and in the house of

Milan Das in Jhaukhali. I stayed for one week in each village. These two weeks indeed became an immemorial experience in my life.

I was a little concerned at the beginning because of my Muslim origin. But, to my utter pleasure, I was never treated differently in these Hindu villages in the Sunderbans where I worked and stayed for few months. I never sensed any kind of prejudice. The female members of the households let me share their beds and food. We used to take baths together in the open spaces under the common tubewells or ponds. Their cordial hospitality made my life easy in those remote villages. They treated me as an important guest and prepared special food for me, which always left me feeling very guilty but I never tried to hurt their feelings. My key informant, Monjusree Mondal of Dayapur, frankly told me that she tried to be as nice as she was with me with the expectation that her daughter would get the same treatment when she would go out for her education in different places. She and her husband worked very hard to ensure education to their two children. She was interested to keep me at her house because she wanted to show the example of me to her children that I came all the way from Bangladesh to the Indian rural villages and worked very hard for my study. Going a little beyond the cultural prejudice can trigger a big change in the attitude of the respondents and thereby developing rapport. For example, I tested crabs for the first time in Monjusree's house which surprised them a lot, but helped me get closer to them instantly since crab is prohibited for Muslims.

In these two villages tigers use to pay unwanted visits at night and kill men and domestic animals. They told me many stories about tigers and snakes that killed domestic animals and men in the previous year. So, they always tried to caution me about tigers and poisonous snakes. They used to sleep in the veranda on a chowkee outside the room where I had to share the bed with them. I was very scared of tigers and snakes, making it difficult to sleep properly at night.

I always found it relatively easier to build rapport with women than men. I gave an extra effort to make the male respondents accept me. At times, both in Faridpur and Rangabelia, I used to sit in the tea stalls, talked casually to the curious men present in the place, and tried to gather the information I required. That always ended up with a positive result. Also, the rapport that I built up with the women helped the male respondents respect and respond to me.

I was very conscious about my respondent's conveniences especially about timing. I made appointments earlier and spent the day according to appointments. In many cases I waited till they finished their household work. Sometimes I needed to visit a respondent twice or thrice to complete the conversation with her. During my fieldwork, I made sure my dresses were very ordinary and tried to be very simple in manners and languages so that they become close to me very easily.

This may appear as dramatic, but what really bothered me was the brutal poverty that was biting the respondents, both in Faridpur and Rangabelia. Poverty has the same ugly face and women are the common victims of it. The experience of poverty makes me upset and feel helpless as well. We are so used to buy luxurious goods with high price. But, on contrary, the villagers, especially the poor women who work so hard just to keep up with the basic needs of life. One little girl, from one of the households I stayed in Dayapur, asked me the price of my shoes. I lied and told half of the actual price of the shoes. Still, it surprised her a lot. There were events of different dimensions as well. For example, some of the villagers in Rangabelia thought that I have a good connection with the people in the power because I came from Delhi. They requested that I help their unemployed boys or deserted daughters get a job.

I used to walk to the study areas in the morning and spent the whole day with the respondents. In Dayapur, it was three hours walk from the key informant's house to one respondent's house. I enjoyed walking through the setting of the Sunderbans area, to see the villages and the people, and to enjoy the Divine beauty of the Nature. Silence of the Nature filled my heart and mind with peace and love.

Fieldwork is often a lonely and personal (Perera, 1998) experience. Two months in Rangabelia and three months in Faridpur are not that long a time-span. But, to my pleasant surprise, I felt very sad when I was leaving the places. The cordial and warm behavior and hospitality of the people in general and the respondents in particular brought them very close to me. This is which I consider as the best achievement of my fieldwork.

2.5.2 The Data Collection Process

After building a satisfactory rapport, the process of data collection started becoming easier. For data collection in Faridpur, I used to go to the villages in the early morning and come back in the evening, accompanied by my field assistant Shaheen. During the first visit with the cases or respondents, we never tried to go through the formal interview process. Rather, we deliberately used to give it an impression of a social visit and used this visit to set an appointment for the formal interview. In general, most of the cases in Faridpur were very cordial with me when they got to know that my roots belong to the same place. For the case studies with the *Target Group*, I used to spend one whole day, from dawn to dusk, with the case. This, I thought, would give a better observation of the cases daily routine and allow me to learn more from formal and informal conversations with her. But, I discovered very quickly that that was not a good way. My long presence made the victim overwhelmed and the interview process appeared as a daunting experience. I, therefore, decided to spend half a day with one respondent at a time and then went back once again if need be. That worked quite well in Faridpur and afterwards, in Rangabelia, I used the same technique when I collected the data all by myself without a research assistant.

So, I divided the day for two respondents (from morning to afternoon, and afternoon to evening). Before starting the formal interview or the data collection process, I always spent quite sometimes with each of the respondents to become intimate with them. I recorded the conversation (most of the time secretly) using the tape recorder and took detailed notes for category 1. It is important to mention that it was hard to find non-member respondents for Category 2 (who never joined any NGO) in the study area, both in Faridpur and Rangabelia. The problem was a little more acute in Faridpur compared to Rangabelia. It was also difficult sometimes, especially in Faridpur, to find respondents for Category 3 (dropped-out members). After leaving one NGO for any reason, often, the respondent eventually joined another. Most of the male respondents (Category 4) were, surprisingly, exhibiting a very positive attitude towards their and the women's joining the NGO programs. I maintained a notebook as a dairy of the fieldwork, which helped shed light on the socio-cultural perspective of study.

2.6 ANALYTICAL TECHNIQUE: PROCESSING OF DATA

2.6.1 Transcription

The main source of information that I collected through interviews was best contained in the recorded cassette tape, although I had my field notes and diary. A major task during and after the fieldwork was to perform transcription of the recorded interviews into printed scripts. While I did some of the transcriptions myself, one of my friends, Talat Sultana, enormously helped me in the transcription process. A group of undergraduate students of the Sociology Department of the Lalmatia Government College, Dhaka, also helped me generously. These young women exhibited admirable enthusiasm and professionalism in doing the job. I did the necessary editing of the scripts using the information in the field notes and diary.

2.6.2 Compilation of Information and Construction of Case Studies

After completion of the transcriptions of the 40 in-depth interviews of the respondents in Category 1, case studies were prepared. Other case studies of Categories 2, 3, and 4, were prepared with the help of the field notes.

Background information on the basic socio-economic, demographic, infrastructure, and health and sanitation of the study villages were collected during, before, and after the fieldwork, both for Faridpur and Rangabelia. Published documents were also reviewed and used. The information have been compiled and presented in the description of the study site (which is Chapter 3).

2.6.3 Construction of Information/Indicator Matrix

The information obtained from the case studies were edited and compiled into a matrix for the ease of discussion and interpretation. The matrix had all the indicators that were initially selected and entered into the interview guideline, based on which the interviews were conducted and case studies prepared. These indicators were thought to be important in understanding the impact of NGO interventions in gender and development. A sample of the information matrix (for education) is appended given in Annex 3, Tables 8.1 to 8.4.

2.6.4 Analysis of Information

The information on all the indicators were analyzed and discussed in the following chapters. I used my own field experience and understanding in raising the arguments and drawing the conclusions. I also used the existing knowledge base either in support of my arguments and conclusions or to contradict them.

2.7 LIMITATIONS OF THE STUDY

I did not face any major difficulty or challenge during the study in general and the data collection process in particular. Understanding the women, in light of the NGO interventions, was the main objective of the study. To get to understand is not a trivial task. It requires time. I always felt constrained by the lack of adequate time. Spending more time with the respondents and cases, I strongly, feel would have made considerable difference in the quality of information. The time constraint was

due to fund constraints. I am more satisfied with the data that was collected from Rangabelia compared to Faridpur since I stayed in the villages and worked more intensively.

Although I initially had a feeling of insecurity as a woman, especially during my stay in the unknown setting of Rangabelia, I did not encounter any major challenge. As I mentioned earlier, SNSP was facing a major leadership crisis, which rendered the local staff and the beneficiaries vulnerability and insecurity. Some of them initially thought that I had come for investigating the organisational problem. That suspicion by the staff and the beneficiaries gave me an uncomfortable feeling during the initial phase which, however, evaporated rapidly as I started the fieldwork.

Strangely, I was having a strong feeling during the process of interviews and data collection that the methodology that I am using is not enough to capture the extremely dynamic nature of the problem.

2.8 CONCLUSION

The study was conducted to capture a new as well as dynamic aspect of development focussing on the development of poor women in developing countries, Bangladesh and India. The study also attempted to capture as a prime focus the role of NGOs in stimulating the process of development involving women. No well-defined research methodology to handle this dynamic issue was available in a single package. Starting from the selection of the NGOs and the study areas, I designed the entire study in consultation with experts with vast experience of studying rural poverty issues in both the countries. The approach was to use qualitative method of research and analyses, as opposed to using quantitative or statistical methods. Based on the results of the current study, the methodological approach can be revisited. More research is indeed needed on the methodology for gender studies.

Chapter Three
COUNTRY PROFILES, AREA OF THE STUDY, PROFILES
OF THE VILLAGES AND CHARACTERISTICS OF THE
RESPONDENTS

Chapter Three

COUNTRY PROFILES, AREA OF THE STUDY, PROFILES OF THE VILLAGES AND CHARACTERISTICS OF THE RESPONDENTS

3.1 INTRODUCTION

This chapter will start out by providing the country profiles of Bangladesh and India. Subsequently, it will provide a brief description of the geographical location of the study area in Bangladesh and West Bengal, India. In addition, a profile of the study villages and the basic socio-demographic characteristics of the respondents will also be provided. The first section of the chapter will deal with the broad geographic location while the second and the third section will focus on the profile of the villages and a brief description of the respondents, respectively. The socio-demographic features will be highlighted with the help of a few tables. The information provided in the chapter will not be subject to rigorous discussion. Rather, the information will be used in discussing the specific indicators of the study and hence will contribute to the discussions in the proceeding chapters.

3.2 COUNTRY PROFILES: A STATISTICAL ANALYSIS OF WOMEN IN BANGLADESH AND INDIA

This section deals with the demographic socio-economic statistical profile of women in Bangladesh and India. The first part is following a statistical comparison with few selected indicators of economic development and status of women between Bangladesh and India. This part concludes with brief country profiles of Bangladesh and India including a statistical presentation in tables.

Table 1. Indicators of Economic Development and the Status of Women in Bangladesh and India

| Indicators | Year | Bangladesh | India |
|---|-------------|-------------------|--------------|
| Population (million) | 1980 | 89.0 | 687.0 |
| | mid-1987 | 106.1 | 797.5 |
| Population Growth Rate (%) | 1980-87 | 2.8 | 2.1 |
| GNP Per Capita (US Dollars) | 1967 | 80 | 90 |
| | 1987 | 160 | 300 |
| Daily Calorie Supply Per Capita | 1965 | 1,972 | 2,111 |
| | 1986 | 1,927 | 2,238 |
| Life Expectancy at Birth (years) | Female | 1965 | 44 |
| | | 1987 | 50 |
| | Male | 1965 | 45 |
| | | 1987 | 51 |
| Sex Ratio (Female Per 100 Males) | Total | 1965 | 92 |
| | | 1985 | 94 |
| | Age 0- 4 | 1965 | 98 |
| | | 1985 | 94 |
| Fertility Rate (%) | 1965 | 6.8 | 6.2 |
| | 1987 | 5.5 | 4.3 |
| Maternal Mortality (per 100,000 births) | 1980 | 600 | 500 |
| Low birth Weight Babies (%) | 1985 | 31 | 30 |
| Infant Mortality (per 1,000 live births) | 1965 | 145 | 151 |
| | 1987 | 119 | 99 |
| Primary School Enrollment Ratio (% of age group) | Female | 1965 | 31 |
| | | 1986 | 50 |
| | Male | 1965 | 67 |
| | | 1986 | 69 |
| Female Labour Force (%) | 1967 | 5.1 | 30.3 |
| | 1987 | 7.0 | 25.8 |
| Adult illiteracy rate++ (percentage of population) | 1998 | 60 | 44 |
| Literacy Rate | | | |
| Below Poverty line+ (Percentage of population) | 1988-1998 | 36 | 35 |
| Political participation | | | |

Source: Bangladesh Strategy Paper on Women in Development, 1990, World Bank.

* = Year other than specified.

Table 2. Profile of Human Poverty

| Country | Year | Percentage of the Population Below Poverty Line |
|------------|-----------|---|
| Bangladesh | 1988-1998 | 36 |
| India | 1988-1998 | 35 |

Source: Statistical Outline of India 2000-2001, TATA Services Limited, Mumbai.

Table 3. Selected Growth Indicators, 1990-1999

| Country | Year | Average annual growth rate (%) GDP |
|------------|---------|------------------------------------|
| Bangladesh | 1990-99 | 4.8 |
| India | 1990-99 | 6.1 |
| Bangladesh | 1980-90 | 4.3 |
| India | 1980-90 | 5.8 |

Source: Statistical Outline of India 2000-2001, TATA Services Limited, Mumbai.

Table 4. Area and Population

| Country | Surface ('000 km ²) | Population (Mn.) | | Annual growth rate* |
|------------|---------------------------------|------------------|----------|---------------------|
| | | Mid-1999 | Mid-1989 | 1989(%) |
| Bangladesh | 144 | 128 | 111 | 1.4 |
| India | 3288 | 998 | 833 | 1.8 |

Source: Statistical Outline of India 2000-2001, TATA Services Limited, Mumbai.

*Compound rate

Table 5. Vital Statistics, 1998

| Country | Birth rate (per 1,000) | Death rate (per 1,000) | Infant mortality (per 1,000 live births) | Expectation of life at birth (years) |
|------------|------------------------|------------------------|--|--------------------------------------|
| Bangladesh | 28 | 10 | 73 | 58 |
| India | 27 | 9 | 70 | 63 |

Source: Statistical Outline of India 2000-2001, TATA Services Limited, Mumbai.

Table 6. National Income and Purchasing Power Parity, 1999

| Country | GNP (\$ Bn.) | Per capita GNP (US \$) | Per capita Rank |
|------------|--------------|------------------------|-----------------|
| Bangladesh | 47 | 370 | 167 |
| India | 442 | 450 | 162 |

Source: Statistical Outline of India 2000-2001, TATA Services Limited, Mumbai.

Table 7. Standard of Living Indicators

| Country | Per capita daily intake Calories 1997 | Gross Enrolment ratio in primary schools* (%)1997 | Education expenditure as % of GNP 1997 | Population with access to safe water1990-96 | Population with access to sanitation 1990-96 | Population with access to Immunization* 1995-98 | Physicians per 1,000 Population 1990-98 | Health Expenditure as % of GDP 1990-98 |
|------------|---------------------------------------|---|--|---|--|---|---|--|
| Bangladesh | 2,085 | n.a | 2.2 | 84 | 35 | 98 | 0.2 | 3.5 |
| India | 2,496 | 100 | 3.2 | 81 | 16 | 19 | 0.4 | 5.2 |

*) In several countries it is more than 100% because the actual number of primary students exceeds the population in the age group 6-11 years to which it is related.

**) Pertains DPT immunization of children under 1 year

Source: Statistical Outline of India 2000-2001, TATA Services Limited, Mumbai.

Table 8. Indices of Gender Inequality

| Country | GDI* | | | GEM* | |
|------------|-------|------|-------|--------|------|
| | Value | Rank | Value | Value | Rank |
| | 1998 | 1998 | 1970 | 1998 | 1998 |
| Bangladesh | 0.441 | 121 | 0.174 | 0.305 | 67 |
| India | 0.545 | 108 | 0.250 | 0.240+ | 95+ |

Source: Statistical Outline of India 2000-2001, TATA Services Limited, Mumbai.

*The Gender development Index (GDI) measures achievement in basic capabilities, viz. longevity, knowledge and income, as in the case of the Humane Development Index; it also takes into account inequalities in achievement between men and women. The greater the gender disparity in basic capabilities, the lower is a country's GDI compared with its HDI. The GDI has been measured for a total of 174 countries in 1998 and 79 countries in 1970. The Gender Empowerment Measure (GEM) measures the participation of women vis-à-vis men in economic, political and professional areas. the table based on Human Development Report, 2000. UNDP.

+Figure relates to 1997

Table 9. Selected Basic Facts about Bangladesh and India

| Basic facts | Bangladesh | India |
|----------------------------|--------------------------------|----------------------------------|
| Population (1991) | | |
| Total (in million) | 111.4 | 846(Mn.) |
| Male (in million) | 57.3 | 439(Mn.) |
| Female (in million) | 54.1 | 407(Mn.) |
| Sex ratio | 106 (males per 100 females) | 927 (females per 1,000 males) |
| Density of the population | 755(per sq. km.) | 273*(per km ²) |
| Literacy rate (1991) | (7 years and above) | |
| Total | 32.4(%) | 52.2(%)+ |
| Male | 38.9(%) | 64.1(%)+ |
| Female | 25.5(%) | 39.3(%)+ |
| Life expectancy (at birth) | (1995) | (1991) |
| Both sex | 58.7 | 58.2(years) |
| Male | 58.9 | 57.7(years) |
| Female | 58.0 | 58.7(years) |

*Excluding Assam and J&K.

+Excluding Assam.

Excluding J&K.

Source: **Statistical Outline of India 2000-2001**, TATA Services Limited, Mumbai, December 2000. And **Statistical Pocketbook of Bangladesh, 1997**, Bangladesh Bureau of Statistics, Ministry of Planning, Government of the People's republic of Bangladesh, January, 1998.

3.3 COUNTRY PROFILE OF BANGLADESH

3.3.1 Population and Demography

There is a difference of almost 8 years in mean age at marriage between male and female. Bangladesh is one of those exceptional countries where life expectancy of female is lower than male. Usually in developed countries, life expectancy of male are lower than the female.

Marriage rate is very high at early ages among females. In the age group 15-19 marriage rate of female is 194.8 per 1000 population whereas the number is only 8.5 for male.

Table 10. Selected demographic indicators showing women's position in Bangladesh for the year 1997¹.

| Indicators | Bangladesh, 1997 |
|---------------------------------|------------------|
| Sex Ratio (male per 100 female) | 106 |
| Life expectancy at Birth | |
| Male | 59.2 |
| Female | 58.7 |
| Mean age at marriage | |
| Male | 27.8 |
| Female | 20.1 |
| Total fertility rate | 3.3 |

3.3.2 Education

The rate of enrollment for girls has gone up significantly recently. However, gender gaps remain high at both the primary and secondary levels. There is a big gap between male and female literacy rates. Female literacy rate increased over the years. In rural areas, this increase is not remarkable. Female participation is very low in case of non-traditional sectors of education. In SSC examination among the appeared candidates 40% are female and similarly among the passed candidates 39% are female. This is true for the HSC examination too. Both education and health expenditure for females are less than that of males. This difference is even higher in case of rural areas.

Table 11. Teachers and students in colleges and universities in Bangladesh (1997)².

| Institutions | Number of Teachers | | Number of Students | |
|-------------------------|--------------------|------------|--------------------|------------|
| | Total (No.) | Female (%) | Total (No.) | Female (%) |
| Degree College | 27511 | 17.4 | 496159 | 31.9 |
| Medical College | 1475 | 18.9 | 11046 | 39.4 |
| Dental College | 86 | 22.1 | 525 | 38.9 |
| Institute of Technology | 232 | 3.5 | 3246 | 4.7 |
| Law College | 171 | 9.9 | 1645 | 11.4 |
| Homeopathic College | 407 | 2.2 | 32155 | 22.9 |
| General University | 301 | 12.3 | 10958 | 21.9 |
| Agricultural University | 3195 | 17.5 | 4300 | 13.7 |
| Engineering University | 424 | 9.2 | 5062 | 11.3 |

¹ Source: Sample Vital Registration System (SVRS), Bangladesh Bureau of Statistics (BBS).

² Source: Bangladesh Bureau of Educational Information and Statistics (BANBEIS), Ministry of Education, Bangladesh.

Table 12. Results of Secondary School Certificate (SSC) and Higher Secondary Certificate (HSC) examinations in Bangladesh (1997)³.

| Examinations | Total (No.) | Female (%) |
|--------------|-------------|------------|
| SSC Appeared | 373784 | 40.1 |
| SSC Passed | 242960 | 38.7 |
| HSC Appeared | 303824 | 42.4 |
| HSC Passed | 245119 | 38.3 |

3.3.3 Health and Nutrition

Maternal mortality rate is high among the young mothers and also high as the age of the mother increases. The untrained birth attendants assist most of the deliveries (82%). Only 6% are done in health centers. Oral pill is the most popular method (Figure 9). Percentage of use of the male methods is very low.

Table 13. Per capita monthly expenditure on education and medical purposes by area in Bangladesh⁴.

| Type of Expenditure | Bangladesh | | Urban | | Rural | |
|---------------------|------------|--------|-------|--------|-------|--------|
| | Male | Female | Male | Female | Male | Female |
| Education | 30.44 | 20.83 | 78.75 | 64.75 | 20.95 | 12.04 |
| Medical | 19.17 | 18.76 | 26.43 | 27.68 | 17.74 | 16.97 |

Prevalence of diseases is higher among female in almost all cases.

Table 14. Prevalence of morbidity per 1000 population in Bangladesh (1996)⁵.

| Diseases | Both Sex | Male | Female |
|---------------------------|----------|------|--------|
| Pepticulcer | 17.0 | 15.9 | 18.1 |
| Diarrhoea | 18.0 | 19.1 | 16.9 |
| Cold | 10.3 | 10.8 | 9.7 |
| Fever | 19.3 | 18.4 | 20.5 |
| Scabies | 6.1 | 6.5 | 5.6 |
| Cough | 5.6 | 6.2 | 5.0 |
| Rheumatic | 5.5 | 4.6 | 6.4 |
| Malaria | 5.5 | 5.9 | 4.8 |
| Influenza | 5.1 | 5.4 | 4.0 |
| Asthma | 4.2 | 4.6 | 3.8 |
| Dysentery | 2.8 | 1.7 | 4.0 |
| Blood pressure | 2.8 | 1.8 | 3.8 |
| Severe headache/dizziness | 2.8 | 1.8 | 3.7 |
| Typhoid | 2.6 | 2.8 | 2.3 |
| Toothache | 2.2 | 1.2 | 2.6 |
| Other diseases | 56.1 | 50.0 | 65.7 |

³ Source: Bangladesh Bureau of Educational Information and Statistics (BANBEIS), Ministry of Education, Bangladesh.

⁴ Source: Household Expenditure Survey, BBS.

⁵ Source: Health and Demographic Survey, 1996, BBS.

Table 15 shows at a glance the nutritional status of Bangladeshi women. About 50% of the rural women of age group 25-60 has a low Body Mass Index (BMI).

Table 15. Nutritional status of women in Bangladesh (1995-1996)⁶.

| Indicators | Rural | Urban |
|-------------------------------------|----------|----------|
| Average Height (Age 15-49 years) | 149.2 cm | 150.6 cm |
| Average Weight (Age 15-49 years) | 42.4 kg | 47.0 kg |
| Percentage with low Body Mass Index | | |
| Age 10-17 years | 36.6% | 25.1% |
| Age 20-24 years | 17.7% | 22.8% |
| Age 25-60 years | 49.7% | 25.5% |
| Percentage of anaemic people | | |
| Age 15 years and more | 85% | 69% |
| Pregnant | 60% | 53% |
| Lactating | 84% | 81% |

3.3.4 Labour Force

In the employed group, participation of women is low and in the group "not in labor force", women are higher in number. Women participation is close to men only in the Agriculture, Forestry and Fisheries sector. In all other sectors women participation is very low (Table 16).

Table 16. Distribution of employed persons (15 years and more) by occupation in Bangladesh (1995-1996)⁷.

| Major Occupation | Male | Female |
|-------------------------------------|------|--------|
| Total | 30.4 | 18.7 |
| Professional and Technical | 1.1 | 0.6 |
| Administrative and Managerial | 0.2 | 0.0 |
| Clerical Work | 1.1 | 0.1 |
| Sales Work | 5.4 | 0.4 |
| Service Work | 0.7 | 0.8 |
| Agriculture, Forestry and Fisheries | 16.1 | 14.8 |
| Production and Transport | 1.3 | 1.2 |
| Not adequately defined | 4.6 | 0.7 |

⁶ Source: National Nutrition Survey, 1995-1996, Institute of Nutrition and Food Science, University of Dhaka.

⁷ Source: Labor Force Survey, 1995-1996, BBS.

Daily wage rate for women, as expected, is lower than that for men (Table 8).

Table 17. Average daily wage rate of agriculture day laborer in Bangladesh (1995-1996)⁸.

| Sex | Peak Season (Taka) | Slack Season (Taka) |
|--------|--------------------|---------------------|
| Male | 47.8 | 35.4 |
| Female | 30.2 | 20.5 |

3.3.5 Poverty

It is very clear from Table 18 that in the rural poor households, proportion of female earner is higher, but the percentage reduces as the size of the land ownership increases. Proportion of female earner is high in all the groups. Since the urban population includes both the rich and the poor groups, inter group changes in the proportion of female earners is not explainable.

Table 18. Proportion of households with female earning members by land holding in Bangladesh (1995-1996)⁹.

| Size of Own Land (Hectare) | Total Households | Proportion of Female Earner | |
|----------------------------|------------------|-----------------------------|-------|
| | | Urban | Rural |
| No land | 2008656 | 0.24 | 0.20 |
| 0.01-<0.05 | 3134090 | 0.12 | 0.16 |
| 0.05-<0.25 | 5712199 | 0.13 | 0.10 |
| 0.25-<0.50 | 2207351 | 0.16 | 0.07 |
| 0.50-<1.00 | 2393990 | 0.15 | 0.06 |
| 1.00-<2.00 | 2780320 | 0.13 | 0.05 |
| 2.00-<3.00 | 1457561 | 0.05 | 0.05 |
| 3.00-<4.00 | 801399 | 0.21 | 0.03 |
| 4.00-<5.00 | 518581 | 0.03 | 0.03 |
| 5.00 and more | 1110073 | 0.12 | 0.05 |
| Total | 22124320 | 0.16 | 0.00 |

Incidence of poverty is higher among female headed household. This difference is less in urban areas. Incidence of poverty is higher in rural areas (Table 19). Incidence of poverty is even higher among widow/divorced head of the household. It is expected that women headed households fall into that group.

⁸ Source: Labor Force Survey, 1995-1996, BBS.

⁹ Source: Household Expenditure Survey, 1995-1996, BBS.

Table 19. Incidence of poverty by marital status of the head of household in Bangladesh (1995-1996)¹⁰.

| Marital Status | Area | |
|----------------|-------|-------|
| | Urban | Rural |
| Married | 14.4 | 39.6 |
| Unmarried | 6.4 | 31.3 |
| Widow/Divorced | 17.3 | 49.8 |

3.3.6 Participation of Women in Decision-making

Women participation in grass-root level decision making is poor (Table 20).

Table 20. Number of female chairpersons in Bangladesh¹¹.

| Year | Number of Union Parishad | Female Chairperson |
|------|--------------------------|--------------------|
| 1973 | 4350 | 1 |
| 1977 | 4352 | 4 |
| 1984 | 4400 | 6 |
| 1988 | 4401 | 1 |
| 1993 | 4451 | 24 |
| 1997 | 4479 | 20 |

Women participation in the decision making level of the government is very low (Table 21). Women participation in three hundred elected seats in the National Parliament is also very low. Out of them, seven women are elected as MP including the Prime Minister and the Leader of the Opposition (Table 22). There is an increasing trend of women participation in decision making at the top level of the Government.

Table 21. Distribution of the decision making officers of the Government of Bangladesh¹².

| Service category | Male | Female |
|----------------------|------|--------|
| Secretary | 48 | 1 |
| Additional Secretary | 61 | 1 |
| Joint Secretary | 245 | 3 |
| Deputy Secretary | 642 | 6 |

¹⁰ Source: Household Expenditure Survey, 1995-1996, BBS.

¹¹ Source: Local Government Division and the Election Commission of Bangladesh.

¹² Source: Ministry of Establishment, Bangladesh.

Table 22. Parliament members in Bangladesh National Assembly, 1999¹³.

| Status of MP | Total | Female |
|--------------|-------|--------|
| Elected | 300 | 7 |
| Reserved | 30 | 30 |
| Total | 330 | 37 |

| Status of MP | Total | Female |
|-----------------|-------|--------|
| Full Minister | 19 | 3 |
| State Minister | 16 | 1 |
| Deputy Minister | 3 | 0 |
| Total | 38 | 4 |

3.3.7 Violence

Among all the crimes suicide is 30%, rape 28%, and physical torture 26% (Figure 12).

3.4 COUNTRY PROFILE OF INDIA

According to the 1971 Census, the total population of India was 685 million, of which 331 million were females. India's population has now exceeded 850 million, of which around half would be females. Table 23 indicates that a little over 75 per cent of families are in rural areas and around 25 per cent in urban areas.

3.4.1 Sex Ratio

The sex ratio as per census figures for 80 years in India is shown in Table 24, according to which there has been a decline in the sex ratio from 972 in 1901 to 929 in the 1991 Census, showing thereafter a continuous decline. In post-independence India, the sex ratio has shown a decline from 946 in 1951 to 929 per 1000 according to 1991 Census. Total sex ratio in India is 933 (female per, 1000 males) according to 2001 sex ratio. In West Bengal according to 1991 Census sex ratio was 917 (female per, 1000 males) and according to 2001 Census sex ratio was 934 (female per, 1000 males).

The statistics also indicate that improvement in the sex ratio in the Indian population has not been uniform throughout the country. (source: Banthia, 2002).

3.4.2 Life Expectancy

The data given in Table 27 indicates that life expectancy of females has generally been higher than that of the males, except during the period 1931-61, when there were epidemics, droughts, wars, etc. It is gratifying to note that to only the general life expectancy is on the increase but expectation of life at birth among the females has also shown a slightly better performance.

¹³ Source: Bangladesh Election Commission.

3.4.3 Infant Morality

Infant Mortality Rate (IMR) is the number of infant deaths per thousand population in one year. India has been very low in the list of countries of the world regard to Infant Mortality Rate (IMR). The infant mortality females, particularly in rural areas, has been much higher over the years. The overall position of IMR in 1978 as per Table 35 indicates tat 127 children died in the first year of their life out of whom 123 per thousand were males and 131 females.

3.4.4 Age at Marriage

The data in Table 29 indicates that during the last 80 years, it has risen from 13.2 years in the first decade of this century to 18.3 years in the year 1981. Minimum age of marriage for girls was raised from 15 to 18 years in 1978. One of the heartening features of the 1981 Census figures is the higher average age at marriage i.e. 18.3 years. This is now going up.

3.4.5 Literacy

The position of literacy among males and females is indicated in Table 30, according to which the overall literacy rate has increased from 5.35 in 1901 to 39.42 in 1991. However, the disparity between males and females on this score is evident from the fact that whereas among females, literacy rate is 39.42, it is 63.86 among males in 1991. There is a trend towards narrowing down of the rural and urban ratio of literacy among males and females.

3.4.6 School Enrolment

As against 55.6 per cent of urban girls, 25.8 per cent rural girls were attending primary schools. The percentage is a little higher for the girls in the age-group of 10-14 years attending schools. There are also substantial disparities in the enrolment of girls and boys at the higher level. Table 38 indicates that in classes I-V the percentage of girls enrolment during 1987-88 was 81.7 as against 113.1 for boys. It is almost half in the classes VI-VIII. It is much lower among scheduled castes/tribes girls. Table 40 also indicates that dropout rates in classes I-V for girls during 1985-86 was 70.04 percent as against 60.70 for boys.

3.4.7 Work Participation

The present status of women is determined by the rate of their participation in employment as economic potentials. Approximately 90 per cent of women workers are engaged in the unorganized sector. Table 28 indicates that as against 23 per cent in 1961 the rate of participation by women as work force has come down to 14 in 1981. Again, in 1981 there was a disparity in the urban (7.28) and rural (16.00) sectors of employment. Among the rural females however, employment of a large percentage (80) is not perceptible, inasmuch as many women work at their own land in addition of their domestic work totaling to 12 hours a day. In the organized sector, women constitute 13.3 per cent of all employees, 17.8 per cent being in the private sector. The number of female job-seekers through Employment Exchanges increased from 1.20 million in 1971 to 5.10 million in 1986. Women held 5.8 per cent of administrative management position

7.5 per cent in the Indian Administrative Service and one per cent in the India Police Service.

3.4.8 Participation in Elections

The figures in Tables 36 and 37 indicate that the number of women contesting elections to the Parliament has been generally on the increase except in 1977. This also applies to some extent to the number of women elected to the Parliament. The percentage of women contesting for Parliament were around three per cent and those getting elected were around 5 to 8 per cent to the total number, which is very insignificant. On the other hand, the number of women contesting and getting elected to the State legislatures has been on the decline. This, at present is around three per cent.

3.4.9 Census 1991

For the first time, the 1991 Census operations probed into the gender issue and quantify the number of women actually working in homes and agricultural fields. For women's development this is a significant gain. The data will be available about the number of women workers, the kinds of jobs they are doing etc. However, it will only be a beginning. The 2001 Census may see a marked change in design, in consonance with national and international changes in policies regarding women's development.

3.4.10 Crimes

Crimes against women go unabated. There were 6,668 reported victims of rape and 1,517 dowry deaths including burning in 1987. Unreported cases may be much more.

Table 23. Female Population, 1991

| Sector | No. in Million |
|--------|----------------|
| Rural | 304 (75%) |
| Urban | 102 (25%) |
| Total | 406 |

Source : Census of India, 1981.

Table 24. Growth Trend of Population, 1901-1991 (Census of India, 1991)

| Year | Total Population (in million) | No. of Females (in million) | Sex ratio (females per 1000 males) |
|------|-------------------------------|-----------------------------|------------------------------------|
| 1901 | 238 | 117 | 972 |
| 1911 | 252 | 124 | 964 |
| 1921 | 251 | 123 | 955 |
| 1931 | 279 | 136 | 950 |
| 1941 | 319 | 155 | 945 |
| 1951 | 361 | 175 | 946 |
| 1961 | 439 | 213 | 941 |
| 1971 | 548 | 264 | 930 |
| 1981 | 685 | 331 | 933 |
| 1991 | 850 | 406 | 929 |

Source: Census of India, 1991

Table 25. Rural-Urban Sex Ratio in 1991

| Area | Females per 1000 males |
|-------|------------------------|
| Rural | 941 |
| Urban | 893 |
| Total | 929 |

Source : (i) Census of India, 1991, Paper 2, Provisional Population Trends Rural-Urban Distribution, Series-I.

Table 26. Distribution of Population by Sex and Broad Age Groups 1981

| Age Groups | Population (Millions) | |
|------------|-----------------------|---------|
| | Males | Females |
| 0-14 | 140 | 132 |
| 15-24 | 66 | 62 |
| 25-49 | 103 | 96 |
| 50 + | 45 | 41 |
| Total | 354 | 331 |

Source : Census of India, 1981.

Table 27. Expectation of Life at Birth (1901-2001)

| Year | Males | Females |
|-----------|-------|---------|
| 1901-11 | 22.6 | 23.3 |
| 1911-21 | 19.4 | 20.9 |
| 1921-31 | 26.9 | 26.6 |
| 1931-41 | 32.1 | 31.4 |
| 1941-51 | 32.4 | 31.7 |
| 1951-61 | 41.9 | 40.6 |
| 1961-71 | 46.4 | 44.7 |
| 1971-81 | 52.6 | 51.6 |
| 1981-86 | 55.6 | 56.2 |
| 1986-91 | 58.1 | 59.1 |
| 1991-96 | 60.6 | 61.7 |
| 1996-2001 | 63.1 | 64.2 |

Source : (i) Census of India, 1981;
(ii) Figures 1981-86 to 2001 are projections-Office of Registrar General, India.

Table 28. Work Force Participation Rate by Sex and Area

| Area | 1961 | | | 1971 | | | 1981 | | |
|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| | M | F | P | M | F | P | M | F | P |
| Rural | 58.35 | 31.41 | 45.11 | 53.62 | 13.26 | 34.01 | 52.62 | 16.00 | 34.76 |
| Urban | 52.36 | 11.11 | 33.44 | 48.80 | 6.65 | 29.32 | 48.54 | 7.28 | 29.23 |
| Total | 57.20 | 27.90 | 42.98 | 52.61 | 12.06 | 33.06 | 51.62 | 13.99 | 33.45 |

Source : Census of India, 1981, Part II-B (i) - Primary Census Abstract, General Population.

Table 29. Mean Age at Marriage, 1901-1981

| Year | Males | Females |
|---------|-------|---------|
| 1901-11 | 20.2 | 13.2 |
| 1911-21 | 20.5 | 13.6 |
| 1921-31 | 18.4 | 12.6 |
| 1931-41 | 20.2 | 15.0 |
| 1941-51 | 19.8 | 15.4 |
| 1951-61 | 21.4 | 16.1 |
| 1961-71 | 22.2 | 17.2 |
| 1971-81 | 22.4 | 17.2 |
| 1981 | 23.3 | 18.3 |

Source : Census of India, 1981.

Table 30. Literacy Rate, 1901-1991 [Percentage of Literate to total Population (in million)]

| Year | Males | Females | Percentage |
|------|-------|---------|------------|
| 1901 | 9.83 | 0.69 | 5.35 |
| 1911 | 10.56 | 10.5 | 5.92 |
| 1921 | 12.21 | 1.81 | 7.16 |
| 1931 | 15.69 | 2.93 | 9.30 |
| 1941 | 24.90 | 7.30 | 16.10 |
| 1951 | 24.95 | 7.93 | 16.67 |
| 1961 | 34.44 | 12.95 | 24.02 |
| 1971 | 39.45 | 18.72 | 29.46 |
| 1981 | 46.89 | 24.82 | 36.23 |
| 1991 | 63.86 | 39.42 | 52.11 |

Source : Census of India, 1991, Series 1, India paper 2 of 1983, Registrar General & Census Commissioner of India.

Table 31. Literacy Rates among Scheduled Castes, Scheduled Tribes and rest of the Population in India from 1961-1981.

| Year | Literacy Rates | | | | | |
|------|-----------------------------|---------|-----------------------------|---------|------------------------|---------|
| | Scheduled Castes population | | Scheduled Tribes population | | Rest of the population | |
| | Total | Females | Total | Females | Total | Females |
| 1961 | 10.27 | 3.29 | 8.53 | 3.16 | 27.86 | 16.59 |
| 1971 | 14.67 | 6.44 | 11.30 | 4.35 | 33.80 | 17.11 |
| 1981 | 21.38 | 10.93 | 16.35 | 8.04 | 41.22 | 29.51 |

Source : Seventh Five Year Plan 1985-90, Vol. II, Planning Commission, Govt. of India, New Delhi, 1985.

Table 32. Literacy Rate by Sex (Rural and Urban) in 1981

| Area | Males | Females | Total |
|-------|-------|---------|-------|
| Rural | 40.62 | 17.90 | 29.57 |
| Urban | 65.58 | 47.65 | 57.19 |
| Total | 46.72 | 24.88 | 36.23 |

Source: Census of India, 1981.

Table 33. Decadal growth rate of Main Workers, Cultivators, Agricultural Labourers, Household Industry Workers and other Workers by Sex and Residence - India, 1981-91.

| Total Rural Urban | Persons Males Females | Total Main Workers | Cultivators | Agricultural Labourers | Household Industry Workers | Other Workers |
|-------------------|-----------------------|--------------------|-------------|------------------------|----------------------------|---------------|
| Total | Persons | 26.12 | 16.92 | 33.01 | 33.90 | 32.19 |
| | Males | 21.51 | 10.74 | 30.12 | 29.41 | 29.70 |
| | Females | 44.24 | 48.85 | 37.85 | 46.13 | 52.67 |
| Total | Persons | 23.03 | 16.44 | 31.99 | 24.30 | 26.93 |
| | Males | 17.57 | 10.26 | 28.66 | 17.96 | 24.98 |
| | Females | 41.78 | 48.08 | 37.47 | 40.83 | 40.41 |
| Total | Persons | 37.98 | 35.06 | 52.49 | 56.83 | 36.00 |
| | Males | 34.74 | 28.07 | 55.41 | 55.70 | 33.00 |
| | Females | 62.41 | 94.04 | 46.29 | 60.27 | 64.52 |

* Excludes Assam and Jammu & Kashmir

Table 34. Work Participation Rates by Age in India.

| Age Group (in years) | Females | |
|----------------------|---------|-------|
| | 1971 | 1981 |
| 0-14 | 2.63 | 2.95 |
| 15-19 | 15.78 | 18.48 |
| 20-24 | 18.12 | 20.32 |
| 25-29 | 20.01 | 22.52 |
| 30-39 | 21.70 | 25.31 |
| 40-49 | 22.63 | 25.97 |
| 60 + | 19.64 | 21.56 |
| All ages | 10.64 | 10.19 |
| | 12.06 | 13.99 |

Source : Census of India, 1981, Series 1, India paper-2 of 1983 Key population statistics based on 5 per cent sample Data. Registrar General and Census Commissioner of India, New Delhi, 1983.

Table 35. Infant Mortality Rate by Sex (1972-83) in India.

| Years | Infant Mortality Rate | |
|-------|-----------------------|---------|
| | Males | Females |
| 1972 | 132 | 148 |
| 1973 | 132 | 135 |
| 1976 | 124 | 134 |
| 1978 | 123 | 131 |
| 1979 | 119 | 121 |
| 1980 | 113 | 115 |
| 1982 | 104 | 106 |
| 1983 | 105 | 105 |

Source: Office of the Registrar General, India, Ministry of Home Affairs.

Table 36. Women Candidates Contested and Elected to Lok Sabha from 1967-1984

| Year | No. of Contestants | | No. elected | |
|------|--------------------|-------|-------------|-------|
| | Total | Women | Total | Women |
| 1967 | 2369 | 69 | 520 | 31 |
| 1971 | 2784 | 86 | 518 | 21 |
| 1977 | 2439 | 70 | 542 | 19 |
| 1980 | 4620 | 142 | 542 | 28 |
| 1984 | 5313 | 164 | 528 | 42 |
| 1989 | NA | NA | 520 | 27 |
| 1991 | NA | NA | 504 | 37 |

Source: Election Commission of India, New Delhi

Table 37. Women Candidates Contested and Elected to the State Legislative Assemblies (1970-83)

| Year | No. of Contestant | | No. Elected | |
|---------|-------------------|-------|-------------|-------|
| | Total | Women | Total | Women |
| 1970-72 | 14273 | 387 | 3264 | 161 |
| 1977 | 17282 | 408 | 2852 | 74 |
| 1979-80 | 17826 | 420 | 2590 | 117 |
| 1982-83 | 8656 | 241 | 1530 | 44 |
| 1978 | NA | NA | 3347 | 86 |

Source: Election Commission of India, News Delhi, Gandhi peace Foundation, New Delhi

Table 38. Enrolment Ratios - percentage of Enrolment to the Perspective Age-Group Population

| Classes/Age group | 1986-87 | | | 1987-88 | | |
|-------------------|---------|-------|-------|---------|-------|-------|
| | Boys | Girls | Total | Boys | Girls | Total |
| I-V (6-11 Years) | 111.8 | 79.2 | 95.9 | 13.1 | 81.7 | 97.9 |
| VI-VIII(11-14) | 66.5 | 38.9 | 53.1 | 68.9 | 40.6 | 55.1 |

Table 39. Enrolment Ratios - scheduled castes & scheduled tribes

| Classes | Scheduled Castes | | | Scheduled Tribes | | |
|------------------------|------------------|-------|-------|------------------|-------|-------|
| | Boys | Girls | Total | Boys | Girls | Total |
| I-V (6-11 Years) | 118.25 | 76.86 | 98.11 | 121.71 | 73.16 | 98.09 |
| VI-VIII (11-14 Years) | 57.85 | 28.73 | 43.72 | 96.56 | 21.85 | 34.55 |

Table 40. School Drop-out Ratios

| Primary Stage | 1984-85 | | | 1985-86 | | |
|----------------|---------|-------|-------|---------|-------|-------|
| | Boys | Girls | Total | Boys | Girls | Total |
| 1. Class (I-V) | 61.83 | 70.87 | 65.9 | 60.70 | 70.04 | 64.42 |
| 2. Class (I-X) | 74.71 | 83.39 | 78.13 | 73.97 | 83.16 | 77.62 |

Source: Ministry of Education

The demographic profile of women in India indicates their lower position in terms of school enrolment, literacy, age at marriage in the urban areas but the rural women are in a better position so far as the rural urban sex ration is concerned. Similarly, the work-force participation rate by females is low for the country as a whole but higher among rural women. Because of various measures, the women's mean age at marriage is on the increase. Expectancy of life at birth is also higher among women. These are indicative of better female health, which will also help in limiting the size of the family. Female infant mortality rate that was higher in the earlier decades has now almost come close to that of male infants. The rapid decline in IMR is not only indicative of nation's health but will also contribute for the success of family planning.

3.5 GEOGRAPHICAL LOCATIONS

The geographical locations of the study area were Faridpur in Bangladesh and Rangabelia in South 24 Pargana district of the State of West Bengal, India.

3.5.1 Faridpur: The Study Area in Bangladesh

Faridpur district is located in the mid-western part of Bangladesh. Physiographically, the Faridpur district is characterised as a low land where monsoon waters stand in the land more than 3-4 feet and may reach 10-12 feet and the water movements cannot be controlled.

According to the agro-ecological zones' classification, Faridpur falls in the Low Ganges River Floodplain. The region comprises the eastern half of the Ganges River Floodplain, which is low-lying. The region has a typical meander floodplain landscape of broad ridges and basins. Soils of the region are fine textured, silt loams and silt clay loams on the ridges and silty clay loams to heavy clays on lower sites. General soil types predominantly include Calcareous Dark Grey and Calcareous Brown Floodplain soils. Organic matter content is low in ridges and moderate in basins. Soils are calcareous in nature; containing a high percentage of calcium and magnesium. The reaction of the soils is neutral to slightly alkaline. General soil fertility is medium.¹⁴

The lowland of Faridpur is flooded too deeply for *broadcast Aus*¹⁵ or *transplanted Aman*¹⁶ to be grown. Deepwater aman is typically grown on such land (although the cultivation of irrigated Boro paddy on such land in the dry season now precludes the cultivation of deepwater aman over considerable areas of Lowland). Dryland Rabi¹⁷ crops can only be grown if floodwater recedes before December.¹⁸

Faridpur district is located in the mid-western part of Bangladesh. By bus it takes four hours journey from the capital Dhaka and needs to cross the river Padma. As mentioned before four villages of Faridpur district have taken for the study. Komorpur and Joydevpur, are two villages easily accessible from Faridpur town. Comparably other two villages, Madandia and Dayarampur, are far from the town and communication is not as good as the other two villages. During the period from May-July 1997, I visited six villages under the SNSP program in Faridpur district, to select the sample for field study where SNSP is conducting women related programs not below than 10 to 15 years. Out of these six villages, four villages have been selected for the present research.

¹⁴ Information on the physiography and agroecological zonation were derived from the *Land Resources Appraisal of Bangladesh for Agricultural Development*, Volume 1:17, published in 1988 by the United Nations Development Program (UNDP) and Food and Agriculture Organization of the United Nations (FAO). This was based on the work of H. Brammer, Agricultural Development Adviser to UNDP, FAO and the Government of Bangladesh, in conjunction with J. Antonie, Data Base Management Consultant, and A.H. Kassam and H. T. van Velthuizen, Land Resources and Agricultural Consultants.

¹⁵ The local broadcast aus paddy crop is sown from mid-March to mid-April and is harvested from mid-July to early August. The high-yielding variety (HYV) broadcast aus crop is sown from mid-March to mid-April and is harvested in July to August.

¹⁶ Both the local and HYV transplanted aman paddy crop is grown from end of June to early September to December to early January.

¹⁷ Rabi crops are winter crops that are grown from November to March.

¹⁸ Information on the crop calendar has been derived from the *1997 Yearbook of Agricultural Statistics of Bangladesh* published by the Bangladesh Bureau of Statistics, Govt. of Bangladesh.

3.5.2 Rangabelia: The Study Area in India

The RTSRD is located in the Rangabelia Island consisting of three parts – Uttar (north) and Dakhin (south) Rangabelia, Pakhirala, and Jatirampur of the Sunderbans area in the South 24 Pargana district under the State of West Bengal, India.

Rangabelia is located in the fragile Sunderbans area of the South 24 Pargana district. The Sunderbans region forms a part of the delta between the rivers Hooghly and Padma-Meghna estuaries comprising of more than one hundred isolated islands surrounded by saline rivers (Anubhab, 1995). More than half of these islands are inhabited while the rest of them belong to reserve forests, the hunting ground of the famous Royal Bengal Tiger.

Isolated from the mainland, these islands bear the brunt of nature's fury time and time again. Cyclones and tidal wave rage through these small islands; and the rivers change their courses regularly thereby eating into the land in the form of river erosion. Very often breaches in the embankments occur causing floods and fertile land to become totally saline and unproductive, at least for a considerable length of time. Yet nature's bounty is found in the rich silty soil of the islands formed by river-borne sediments and the thick mangrove forests which cover 50% of these islands making habitation impossible. This harsh land is the home of *Oraons*, *Bhumij*, and *Munda* tribes who were brought a century ago by Zamindars (landlords) from Midnapore and East Singbhum areas of West Bengal to deforest the land and build embankments to make it habitable. Like most other tribal people, these adivasis¹⁹ along with other inhabitants of the islands have remained relatively isolated for decades.

Natural disasters, diseases, chronic poverty, exploitation, superstition and starvation have become an integral part of the fabric of their lives. People depend on the nature – the forest and the rivers - for their subsistence. However, death lurks around every corner. Honey collectors go deep into the forests to collect honeycombs braving their fear of tigers. Such is the tyranny of the Royal Bengal Tigers that there are widows colonies in some of the islands of the Sunderbans – widows of brave men who were eaten by tigers.

Fishing is another major occupation of the Rangabelia people. Lobsters are a major source of income. However, in trying to earn a living from the sea, many men and women have lost their lives and limbs to crocodiles and sharks. Due to this topography, river ways are the only means of transport and communication. During storms and rough weather the islands get totally cut off from the mainland and people get marooned on the islands.

Being on the border of India and Bangladesh, the Sunderbans face an added danger. River piracy is a phenomenon that is quite common in this area and dacoity and murders occur from time to time. Smuggling of goods such as medicines and sugar across the border is another dangerous activity carried out in these parts during the dead of night. Life is not easy in the Sunderbans yet people struggle on – after all it is what they call home.

¹⁹ Adivasi: The dictionary meaning of this bangla term is *native people* or *ancient habitants*. In the literature of the south-Asian subcontinent, especially in Bangla, the term denotes as tribal people.

The Rangabelia village of today is far removed from the village it had been 20 years ago. A village not served by electricity, having no drinking water facilities whatsoever; where deaths due to diarrhoea and water-borne diseases were a common occurrence and where men and women struggled every day of their lives just to survive.

3.6 PROFILE OF THE STUDY VILLAGES

I have selected eight villages in total for the study, four from Faridpur where SNSP operates programs and four from Rangabelia where RTSRD runs programs. The SNSP villages are Komorpur, Madandia, Dayarampur, and Joydevpur. The RTSRD villages are Rangabelia, Jatirampur, Jhaukhali and Dayapur. Table 41 provides the basic demographic features of the study villages.

Table 41. Population and total households in the eight study villages under SNSP and RTSRD.

| NGO | Village | Population | | | Number of Households |
|-------|--------------------------|------------|------|--------|----------------------|
| | | Total | Male | Female | |
| SNSP | Komorpur | 2300 | 1200 | 1100 | 540 |
| | Joydevpur | 753 | 387 | 365 | 151 |
| | Madandia | 369 | | | 67 |
| | Dayarampur | 2840 | 1503 | 1334 | 523 |
| RTSRD | Rangabelia | 3002 | 1550 | 1452 | 544 |
| | Jatirampur ²⁰ | - | - | - | - |
| | Jhaukhali | 1313 | 673 | 640 | 277 |
| | Dayapur | 4435 | 2323 | 2112 | 826 |

Madandia and Dayarampur are far off from the district town of Faridpur. Other two villages Joydevpur and Komorpur are nearer villages from the district town. It takes half an hour to reach the two distant villages Madandia and Dayarampur from the inter-district high way and approximately 12 km from the main district town.

The main road of Madandia is made of herringbone brick structure. There is a "Hat" (market place) before entering the centre of the village. Only a few families are connected to electricity but there are many that still do not have the access. Most of the households have tube wells. Most of the houses are made of jute stick or bamboo with tin or hay-roofs. Informal sectors (rickshaw and van puller, brickfield, etc.) have developed and created employment opportunities for the poor section. Villagers have various economic conditions. Students from Madandia as well as from the other villages attend the primary and high schools. Few rich families are very influential in this village. One of them is the Chairman of the Union Parishad and is playing an important role in the village life. Other working classes are mainly dependent on agriculture or related work. Madandia has a lot of trees, mostly 'mahogany' (timber tree), as a result of the impact of the NGO and government advocacy for social forestry.

²⁰ No separate data is available for Jatirampur, as it has been included in Rangabellia mouza. Source: Census of India, 1991.

Dayarampur is another distant village and is 12 km far from the main district town. Main transport is rickshaw, van or bicycle. A river and rail bridge segregated the village and that makes the village less accessible from the outside. Main road of the village is made of soil and in rainy season it becomes very muddy that makes mobility difficult. Houses of Dayarampur are basically made of tin and straw roofs or thatched by jute-stick and bamboo. Tube wells are not that much available compared to Madandia. But there is a high school and a primary school for the boys and girls of the village. Informal sectors also developed in that village. Earth cutting, day labour in the brickfield and petty businesses are the common employment opportunities in the village.

Joydevpur and Komorpur are nearer to the main district town, Faridpur. Joydevpur is a roadside village and transportation is good. But the main (dirt) road of the village is connected with the highway. A high school and a primary school are fulfilling the educational demand of the village. Because of good communication people are more conscious and involved in non-formal sectors though agriculture is the main source of income. Housing structures are similar to the other villages. No sharp economic differences are noticed in this village. All the villagers have access to tube wells for drinking water.

Komorpur is the closest village to the main town among all the study villages. Komorpur is the first village where SNSP started its activities. The inter-district highway ran through the village. High and primary schools are on the other side of the main road. A herringbone road enters the village that is connected with the highway. The villagers are engaged in various types of jobs. Some are working in the Middle East and lots of buildings are seen in the village. People in general, and a few families in particular, have been exposed for long to the modern livelihood and got a better opportunity to change their own livelihood patterns. But stratification is also common in the village. Tube well is very common. Most have access to electricity and a few to telecommunication. The village is gradually losing its rural setting and atmosphere gradually, giving way to a suburban look and cultural mix.

In India, Rangabelia and Jotirampur are the nearest to the town. Dayapur and Jhaukhali are distant villages from the town. The Rangabelia Tagore Society for Rural Development (RTSRD) started its activities from the village Rangabelia. Now Rangabelia is the heart of the activities of RTSRD. RTSRD has its main as well as the sub-centres in this village only and maintains communication with other villages from the central office in Rangabelia. Roads are 'pucca' (made of cement and brick). The President of India visited the village and as a result, the road communication to and from the village is much better than the other villages. Almost all the households are dependent on agriculture. Recently, the non-formal sector is developing. Class notion is not strong. Stratification is there but it does not have any strong impact on rural life. Almost every boys and girls are attending the school. Girl's hostels are allowing the girls from the distant villages to continue their studies. Because of land reforms there are no big land ownership in this locality. Now Rangabelia does not have the drinking water problem. 'Vat' (supply of water from the deep tube well through pipes from distant places) is the main source of drinking water. Tube well is not as common as in the Bangladeshi villages. Because of NGO intervention, Rangabelia is more developed than the other villages in this locality.

Jotirampur is a neighbouring village of Rangabelia. Infrastructure of Jotirampur is also developed. Roads are well built. Educational facilities and safe drinking water are also

available to the villagers. Agriculture is the main source of income but in-formal sectors also have an impact on the livelihood of the villagers. Housing of Jotirampur is similar to other areas of Sunderbans. Straw roofed houses with mud walls are common in these areas. Because of the good communication and NGO intervention people of Rangabelia and Jotirampur are more conscious compared to other two distant villages.

All the villages of the Sunderbans district are situated on riverbanks. The river has a deep impact on the life of the people of Sunderbans. Dayapur and Jhaukhali are distant villages and are accessible by boats only.

There is a local market near the Dayapur village. No sharp stratification is noticeable in this village. Tube wells are not available to all. There is a high school and a primary school but they are not as good as Rangabelia, complained the villagers. Most of the houses in Dayapur are straw roofed with mud walls. Roads are dirt roads. The main transportation is boats to go outside the village. Within the village, bicycles and van are the popular modes of transportation.

Jhaukhali is the most interior village and the only mode of transportation is boat. It's a long walk to reach the village from the 'ghat' (boat station). Roads are very underdeveloped and in the rainy season it is extremely difficult to move from one place to the other. Jhaukhali is very similar to the village of Satyajit Roy's many award-winning, internationally reputed movie, the Pather Panchali. Safe drinking water is not available to all and many families carry their drinking water from distant places by boat. Most of the residents of the village came from Bangladesh in different periods of time. They speak a particular regional language of Bangladesh (Noakhali). Informal sectors did not develop much and agriculture is the main source of living. Houses are similar to the other villages. The economic condition is not that good because of poor communication and lack of employment opportunities. Moreover, all these villages are facing natural disasters very often that have a bad impact on their livelihood.

3.7 CHARACTERISTICS OF THE RESPONDENTS

The basic socio-demographic and environmental information was collected using a questionnaire (Annex 1). In all cases, the Category 1 respondents were interviewed to gather the socio-demographic and economic information of the respondents themselves and their respective households. The basic information collected were: age group, education, employment status, health and sanitation, housing and economic conditions of the respondents.

3.7.1 Age Group

Table 42 has shown that most (10 out of 20) of the respondents of Category 1 from Bangladesh belong to the age group 20-30, while 6 (out of 20) belong to the same age group from Category 1 in West Bengal. In India, the highest concentration of respondents belongs to the age group, 20-40 years. Majorities of the Category 1 (13 from Bangladesh and 16 from India) respondents, both from Bangladesh and West Bengal, are comparatively younger. But in category two members are from different age groups. Members of category three are mostly concentrated in the age group of 20-30 years.

Table 42. Age group of the Respondents

| Age-group of the respondents (year) | Bangladesh | | | India | | |
|-------------------------------------|------------|----|----|-------|----|----|
| | C1 | C2 | C3 | C1 | C2 | C3 |
| 20-30 | 10 | 4 | 8 | 6 | 2 | 9 |
| 31-40 | 3 | 2 | 1 | 10 | 3 | - |
| 41-50 | 4 | 1 | 1 | 3 | 4 | 1 |
| 51 and above | 3 | 3 | - | 1 | 1 | - |
| Total | 20 | 10 | 10 | 20 | 10 | 10 |

3.7.2 Education

Table 43 has given a contrasting picture. Between Bangladesh and India level of education of the respondents of Category 1 has a sharp difference. Most women can sign name in Category 1 in Bangladesh. In comparison most of the respondents of Category have education between class six to class nine in India. From Category 2, levels of education are more or less comparable on both the sides. Respondents are illiterate but a few had primary level education. But in Category 3 most of the respondents are illiterate in Bangladesh whereas in India most of the respondents were received primary education. Only one respondent has a Bachelor degree in Category 1 in India. But the highest level of education is between class VI and X in Bangladesh.

Table 43. Level of education of the Respondents

| Level of education | Bangladesh | | | India | | |
|------------------------------|------------|----|----|-------|----|----|
| | C1 | C2 | C3 | C1 | C2 | C3 |
| Illiterate | 4 | 2 | 7 | - | 2 | 3 |
| Can sign | 7 | 3 | 1 | - | 2 | - |
| Can read and write | 2 | - | - | - | - | 1 |
| Up to class III | 1 | 1 | - | - | 1 | 1 |
| Class iv-v | 3 | 3 | - | 2 | 3 | 1 |
| Class vi-x | 3 | 1 | 2 | 15 | 2 | 4 |
| Secondary School Certificate | - | - | - | 2 | - | - |
| Higher Secondary Certificate | | | | | | |
| Bachelors Degree | | | | 1 | | |
| Masters Degree | | | | | | |
| Total | 20 | 10 | 10 | 20 | 10 | 10 |

3.7.3 Employment Status

Table 44 has portrayed the different types of jobs women are involved with in both the countries. In Bangladesh, majority is housewives or unpaid family labourer in all the categories. But in contrast in India majority are involved in income generating activities with the selected NGO in India. Only in Category 3 most of the respondents in India are housewives. In Bangladesh, the second highest jobs where women are involved are in patty trading or small business. In India in category one some are agricultural labourer and others are involved in home-based handicraft manufacturing. In case of Category 2 in Bangladesh home based income-generating work and in India catching bagda in the river are common among the respondents. In Category 3 agricultural or other kinds of day labourers are the dominant groups. Unemployment is the common feature in both the countries. Majority is housewife in Category three in India. In conclusion, the respondents are involved basically in home based income-generating work in Bangladesh but in comparison most of them are involved in outside income-generating work in India.

Table 44. Employment status of the respondents

| Types of Employment | Bangladesh | | | India | | |
|--|------------|----|----|-------|----|----|
| | C1 | C2 | C3 | C1 | C2 | C3 |
| House wife / Unpaid family labour | 11 | 6 | 5 | 1 | 1 | 7 |
| Small business/ petty trader | 4 | - | - | - | - | - |
| Work with NGO (latrine maker, weaver, sewing), | 1 | - | | 5 | - | - |
| Bamboo craft | 2 | - | 2 | - | - | - |
| Sewing Kantha, making floor mat | - | 2 | - | 3 | 1 | - |
| Day labourer | 1 | - | 1 | - | - | - |
| Agri labourer | - | - | - | 2 | 1 | 3 |
| Domestic helper | 1 | 1 | 1 | - | 1 | - |
| Fishing (Bagda Mara) | - | - | - | - | 4 | - |
| NGO instructor /staff (weaving, netting, Non-Formal School teacher, Health worker) | - | - | - | 6 | - | - |
| Unemployed | - | 1 | 1 | 2 | 2 | - |
| Mid wife | | | | 1 | | |
| Total | 20 | 10 | 10 | 20 | 10 | 10 |

3.7.4 Health Facilities

Table 45 depicted that the respondents have a good access to the medical facilities. Majority has gone to the MBBS doctors for their treatment. A good number of respondents did not face any illness for the last five years. In India other than the MBBS doctors, village or herbal doctors are common. Some of the respondents do not have money to go for treatment for illness in India.

Table 45. Access to health facilities of the respondents

| Types of treatment | Bangladesh | | | India | | |
|---------------------------------------|------------|----|----|-------|----|----|
| | C1 | C2 | C3 | C1 | C2 | C3 |
| MBBS | 11 | 2 | 2 | 8 | 4 | 2 |
| Homeopathy | - | - | 1 | 1 | - | - |
| Village doctor | - | - | - | - | - | 2 |
| Herbal medicine | - | - | - | - | - | 2 |
| Para medical | 1 | - | - | 1 | 1 | - |
| Not get the treatment (lack of money) | | | | 1 | 1 | 1 |
| No illness | 8 | 8 | 7 | 9 | 4 | 3 |
| Total | 20 | 10 | 10 | 20 | 10 | 10 |

3.7.5 Drinking Water

Table 45 has given a picture of the sources of safe drinking water. All the respondents in Bangladesh get the drinking water from tube well either their own or from neighbours. In case of India that Sunderbans areas have acute crisis of safe drinking water. Half of the respondents have the access of tube well and others have 'vat' (arrangement of safe drinking water through pipe from the distance place). Many of the respondents have to carry safe drinking water from long distances. Even some of them collect drinking water for a couple of days by boat from outside of the village that is a quite far off.

Table 46. Sources of drinking water

| Source of drinking water | Bangladesh | | | India | | |
|--------------------------|------------|----|----|-------|----|----|
| | C1 | C2 | C3 | C1 | C2 | C3 |
| Tube well | 20 | 10 | 10 | 10 | 5 | 1 |
| Vat /Deep tube well | - | - | - | 10 | 5 | 9 |
| Total | 20 | 10 | 10 | 20 | 10 | 10 |

3.7.6 Sanitation and Attitude Towards Sanitary Conditions

Table 47 is giving the idea of the sanitation facilities of the respondents. The respondents of both the countries commonly use Kuccha latrines. But In India many have sanitary latrines whereas in Bangladesh only one has a sanitary latrine. In Bangladesh, ring slab type of latrines is commonly used but compared to India is not that common. It is noticeable that one respondent do not have a latrine and uses the open field.

Table 48 contains the respondents' attitudes about the latrine facilities. Majority of the respondents in all categories expressed a negative attitude about their latrine facilities. Particularly in the winter season they face acute problems and in additional it is not hygienic at all. Some of them even are not happy with the sanitary or slab latrine because of its poor condition. Moreover, they have given less priority to improve the latrine than to meet the other basic necessities.

Table 47. Types of Latrine used by the Respondents

| Types of latrine | Bangladesh | | | India | | |
|-------------------|------------|----|----|-------|----|----|
| | C1 | C2 | C3 | C1 | C2 | C3 |
| Sanitary latrine | 1 | 1 | 1 | 8 | 1 | - |
| Ring/slab latrine | 10 | 8 | 5 | 4 | - | - |
| kuccha latrine | 9 | 1 | 4 | 8 | 9 | 9 |
| Open latrine | - | - | - | - | - | 1 |
| Total | 20 | 10 | 10 | 20 | 10 | 10 |

Table 48. Attitude of the respondents about latrine facilities

| Attitude of the respondents | Bangladesh | | | India | | |
|-----------------------------|------------|----|----|-------|----|----|
| | C1 | C2 | C3 | C1 | C2 | C3 |
| Happy about the latrine | 6 | 3 | 3 | 5 | 1 | 1 |
| Not happy | 14 | 7 | 7 | 13 | 8 | 9 |
| No response | | | | 2 | 1 | |
| Total | 20 | 10 | 10 | 20 | 10 | 10 |

3.7.7 Housing

Table 49 has shown the housing condition of the respondents. There are basic structural differences between Bangladesh and in India. In Bangladesh housing structure are mostly tin roofed and jute-straw walls. But in India most of the houses have straw roofs with mud wall. Based on the geographical location, structure/condition and housing pattern are different irrespective of economic condition. Difference in economic condition determines number and the size of the rooms of the households. Only one each from both countries has houses made of brick and tin roofed.

Table 49. Type of Housing Structure

| Type of houses | Bangladesh | | | India | | |
|------------------------------|------------|----|----|-------|----|----|
| | C1 | C2 | C3 | C1 | C2 | C3 |
| Tin & jute stick | 16 | 5 | 5 | - | - | - |
| Tin | 3 | 3 | 1 | - | - | - |
| Brick & tin roof | 1 | - | - | 1 | - | - |
| Bamboo/jute stick/ sun grass | - | 2 | 2 | - | - | - |
| Bamboo | | -- | - | - | - | - |
| Mud & bamboo | - | - | - | 11 | 10 | 10 |
| Mud & straw | - | - | - | 8 | - | - |
| Others* | | | 2 | | | |
| Total | 20 | 10 | 10 | 20 | 10 | 10 |

3.7.8 Maternity Health Care

Table 50 gives an impression about the medical access of the respondents for their maternity treatments. Only a few of the respondents have the access to the MBBS doctors for their maternity treatment. But in Bangladesh none has that access. India has a more positive picture than Bangladesh. In both cases, however, untrained midwives or neighbours and the relatives are playing vital roles regarding their maternity supports. Moreover, this situation is not changing and maternity treatment still is not considered as an important cause for getting a better attention. Gender bias is quite transparent here.

Table 50. Types of Maternity Treatment of the Respondents

| Age of the Respondents | Midwife | | | Midwife | | | Midwife | | |
|------------------------|---------|---------|--------------------------------|---------|---------|--------------------------------|---------|---------|--------------------------------|
| | MBBS | Trained | Untrained Neighbour/ relatives | MBBS | Trained | Untrained Neighbour/ relatives | MBBS | Trained | Untrained Neighbour/ relatives |
| | C1** | | | C2*** | | | C3* | | |
| Bangladesh | | | | | | | | | |
| 20-30 | | 3 | 7 | | 2 | 2 | | 1 | 5 |
| 31-40 | | - | 3 | - | - | 2 | - | 1 | - |
| 41-50 | | - | 4 | - | - | 1 | - | - | - |
| 51& above | - | - | 3 | - | - | 3 | - | - | - |
| Total | | | | | | | | | |
| India | | | | | | | | | |
| 20-30 | - | 1 | 1 | - | 1 | - | - | 5 | 2 |
| 31-40 | 1 | 2 | 7 | | 1 | 2 | | 1 | 1 |
| 41=50 | - | - | 3 | - | 1 | 3 | - | - | 1 |
| 51& above | 1 | - | - | - | - | 1 | - | - | - |
| Total** | | | | | | | | | |

*From Bangladesh three respondents from C3 have no children

**From India four respondents from C1 are unmarried / no children

*** From C2 one respondent have no children in India.

3.7.9 Occupation

Table 51 has given an idea about the occupational pattern as well as the major source of income of the households of the respondents. Most of the respondents in Bangladesh are involved in the non-formal sectors but in contrast they are concentrated in agricultural work in India. Non-formal sectors are not popular because most of the respondents in Bangladesh have some land. This is not the case for West Bengal. In case of Categories 2 and 3, the main earner of the households involves different types of occupation. Land reforms in West Bengal has a good impact on the livelihood of the rural poor households.

Table 51. Occupation of the main income earner of the household

| Occupations | Bangladesh | | | India | | |
|--|------------|----|----|-------|----|----|
| | C1 | C2 | C3 | C1 | C2 | C3 |
| Day labourer | 3 | - | - | 1 | 4 | 3 |
| Small business/ petty trader | 3 | 3 | 1 | 1 | 2 | - |
| Bamboo craft (fishing) | 1 | - | 2 | - | - | - |
| Broker (land/cattle) | 1 | - | - | - | - | - |
| Agricultural work | 3 | - | - | 10 | 2 | 5 |
| Rickshaw/van puller | 2 | - | 1 | - | 1 | 1 |
| Carpenter | 2 | 1 | 2 | - | - | - |
| Truck /scooter driver | 1 | - | 1 | - | - | - |
| Service | - | 4 | - | 4 | - | - |
| Forest product collector (crab, honey, fish) | | - | - | 1 | - | 1 |
| Female Headed Household (FHH) | 2 | 2 | 3 | 2 | 1 | |
| Others (tailor, night guard, retired) | 2 | | | 1 | | |
| Total | 20 | 10 | 10 | 20 | 10 | 10 |

3.7.10 Religion

Table 52 has shown the religious status of the respondents. There are sharp differences between Bangladesh and India. In Bangladesh majority are Muslims with few Hindus. But in India, respondents belong only to the Hindu. In few months' field experiences in 24 four villages in Sunderbans district I haven't come across any other religious community in those areas. In Bangladesh, however, religious segregation is not that prominent in the selected villages in this study.

Table 52. Religion of the respondents

| Religion | Bangladesh | India |
|----------|------------|-------------|
| Muslim | 18+8+9=35 | |
| Hindu | 2+2+1=5 | 20+10+10=40 |
| Total | 40 | 40 |

3.7.11 Economic Condition

Questions were asked to the respondents to assess their economic conditions. On the basis of the four criteria, respondents identified their economic categories. In the Category 1 in Bangladesh, the majority of the respondents were identified to be in the 'often deficit' category. They face crisis occasionally. The case was similar for India. Five respondents identified them to be in the 'not deficit not surplus' category. But in contrast only two respondents put them in this category in Bangladesh. None was identified in the surplus category in Bangladesh but in India five were in the surplus category. In case of the 'always deficit' category respondents, the economic situation was almost identical. In Category 2 and 3, there was no remarkable difference among the respondents from the two countries. The majority was in the 'often deficit' category.

Table 53. Economic condition of the SNSP's and RTSRD's Respondents

| Economic Possession SNSP | Category One | | Category Two | | Category Three | |
|--------------------------|--------------|---------|--------------|---------|----------------|---------|
| | Number | Percent | Number | Percent | Number | Percent |
| Always deficit | 4 | 20 | 2 | 20 | 3 | 30 |
| Often deficit | 14 | 70 | 6 | 60 | 5 | 50 |
| Not deficit not surplus | 2 | 10 | 2 | 20 | 1 | 10 |
| Surplus | 0 | 00 | 0 | 00 | 1 | 10 |
| Total | 20 | 100 | 10 | 100 | 10 | 100 |

| Economic Possession RTSRD | Category One | | Category Two | | Category Three | |
|---------------------------|--------------|---------|--------------|---------|----------------|---------|
| | Number | Percent | Number | Percent | Number | Percent |
| Always deficit | 3 | 15 | 2 | 20 | 3 | 30 |
| Often deficit | 7 | 35 | 6 | 60 | 4 | 40 |
| Not deficit not surplus | 5 | 25 | 1 | 10 | 3 | 30 |
| Surplus | 5 | 25 | 1 | 10 | 0 | 00 |
| Total | 20 | 100 | 10 | 100 | 10 | 100 |

3.8 CONCLUSION

Geographical differences are obvious among the villages in Bangladesh and India. All the study villages in India are basically islands and are prone to natural disaster whereas the villages in Bangladesh are connected with the highway and are less prone to natural disaster. Boats are the main mode of transportation in the West Bengal villages but rickshaws, tempos, and buses are the mode of transportation in Bangladeshi villages. In addition to SNSP, a number of other NGOs are working in the study area in Bangladesh but in the West Bengal study area, RTSRD is the major NGO that is working for the betterment of the poor section of the society. Respondents from the Bangladeshi villages are enjoying better basic facilities (housing, drinking water, latrine) than the respondents of the Indian villages. But in terms of education enrolment of boys and girls is high in India. Level of education of the respondents from West Bengal is also higher than the respondents from Bangladesh. Female participation in the income-generating activities is also higher. Almost all the respondents both from Bangladesh and India are in demand of more employment opportunities. The Indian respondents are more involved in economic activities outside the households. Most of the respondents in Bangladesh also demand outside employment opportunities because they are involved in home-based income-generating activities. Class and stratification are not playing a dominant role in the study villages in India while this is apparent, if not strikingly, in the villages in Bangladesh.

Chapter Four
ROLE OF NGO ON RAISING AWARENESS OF WOMEN

Chapter Four

ROLE OF NGO ON RAISING AWARENESS OF WOMEN

4.1 INTRODUCTION

Awareness is an important concept in the development arena in general and in the area of women and development in particular. Non-governmental organisations and government also carried out many programs and policies to make women folk aware about various issues like human rights, violence against women, education, health, social status, economic opportunities, etc. Saptagram Nari Sanirvar Parishad (SNSP) and Rangabelia Tagore Society for Rural Development (RTSRD) have taken several attempts through many programs to make women aware in the rural areas in Bangladesh and India. SNSP launches non-formal educational program which has an intention not only to literate the poor women but also make them conscious about health and sanitation, family planning, gender related issues, legal rights, economic opportunities. RTSRD also have similar programs to raise the consciousness among rural women in West Bengal in India.

In this chapter I would like to explore the state of consciousness of women who are engaged in NGO activities for at least five years and the role of NGOs in this respect. Dropout members and non-members of the NGOs are also included from both Bangladesh and India to see the differences among the groups.

While a brief description of the concepts of the topic starts out the Chapter, the discussion part is divided into five sections. Each section operates with some indicators to assess the consciousness level of the respondents and the role of the NGOs in this connection. The *first* section looks into the information respondents have regarding the current political process, for example name of the prime minister, law and policies of the state to stop the discrimination against women, attitude toward female education, voting rights, etc. The *second* section look at the perceptions of the respondents about how a woman could change her socio-economic condition and how that will contribute in the development process as well. The *third* section explores the impact of NGO on the consciousness of respondents through their consciousness raising programs in the study areas.

What are the expectations of the respondents about the role of government in the development process? This is discussed in the *fourth* section of this chapter. This will give an indication of understanding the consciousness level of the respondents. The *last* section of this chapter deals with the perceptions of the respondents about the development process of the country and the major areas need to be addressed for further development. In this connection the modalities of social change by who and how will be ushered has been discussed in the light of the perceptions of the respondents.

4.2 AWARENESS AS A CONCEPT

According to the Dictionary of Sociology (Jary and Jary, 1991), consciousness is the part of the human mind that is aware of a person's self, environment and mental activity. The conscious mind contains memories, current experience and thoughts, which are available to awareness. The conscious mind in Freud's theory is only a small part of the normal life, most of which is hidden in the 'unconscious'.

In the development debate, the two older ideologically determined concepts awareness and participation have come into a position of central importance, especially amongst researchers dealing with women in development (WID). Earlier "beneficiaries" in the late seventies were expected to be "made aware" of their own situation, and based upon that awareness to act against their oppressors and for their own development. This was foremost an NGO perception. In the later part of the eighties, the significance of "participation" became acceptable, not only in NGO programmes, but also in standard donor parlance and planning (Arn and Lily, 1992).

"Awareness" which resulted in Paulo Freire (1973) inspired functional educational programmes, was never an easy concept to measure, one of the problems being that the "target group" may learn to speak the language their benefactors teach them without necessarily integrating it's "real meaning" in the way they understand the world or in the way they act. The only solid proof being when they do act and when that act is observed, or, may be when their analyses become more sophisticated than their teachers'.

"Participation" can be regarded as a goal in itself or as a means to obtain project objectives. The debate about how much influence people should have on their own lives is probably never ending, a part of it being how much influence "special" people like professional experts or elected representatives shall have. As such participation is a difficult concept to handle and it has to be defined every time it is used (Arn and Lily, 1992).

4.3 AWARENESS AND WOMEN IN THE DEVELOPING COUNTRIES

A growing realisation is that women's participation in politics is a key factor in attaining equality in all fields. The theme of women's political participation runs through the three UN Conferences on Women. This is positively noted in the major strategy documents produced by these conferences, for example, the Plan of Action (Mexico, 1975), the Programme of Action (Copenhagen, 1980) and the Forward-looking Strategies (FLS) for the Advancement of Women (Nairobi, 1985).

Ten years after Nairobi, the Fourth World Conference on Women (FWCW) held in 1995 it is evident that the field of politics has been the most resistant to change, both in terms of participation of women and incorporation of women's issues. Through the preparatory processes of the FWCW, several types of issues emerge as areas of critical concern, inadequate participation in politics and decision-making being one of them (Chowdhury, 1994).

4.3.1 Awareness of Women in Bangladesh

In Bangladesh, one of the important visible changes in the last two decades has been the increasing participation of women in public life. Women have realised that to achieve gender equity in all spheres of life, focusing on women's productive and reproductive life is not enough, but equal emphasis should be given to women self-perception of a political role. Women's organised activities made them more visible and active in politics so as to become involved in the decision making process. Evidence demonstrates that some of the new women politicians were either active student politics or members of NGOs and women's organisations.

Another significant trend is the formation of women's networks, advocacy and pressure groups at local, national, regional and international arena. Developmental

alternatives incorporating grassroots women's views is being formulated into local and national agenda which is being disseminated in regional and international forum for consensus among women on important issues. National Preparatory Committee for the UN Conferences developed national agenda by organising dialogues with grassroots women and has taken those views to regional and UN Conferences – UNCED (1992) and Human rights (1993). This Committee is currently working towards the UN Conferences developed national agenda by organising dialogues with grassroots women and have taken those views to regional and UN Conferences – UNCED (1992) and Human rights (1993). This Committee is participated the UN Conference Population and Development (1994) and Women (1995). This committee would also function as a platform for women and development issues, facilitating a continuous dialogue with grassroots people. NGOs, political parties and government to achieve the stated goal of gender equity and distributive justice (Chowdhury, 1994).

Female participation in local government is another area to be looked at. Women's presence is ensured in the national and local government bodies by a quota. Now more women are contesting and winning in direct elections. But still women's participation is even more marginalised at local government institutions, reflecting the social realities of women's subordinate and dependent status and the consequent invisibility of women in public space. The number of women in elective positions of chairman and member in the union and upazila parishads and in municipalities is abysmally low and practically infinitesimal (Chowdhury, 1994).

While women have an equal right to vote, few women are represented in parliament. Apart from the 30 women who occupy "reserved seats", only a few women members of parliament were directly elected to their seats. Women are entitled to the political rights to vote for public representative offices and, in view of the reservation provision for Parliament and local government bodies, enjoy 'dual' right of representation. The constitution under article 10 enjoins upon the state to take steps to ensure participation of women in all spheres of national life. Under the composite article 28, the constitution declares that women shall have equal rights with men in all spheres of the state and of public life, and further states that nothing under the article would prevent the state from making special provision in favour of women or children or for the backward section of citizen. Constitutional provisions thus lend to a proactive interpretation of the role of the state in ensuring women's equality, while the standards of equality are measured in terms of those enjoyed by men.

The rural women have a sceptical attitude towards political parties. The general trends is expressed in the following comments, "political party people come to us when they need votes, they make promises and then never come again", or "they make promises to us but put the tube well near the house of the landlord". Disillusioned youth looked around for employment distrusted the cronies of the ruling party, failed to find a motivated opposition party.

Legal discrimination against women is entrenched in the area of family laws, which are based on religious law and customs. Each citizen is governed by a separate set of laws depending on their religious identification. Thus rights of divorce do not exit for Hindu women, are limited for Christian and are less easily available to women than men under Muslim law. Despite certain limitations on the Muslim man's right to unilateral divorce and to polygamy having been brought in by law, polygamy continues to be permissible for Muslim men. Women have limited rights to guardianship and custody of their children, following a divorce or separation.

Property rights for women are limited. Hindu women are unable in general to inherit property while under religious law, inheritance rights are unequal for Muslim women and men. Women's organisations have been actively demanding the replacement of the current system of personal laws by a Uniform Civil Code. One organisation has prepared a draft Code and submitted it to the Law Ministry, and has since been engaged in an ongoing dialogue with women activists on the issue.

A bill recently tabled in Parliament seeks to enhance the penalty for crimes such as rape and trafficking to the death penalty, and to provide for summary trials. The Bill has been criticised by women's organisations for failing to address the issues of domestic violence and of *fatwa* killings, and for avoiding the opportunity of bringing about fundamental law reforms in this area.

Still violence against women is common particularly in the rural areas in Bangladesh. A violation of women's rights is often because of the activities of village headmen and religious leaders which stirred the civil society at that point of time. Following the issuance of *fatwas* (religious decrees), women have been accused of *zina* (adultery or fornication), and have been sentenced to be whipped, or beaten in public. Those who issue such *fatwas* claim to do so under the cover of religious law; in fact no religious or any other law applicable in Bangladesh sanctions the issuance of such *fatwas* or the provision of such punishment.

Women are mostly the victims of violence. In January 1993, Noorjehan was stoned with pebbles by a mob in a Sylhet village after having been accused of *zina* in a *fatwa* issued by the village imam. She reportedly later committed suicide, nine persons including the imam were tried and convicted in this connection. Since Noorjehan's case, several other women have died, but in these cases, prompt criminal action does not appear to have resulted. For example, in the case of Noorjehan of Modhukhali village, who was found burnt to death at the stake after having been publicly convicted of *zina* during a *shalish*, the accused were acquitted.

Fatwas issued by religious leaders have also resulted in women being submitted to or threatened with forms of cruel and degrading punishment. A twelve-year-old girl, Shopnagar, conceived after she had allegedly been raped. At a *shalish* in June 1994, the local imam refused to hear her complaints of rape on the basis that four adult males had not witnessed the incident. Instead he and the local Union Parishad Chairman reportedly "sentenced" her to be publicly lashed 101 times, on the grounds that her pregnancy was proof of her having committed *zina*. Again, the presence of women's rights activists pre-empted the execution of this sentence. Shopnagar and her child are no longer able to live in their village and are living in a shelter home, while the perpetrators go unpunished.

Such *fatwas* have been issued during *shalish* (informal local mediation councils) which provide a traditional alternative for dispute resolution in family, land or petty criminal matters. *Fatwas* have threatened rural working women, including those who are self-employed or who are running small businesses on the basis of credit obtained from NGOs. Such women have been threatened with violence and ostracisation for engaging in work outside the home which is denounced as being "anti-Islamic" (Hossain, 1997).

However, the Eighth Amendment of the constitution passed in 1988 which declares Islam as the state religion of Bangladesh is viewed by women's organisations generally as potentially circumscribing women's equality of status in all spheres including public life. In Bangladesh, women's movement is in a nascent stage. There are many women's organisations and groups engaged, basically, in research,

mobilisation and development oriented activities. They perform a useful political role, in negotiating a space for women's issues in public agenda and raising concerns aimed at restructuring of gender relations in society. It has been noted that women's movement has been a 'profound and powerful agent of empowerment and for highlighting women's issues, for politicising women and in many cases, for influencing the politics of a nation.

4.3.2 Awareness of Women in India

In India a more important and significant direction in which considerable progress is made relates to the realisation by women of their political role and their consequent empowerment like the Chipko Movement, Narmada Agitation and the anti-attack agitation in Andhra Pradesh. It indicates that if properly mobilised women are capable of mass participation in social and political causes.

Participation of women in local government is one of the significant moves of the government to mark the necessity of political participation of women to change their status and for being empowered. The one-third reservation for the membership of the Panchayati Raj bodies and even more for the posts of their Chairpersons for women introduced by the 73rd Amendment to the Constitution is a revolutionary step which will help to bring a significant changes in the political scenario of rural India.

But there are many criticisms about the role of women in political arena. It has been complained that in several case women members have not participated in discussions even once during the entire term of their office. Where women are the Chairpersons in Gram Panchayats, villagers have complained that it is difficult to approach them at odd hours even where urgent representations have to be made. Access is much more difficult where young women are elected as leaders. In all such cases the women take with them some near relatives when they go out to meet people in the course of their official duties, who in course of time become power brokers. There are also complaints by young and educated ladies that the older women who are more traditional and conservative are occupying all the important positions and preventing them from seeking election on party tickets. In spite of a few cases such as these, some women leaders have distinguished themselves in Panchayati Raj administration.

4.4 ROLE OF GOVERNMENT: AWARENESS AND POLITICAL RIGHTS OF WOMEN

4.4.1 Bangladesh

The constitution of People's Republic of Bangladesh enumerates equal rights for all citizens, irrespective of religion, race, caste, sex or place of birth. Thus, women are entitled to the fundamental rights of freedom of speech and expression, association and assembly which form the basis of political activity in a civil society.

Bangladesh were one of the first states to ratify the Convention on the Elimination of All Forms of Discrimination against Women. Its ratification was however subject to reservations to Articles 2 (implementation of the convention, 13 (a) (family benefits) and 16.1 (c) and (f) (equality within the family), made on the grounds of "conflict with Sharia law based on the Holy Quran and Sunnah". Women's organisations have called for the withdrawal of these reservations, and have argued that they are vague and unspecific, discriminatory and inconsistent with the Government of Bangladesh's (GOB) own international obligations under international law.

However, in countries where culture and society are heavily textured by patriarchal values, it is necessary to move beyond numbers and also look at issues or causes promoted and supported by women who have entered the structure of power and decision making (Chowdhury, 1994).

"As for the political representation of women, the constitution provides for representation in terms of equality with men to political and public representative institutions, such as the parliament and the local government bodies. At the same time, in order to ensure a minimum representation of women in these institutions; the constitution provides the 'protection' of reservation of seats. Under article 65 of the constitution, the Parliament or Jatiya Sangsad consists of 300 members, elected in accordance with law from single territorial constituencies by direct election. In addition, 30 seats are reserved for women to be elected according to law by the directly elected members of the Parliament. The reservation provision ceased to be operative in December 1987, but was re-enacted into the constitution in June 1990 by the Tenth Amendment. The constitution under 9 article declares that special representation is given to women in local government institutions" (Chowdhury, 1994).

Rural local government is a two-tier system, Union Parishad (Union Council) and Zilla Parishad (District Council). There are 4,451 Union Parishads and 64 Zilla Parishads. Local bodies in the urban areas include 4 City Corporations and 119 Pourashavas (Municipalities). In order to secure a minimum representation of women in the Union Parishads and Pourashavas, three seats for women in City Corporations is 20 per cent of the total members who are elected. In the 1994 City Corporation elections one woman was elected as a Ward Commissioner. Female participation in Union Parishad is quite visible (GOB, 1995).

The strengthening of the Local Government Engineering Department (LGED) since the late 80's clearly marks a Government innovation which has resulted in a major impetus to all-weather rural roads. LGED is executing a comprehensive programme of feeder roads to complement the expansion of the national highway system. The emerging road network is facilitating both short distance and long-distance travel thereby helping the poor to be more mobile and to expand their opportunity horizons (Chowdhury, 1989).

4.4.2 India

Government of India also has given emphasis on raising awareness among women and ensured the participation of women in development arena. But it was not until the Sixth Five Year Plan that adequate attention was paid to the issue of women's participation in development, though a few paras were devoted to women right from the First Five Year Plan. Thus, the First Plan talked of adequate service for the welfare of women. The next four Plans paid some attention to women welfare, education, health, etc. The Fifth Five Year Plan initiated programmes for functional literacy of women to equip them with skills and knowledge to perform functions of housewives, beside child-care, nutrition, etc. It was the Fifth Five Year Plan which for the first time formulated schemes for the provision of resources to women to facilitate development. The trend was continued in the Seventh and 'Eighth Plans, which perceived women as crucial human resources for national development. Accordingly, programmes were undertaken for the training of women on a large scale for employment and economic activity.

4.5 ROLE OF NGO ON AWARENESS OF WOMEN

4.5.1 Bangladesh

The conscientization approach seeks to strengthen the weak by increasing their unity. Emphasis is directed at enhancing the groups' understanding of the causes their poverty and discriminations and at promoting their confidence to change their condition by related action. The women focused interventions of NGOs are generally found in the following fields like conscientization, education, health and Family Planning, skill training and credit for employment and income generation.

Interventions in the field conscientization consist of general awareness programmes as well as more specialised ones as in the case of legal literacy or disaster coping. In this field perhaps the hardest task which NGOs face is to encourage groups which will ultimately become self-sufficient and independent of the NGOs. If there is more or less a unified ideological concept, which is imparted through training, then there is more chance of successful group action. Women in some NGO groups have successfully tackled the power structure in Khulna (against shrimp cultivators), Noakhali (against landlords) and elsewhere.

In many cases women have participated in social action against dowry cases, (where a husband or his family tortures the wife in various ways because she has not brought in enough resources through marriage) wife battering, so much so that in many areas where NGOs have been active for a long time, such cases are seen to be on the decrease. Saptagram also launches 'Andolon' against the violence against women in the study areas. But most of the cases such actions arise from the felt need of the women themselves, and are not necessarily derived from the newly designed awareness raising programmes (GOB, 1995).

In the last election NGOs played an important role to make people aware about electoral process and as well as their voting rights. The founder of Grameen Bank, Professor Yunus invites poor people (Grameen Bank, the world famous NGO in Bangladesh where majority of the beneficiaries are women) in rural Bangladesh, men and women, to transform the national elections into a national celebration. "Voter turnout amounted to seventy-three per cent of registered voters; a rate far higher than in most developed countries. The percentage of female voters was also high,

exceeding that of men in many constituencies. This is all the more impressive given the prevailing social norms restricting women's mobility in public space and given the difficulties in travel and communications in many regions. There have been some local regions in Bangladesh where women had previously never voted, because of sanctions imposed by local religious leaders. This time however, even in these regions, the overwhelming majority of women turned out to vote" (Hashemi, 1997)

In rural areas, people are more politically conscious than expected. Hashemi states,

"Though formally "uneducated", poor people have never the less sent a clear message through this election. They have voted for change, for accountability of government, for getting on with their own lives. They have voted against the instability of every day life, against state importance in combating violence, against the arrogance of power. They have voted against using religion as a political weapon to deny women and the poor their rights."

Recently, in Bangladesh NGOs and big NGOs leaders are contributing a significant role in national politics that resulting mass people in the grass root level becoming more conscious about political process than before. Moreover, government and political parties has given more importance with the relationship of leading NGOs because of their involvement with the mass people. Now NGOs are getting involved in national politics and contributing a significant role as a part of a civil society.

4.5.2 India

But in India NGOs are not that active in the political process like Bangladesh. But there are significant movements against the unjust towards society in general and for the poor people in particular (Normoda agitation, Chipko movement etc.).

A study on a NGO in Andhra Pradesh showed that because of group membership women are becoming more comfortable speaking in public fora and group meetings. 'Before', said one woman, I never spoke to anyone on any subject. Now the strength of the members gives me the strength to speak to any body'. Moreover, although women consider other impacts of participation in the co-operatives/Samity to be as important as, or even more important than, the financial benefits. As a result of co-operative membership, women have realised greater confidence, security and independence and have gained respect inside and outside of the household as well as a greater awareness of issues affecting them and their communities (Carr, Martha and Jhabvala, 1996).

Carr et. al. (1996) showed that women view the co-operative as their window to the outside world and as a place where women can discuss their problems with each other, indicating that the co-operatives have had a profound impact on many women. The members consider the unity and solidarity among the women in the sanghan (a Samity) to be one of the most important benefits of membership. For widows and single women, who face particular pressures in society, they have considered the co-operative as a refuge.

They have experienced that women become more confident and out spoken because of their involvement in a NGO. They noted that many of the women had never been out of their villages, and the few who had travelled had never gone beyond Anand (the district headquarters). After joining the union, women started to leave their villages to attend union meetings. Many of them have now visited other districts and towns. The leader (agevans) commented that "earlier they were nervous and shy while speaking in front of strangers. They would never have imagined addressing

large crowds, but now they could address large gatherings with confidence. They were no longer afraid to travel out of their villages." In almost all cases, women showed that they gained confidence by belonging to their sangathan (NGO). The women felt more confident now and refused to be dominated by their husbands or their mothers-in-law. Self-confidence and overcoming fear is mentioned along with 'speaking out' many times and in many ways (Carr et. al., 1996).

4.6 PROGRAMMES OF THE STUDIED NGOS

4.6.1 Programs of Saptagram Nari Shanirver Parishad (SNSP)

Saptagram monitors the groups' awareness and empowerment by the way groups takes up and participates in "andolon" or movements. An evaluation on Saptagram activities by Arn and Lily noted that "in the reporting time for the evaluation (groups questionnaires) 246 groups were, or had been engaged in "andolon". That is 31% of the groups had been, or were involved in actions against dowry, illegal divorce and polygamy, violence against women, ideological and economic suppression and other forms of unjust treatment." The first Sixth Monthly Report, 1992, mentions 35 such actions this year (Arn and Lily, 1992)

The work of mobilising and organising groups, keeping regular contact with the groups and organising and facilitating the various training sessions for group members and leaders etc. is the core of Saptagram empowerment programme. Non-formal education program of SNSP created a success story about raising consciousness among the rural poor particularly among women.

4.6.2 Programs of Rangabelia Tagore Society for Rural Development (RTSRD)

The women's organisation (Gram Sangathan) from the very beginning established a separate identity for itself. Out of 75 villages covered by the Rangabelia project, there are Mahila Samities in 69 villages. The major activities of the Mahila Samity are that of organising the rural women, particularly the deserted and destitute women and widows, through a process of conscientization. Various other programmes aimed at raising the overall level of consciousness (including those related to ideals of motherhood, role of women at the family and community levels, superstitions, social injustices to women through dowry etc.) of the rural women folk.

The women's organisations have become very active in advocating women's rights and taking up social issues such as wife beating, dowry, desertion, bigamy etc. Once every year the women take part in a conference to discuss various social problems and develop certain action plans. Between 1977-94, seven such conferences have been held wherein thousands of women from various island of Sunderbans district have come together to discuss matters of social relevance which affect their lives.

The year 1988 this area experienced a terrible cyclone that reduced all the project's efforts of RTSRD to nothingness and left people with the massive task of rebuilding their entire lives. RTSRD underwent a change in direction based on the realisation that people had to be made aware of these natural calamities and their management; to facilitate people to strengthen their homes; to organise people to strengthen bonds; to motivate people to conserve the forest and prevent environmental degradation. The system of giving family loans was withdrawn and the demand for

such loans among the women also reduced. The new strategy has emphasised conscientization of women about certain major issues of Sunderbans.

From my experience, after seventeen years the Mahila Samity has successfully brought a social changes in the concerned areas specifically can give itself credit for having brought about an awareness among women about themselves and having simultaneously provided them with the tools for their self improvement. Rangabelia has indeed, succeeded in empowering women.

4.7 IMPACT OF NGO INTERVENTION ON RAISING AWARENESS OF WOMEN IN BANGLADESH AND INDIA

4.7.1 Evaluation of the Response

This section of the chapter aims at explaining the impact of NGO intervention on awareness raising among the respondent cases of SNSP and RTSRD in relation to the participation of the respondents in various development activities of the NGOs. As I described in the methodology chapter, the study was carried out in four villages in each country where the two selected NGOs – SNSP and RTSRD – conducted their development operations. The study focused on the in-depth interviews of 40 women involved with these NGOs for more than five years, categorised as category 1. The respondents from SNSP are involved mostly as members of a savings group. Most of the RTSRD respondents received some kind of training or are actively associated (participated meeting, join workshop, etc.) with the organisation. In addition to the 40 in-depth case studies (Category 1), I incorporated and analysed the perception of others that were interviewed; 20 dropped out members (Category 2), and 20 non-members (Category 3).

The questionnaires (Annex 1) and the guidelines for interviews (Annex 2a-2f) contain the basic questions and approaches that I used to understand the awareness of the respondents on select issues (indicators) related to gender and development. I summarised the detailed interviews and compiled the information in tables. Participant observation also adds to the insights in this connection. The research methodology chapter provides ample description of the nature of my study and the mode of analysis. The analytical approach is qualitative and is based on in-depth interviews and participant observation of a sample. The inferences drawn, therefore, are not based on statistical analyses.

It is a well-known fact that having an exact measurement of a concept like 'awareness' is both difficult and questionable. However, it is a worthwhile task to attempt to formulate indicators to assess the concept of 'awareness'. This is an attempt at formulating some coherent idea of women's political and social awareness that enable us to make sense of what otherwise could be just a vast array of information from the field.

Mention ought to be also made of the fact that translating a concept like awareness is not easy. Even indicators such as the source of decision making are a hazardous task. I, however, carried out my categorisation, being aware and self-conscious of the limitation.

Following the structured questionnaires (Annex 1), I asked the respondents whether they cast their votes or not in the elections. If they do, how do they decide whom to

vote for? And it was also inquired whether they have the information about the laws for protecting women's rights and about the government policies toward reducing discriminations against women.

I also wanted to know about the respondents' perceptions of the role of a woman in the development of the country and what they think could be done for development, particularly for women. They were also asked about their perception of the role and/or impact of NGO activities in the development process. Consequently, I wanted to know how they perceive the role of the government in development. I also inquired into their hopes, expectations and/or frustrations about the government's vis-à-vis the NGOs' roles in the development process. Finally, I wanted to get a feeling of their perceptions on the development priorities of the country and also to get an understanding of whom – the government or the NGOs – they expect to do so.

I also used some probing or clarifying questions, process such as what are the names of the present and past Prime Ministers, to understand the respondents' perception of the current political situation. Such probing techniques to better understand their perception on legal and policy issues included questions on human and legal rights and related laws and governmental policies against the discrimination against women (law of dowry, divorce etc.), age at marriage, violence against women, women trafficking, etc.

I was looking for the answers to the above questions from the respondents to have an understanding on the following four broad aspects:

- **Awareness of the current issues regarding the political processes and voting rights, legal rights, and gender-related issues**
- **Awareness of and understanding about the development processes with particular reference to women's role in development**
- **Attitude toward the role of NGOs and the Government in raising awareness**
- **Understanding of the priority areas for development of the country in general and of women in particular.**

The answers of the respondents were evaluated as the indicators of the degree of the consciousness level of the respondents. I categorised, for the ease of discussions, the level of consciousness albeit subjectively in three broad ways:

- **Conscious**
- **Moderately conscious, and**
- **Not conscious.**

If the answers given by a respondent were well thought out, well informed and insightful the respondent was categorised as a 'conscious' person. If the respondent was unable to answer all the queries but expressed some understanding of the issues the respondent was treated as a 'moderately conscious' person. If the respondent did not have a clear idea about these issues the respondent was considered as a 'not conscious' person.

4.7.1.1 *Awareness of Political, Legal and Gender Issues*

Out of twenty Category 1 respondents from Bangladesh, nineteen women cast their votes and were quite aware of most of the political processes and voting rights. One respondent was 'not conscious'. She was not aware of the information and did not cast her vote. Among the nineteen women, only nine women cast their votes according to their own choices. They were clearly 'conscious' about their rights and responsibilities. But ten women cast their votes following either their husbands' or families' decisions. Although they were also aware of the law and policies and the current socio-political issues, they were not being able to decide whom to vote. This moderately conscious group failed to exercise their franchise. Women are informed about all the laws and socio-political issues through their participation in the NGO activities.

In India, out of twenty Category 1 women, fourteen cast their votes and were aware of the laws and the prevailing socio-political issues. Among fourteen women, five women cast the votes following their own decisions and the rest voted by the influence of either the husbands or their families. Out of twenty, six women were not aware of the laws and socio-political issues. In India, specifically in West Bengal, people are more politically conscious at the grassroots level compared to the rural areas in Bangladesh. Local level politics has a significant role in the rural life in West Bengal.

For a better understanding of the respondents' perception and the factors that contributed to their awareness generation process, here I would quote from select responses from the Bangladeshi respondents.

Ayesha Khatun is now a deserted woman. When she was staying with her husband at Adamjee in Dhaka, she never cast her vote. But now that she is living alone and on her own, she gained freedom to exercise her rights. Ayesha has regularly been casting her votes in different elections during the last few years. Although not fully aware of the political processes, she knows the name of the head of the state. She is not aware of all the laws related to women, but she is aware of the law against dowry. She thinks that this law against dowry will benefit women.

Lalbaru cast her vote according to her husband's decisions. She knew the name of the head of the state and confidently answered the questions about 'Sheikh Hasina'. She is aware about the laws [dowry, age of marriage for girl's, *talak* (divorce), etc.]. She has learnt about these laws from the NGO. "Because of these laws men would be careful", she opined.

Amena Begum also cast her votes following her husband's opinion. She also knows the laws. Amena said, "This will help women to move further." "Women should be educated so they can contribute to development of the country as well as to the family to lead a happy life with their children and husbands", she added.

Shonabhan knows about the laws. But she blamed the existing social systems and strongly opined that a girl cannot be married off without dowry. She complained angrily about the double standard of the high ups in the society. She also complained, "Rich people always give Honda (motorcycle) and gold as a dowry but we poor people hardly can present a saree worth 800.00 taka only. Would you call it a dowry?"

Momotaz Begum consulted her brother-in-law about the election but cast her vote on her own. She knows the laws and is eager to see their enforcement within the society.

Rokeya cast her vote by her own decision. She knows the laws. "One husband was jailed for 6/7 years for violence against his wife", she quoted an example from her locality.

Monowara cast her vote according to her son's wish. She came to know about the laws after joining the NGO. She is involved with the NGO for quite a long time. She participated in a rally, organised by the NGO, protesting the killing of a wife by her husband. "I went to the victim's village to protest with others", she said proudly.

Arzu Begum cast her votes for whoever her husband suggests. She was informed about the laws. She appreciated the laws against the discrimination of women. She thinks that the suppressed women could take shelter under the laws.

The situation of the women in West Bengal appeared similar. Kamala Mandal voted for the party that her husband supported. She knows the laws but not all of them. She argued, "I keep busy all the time with the household work so I hardly get the time to get in touch with other things."

Ishani Mandal consults her husband before she casts her vote. She knows some but is not fully aware of all the laws. "I participated in a conference which was held on these issues in Rangabelia", she mentioned.

Kalpana Das cast her vote by her own decision because she is living alone. She was informed about the laws. But she complained bitterly, "It is the educated people that can take the opportunities and advantages of the laws, it is not the poor."

Nomita Das cast her vote according to her own decision. She knows about the laws. "Laws are there but in practice there is no use"; she criticised the lack of law enforcing systems.

Rina Nath cast her vote on her father's advice. As a deserted woman she lives with her father. She knows about the laws. She demands their proper implementation, particularly of the law of dowry. "It must be enforced seriously so no father needs to sell the land, cows, etc. to meet the demand for dowry. Enforcing the law properly will remove the misery of many poor people", she said.

Biddabati Barik cast her vote as her family decides. She knows the laws and thinks that they are beneficial for the women.

In Category 2 out of ten respondents in Bangladesh, five women cast their votes according to their husbands' or families' decisions. Four women cast votes by their own decisions. One respondent did not cast her vote. Seven women are 'conscious' and two are 'not conscious' and one is 'moderately conscious'. A summary of the responses is provided below to understand the perceptions of the Bangladeshi respondents better.

Although she seemed aware of the issues and a conscious person, Majeda Begum cast her vote for whoever her husband suggested. She knows about the laws from the NGO training and television. But Marium Begum seemed more conscious. She cast her vote on her own decision. She knows about the laws. But she is disappointed because laws are not implemented in the society. "Still people need to

give dowry", she said. Lily Begum cast her vote without any influence. She is happy because there is some explicit laws in favour of women. "Now men have to be more careful than before", she said wittily. Joygun also cast her vote according to her own will. She also knows the women related laws. On the contrary another apparently conscious person Lakshi Rani said, "I consulted my family members regarding voting. She gets information about the laws from the television and the neighbours. Amena Begum also cast her vote on her own decision. She is aware of the laws. "I heard about it from the radio", she said. However, Arjuman Ara said that her husband tells her who to vote for. She knew about the laws.

Usha Rani, a moderately conscious person, cast her vote according to her husband's wishes. She doesn't know about the laws. But she is aware of the particular law that the husband needs the first wife's permission to get married again.

There were some respondents who were not conscious about the political processes or legal issues. Kodbanu, for example, cast her vote according to her son's will. She never heard about the laws. And Jorina Begum did not cast her vote because she left the village after her marriage. She does not know about the laws.

From India, out of ten respondents six decided on their own and four cast the votes according their families' or husbands' decisions. Seven women are 'conscious' where three are 'not conscious'. Some selected voices of the respondents are mentioned below to get an overall impression over the issues.

A number of respondents from India seemed quite aware. Renuka Mondal, although conscious, cast her vote according to her husband wishes. She heard about the laws from the radio and NGO meetings. Gouri Mondal, a widow, cast her vote on her own choice. She is aware of the laws and the women related issues. Surobala Das is a deserted woman and is a conscious person. She heard about the laws. Pratima Das is also cast her vote according to her own choice.

Sandha Das heard about the laws. But I am yet to see the implementation of any law in the village", she argued with a bitter voice, "I am a victim of dowry now; I have become poor in the process of marrying my daughter off".

Kanon Bala Roy cast the vote according to the family decision. She is not a conscious person. She doesn't know the laws. But she thinks law is useful for women. "I have seen husbands being thrown in jail for three months", she commented. Aroti Singh said, "Earlier I used to cast my vote according to the family decision. But after joining the NGO, I cast vote as I wish." The NGO staff advised her. She knows the laws.

A number of respondents were not so conscious about the issues. Jalleswari Mandal was a daily labourer. She worked hard for her family. She is not aware about the laws. Similarly, Shushila Mandal cannot think off anything except her survival. She once joined the NGO programs but could not continue. All her time was devoted to work for earning a living somehow. Bela Rani Mandal is not conscious about the laws and other issues. She is illiterate, weak, and is busy just to earn her living.

Most of the respondents in Category 3 cast their votes but are commonly influenced by the families or the husbands. Except a very few, most are not informed about the laws and socio-political issues. Those who have the information either got it from the mass media (radio, television) or from the neighbours, not from the NGOs since they are not associated with the NGOs.

In Bangladesh, in Category 3 out of ten respondents, six women cast votes according to either their husbands' or the families' decisions. Three women did not cast their votes. Only one woman cast her vote by her own decision. She is the head of household and a widow.

From India, out of ten respondents, six women were found 'not conscious', two 'conscious' and information were not available for two. One respondent is categorised as 'moderately conscious'. Here is a comprehensive picture of the responses.

Rezia Begum, a conscious person from Bangladesh, cast her vote according to her husband's wish. She has come to know about the laws from the TV. Nurjahan, however, gives more value to her voting right and cast her vote according to her wish. Fatima could not cast her vote because her name is listed in her parental village. She could not go there for voting. She knows about the laws. Halima Begum cast her vote according to her husband's wishes. She knows about the laws. She thinks women would be benefited because they could take shelter of the legal system when their husbands leave them or deprive them of rights. Rina, a moderately conscious respondent, did not cast her vote because her name was not in the voter lists. She heard about the laws from the neighbour.

Although they did not seem to be conscious, Halimunnessa cast her vote whereas Kariman did not. Falani cast her vote according to her husband's advice. But she does not know about the political system or the political parties in the country. Her husband deserted her. She knew about the laws but did not file a case against her husband because she was told that it would cost her a lot. She is not a 'conscious' person.

Amiron cast her vote according to what her master's (she is a domestic maid) family said. She is not very much aware of laws and other related things. Whatever little information she had, she had it from the television or neighbours. Shanker Rani Sharma cast her vote according to her in-laws suggestion. She doesn't know the laws properly.

Usha Mridha, a conscious respondent from West Bengal, cast her vote for whoever her husband decides. She is aware of the laws. But she argued, "There are laws but I haven't seen any implementation". Lakshi Mandal cast her vote according to her husband's and father-in-laws wishes. She knows the laws.

There were a number of respondents who are not so conscious. Purnima Barik cast her vote for the political party supported by her husband. Gita Barik also votes according to her husband's wishes. Suchitra Mandal cast her vote according to her father-in-law wishes. She is not sure about the laws. Chandana Raftan cast her vote for those whom her husband referred to. She is not aware of the laws. Ranu Mandal is not aware of the laws. But she cast her vote. Lalita Mandal is 'conscious' but traditional. She did care about the laws and approves of the concept of dowry. Dowry is needed to marry off the daughter she said.

4.7.1.2 Awareness of Women and Development

This section looks into the respondents' perception about their own role in the development process as well as in women's development. Concurrently, this will also look into the respondents' views about how to bring changes in their impoverished life. Except a few, all of them identified employment as the key to development, especially for women. Most of the respondents are involved in income-

generating activities within households. In addition, some of them work also outside the household. All of them think that more involvement in the job market would be significant in improving the socio-economic position of women. An increased income will help remove the poverty and that is the only way women could help change their own conditions and subsequently the condition of the society as well. Some of the selected remarks of the respondents from Bangladesh and India are mentioned below to better understand their perceptions.

Most of the Category 1 respondents from Bangladesh maintain that employment opportunities are crucial for women's development. Lalboru can not say anything clearly, but she thinks that if women get jobs that will help to remove the poverty. It will bring about changes in the society as a whole, not only change the situation of women. Similarly, Momota Begum said, "Jobs for educated women as well as jobs in the mills and factories for uneducated women would help change their lives".

Minoti Rani Podder thinks that if she works together with her husband, things will be much easier. In her confident voice she said, "If my husband can do a thing in five years, we can do it in a year if I get the opportunity to participate at work with him. So women need to do work too for the betterment of the family."

Shonabhan said, "rural people used to be mostly poor and unemployed. But now women have jobs. Though they are working hard now, they are happy because they have two 'saris' with 'petticoats and blouses. But earlier they had only one sari".

Shaheda thinks adult education could be an agent of development. Jobs in paddy husking mills would also be helpful. Any job created by the government, entrepreneurs, donors or NGOs could be helpful for women. Even a garment industry aimed solely adult women's employment would be helpful. All these opportunities will remove rural poverty including the poverty of women. Anjoli Prova Sharma says, "If women work, it helps the family as well as the society". Momotaz Begum thinks that creation of employment opportunity (tailoring, making baskets, etc.) would change the situation of women. Surjoban is a daily labourer and thinks that if women get jobs that would bring about a huge change for the family.

The Category 1 respondents from India also emphasised that women should have their own earning sources. Bharoti Mandal suggested that the women folk need help to become independent. Jhorna thinks that women should be self-reliant. Women should be educated to make them "stronger on their feet". Men have many works to do but women have limited ones. Moreover, women share the highest burden of the work, most of which is within the household and, therefore, go unrecognised. So women need to work even better than men do she strongly argued.

Runu Roy maintains, "Women need development. They should have their own earning so that they do not have to ask for money from anyone when she is in need. For example, I am learning tailoring work so I can earn and become self-reliant."

Anita Das also thinks that women should be self-reliant. They should have money in their own hands. Kalpona Das thinks that women need employment. The key to the development of women is in the creation of opportunities of jobs. Nomita Das feels that women are more intelligent than men are. She said, "Women are able to earn more than men do. Women think of the next day's earning before going to bed. But men never think like that. If women could earn more, the future would be brighter for all. The next generation will be benefited. I haven't seen any women working in the bank in Basanti. There should be a reserved quota for women for ensuring more jobs for women."

Deepali Das is a labour leader. She posed a strong question, "why should we depend on husband's income"? "We will not accept the inferior position. If women can earn, the situation would be better". Radha Mayti thinks that women need education. Education will help women get employment and the family will be economically benefited.

Rina Nath says that women should be educated and getting job opportunities so they are self-reliant. They do not need to be oppressed by the husbands. Shushila Joarder is happy about women's involvement in non-traditional works. She says, "Now women are involved in cultivation and chilli fields, and in catching 'bagda' in the river."

All the Category 2 women from both Bangladesh and India suggested that employment opportunities, education, credit from the NGOs would be the sources of development in general and development for women as well. The respondents point out income-generating activities as a prime pre-condition for the development of women. One woman identified dowry as a hindrance to the development process. Following are some comments of the Category 2 respondents.

Kodbanu from Bangladesh thinks that if women work then the condition, both in the household and the society, will change. Majeda Begum said, "Adult literacy, sewing and poultry could bring about changes in the lives of poor women." Marium Bagum concluded that if women are provided with sewing machines and marketing facilities, they could work in the house and sell their product. This, in her opinion, would help women for their development. Lily Begum thinks, "Credit from the NGO for rearing livestock and poultry could be helpful for women to change the situation."

Joygun suggested that small-scale garment industries would be very helpful for women's employment and income. Many women took training on sewing from 'Palli Progoti' (an NGO working in the locality). They can now join the factory. Lakshmi Rani said, "Credit can bring the opportunities for women to participate in income generating activities like livestock rearing, business of puffed rice, rice, or horticultural gardening for the development." Jorina Begum thinks that the condition will be changed dramatically if women get jobs. Amena Begum said that micro-credit can help improve the situation of women provided she has a male member (husband) to work with. Arjuman Ara thinks that women need jobs for the development.

The Category 2 respondents from India offered similar views. Renuka Mandal said, "women should earn to improve the situation. Earning of one person is not enough for the family. If women could earn, the family situation would get better in terms of food and everything. " Gouri Mandal said that if the society rejects the system of dowry, it would be very helpful for the women. Shushila Mandal cannot tell what the role of women for development should be.

Bela Rani Mandal has the perspective that change of life means two meals a day, daughters marriage and assurance of son's income. But she has no idea how it could be achieved. Surobala Das said that women needed to work for their development.

Pratima Das is very disappointed and said that neither the NGO nor the Government did not do anything about promoting women's employment. Sandha Das thinks women need education. "Being educated they will get more freedom than they are enjoying now", she added. Kanon Bala Roy thinks that for development women need to be involved in income-generating activities like tailoring, weaving, and teaching

(both in formal institutions and as a private tutor). Aroti Singh suggested that women needed to do income-earning work for development.

Almost all respondents from Category 3 from Bangladesh and India pointed out NGOs as the agent of development although they never joined the NGO. They have identified employment as an important criterion for the development of women. Some of them are willing to join NGO but because of lack of education or hindrance from the family, they are now captive in taking care of the household and minor children. Preference is given only on household-based or socially accepted jobs. Most of the non-members were not able to answer the questions precisely compared to the women from category one or two but they are willing to change their conditions through development activities either through the NGO or employment opportunities for women. Women's participation in income-generating activities will change the condition of women and the society would improved, they think.

Korimon wants to join an NGO as she thinks it will bring a better future for her children. "Because of my husband's negative attitude I cannot join the NGO", she regretted. Falani siad, "I know joining NGO is a big help. My mother did not get the benefit of joining NGO activities because she was an old woman and could not work hard". Amiron thinks that development can be achieved only through the NGOs.

Rezia Begum said, "Through poultry and livestock rearing, women can change their economic situation". Nurjahan thinks that the NGO could change the situation. But she can not join the NGO because she can not sign her name. Shanker Rani Sharma said, "I understand that poultry is helpful for women's economic development but personally I hate doing it". Fatima, on the other hand, is not conscious and does not understand the issues at all. Halima Begum said, "I am willing to do job but I couldn't go because I have a minor child to take care of".

Purnima Barik of West Bengal thinks that because of the NGOs women get the chance to earn. Gita Barik could not say anything about it. Suchittra Mandal said, "Today women demand money for their education, which their parents keep for their marriage. Girls think that if they are educated, they can earn. So it would help them to get a good groom in due course. It is a positive change". Chandana Raftan is not a conscious woman. She cannot say anything about it.

Usha Mridha thinks women should be independent. But she did not get a chance to clarify it because her husband entered the house at that moment after which she did not want to continue the conversation. Ranu Mandal wants a job in any women related projects like I.C.D.S. or any sort of job inside the household. She needs a job to improve her condition, she urged.

Lalita Mandal thinks that women need employments to improve their condition. If they get credits they can invest it for betterment of their families. But for those whose husbands have a bad character (addiction to alcohol and women), it could not be helpful because their husbands would spoil the money, she complained. Lakshmi Mandal thinks that if women can work it will change their situations a lot. The NGOs are creating opportunities and women are earning nowadays, she said.

4.7.2 Impact of NGO on Consciousness-raising of Women

All forty respondents from Category 1 in Bangladesh and India recognised the involvement in NGO activities as having a positive impact on their consciousness and the livelihood as well. The women strongly voiced that they have become more

intelligent, bold, outgoing and courageous. They identified the changes about them in three ways,

- I. psychological changes (became aware, confident and courageous)
- II. economically benefited (less poverty because of participation in economic activities that contributed to the well-being of the household) and
- III. Impact on the consciousness of the women folk as well as the society (demonstration effect that changed the social values and norms).

Success of NGOs, by and large, lies on raising the consciousness level of women in rural areas. NGO programs have an impact on the very mindset of the poor women in rural areas. NGO deserve more credit for the success of consciousness raising among the rural women than the economic changes it brought about in the livelihood of the poor rural women. Though economically much change have not occurred in general but the demonstration effect of successful cases has brought significant changes among the women as well as on society. That is to say, it is succeeded in creating an impact on other people in addition to the NGO members themselves. Some selected perceptions of the respondents from both Bangladesh and India are mentioned below.

All the Category 1 respondents from Bangladesh spoke highly of the positive impact that the NGOs created regarding awareness in general. Ayesha Khatun said, "The NGOs brought changes in our living conditions. Income-generating activities and the credit give poor people the opportunity of various sources of income. This is because of NGOs that I and the whole village has benefited. I can now write a letter because I got the opportunity of attending the adult literacy programme". Ayesha feels independent and more courageous.

Lalboru admitted, "Before joining the NGO programmes, we didn't know anything. We were confined within the household and shouted for rice in chorus with the children. Now I have become self-reliant and understand what would be good for me. Earlier, no one would have given me even five taka being afraid that I might not be able to return. But now people do not even think twice to give me a loan of 500 taka. Now I get along with people and help each other in their crises." She got credits twice from the NGO. She built her house, bought a cow for rearing and leased a piece of land for sharecropping. She changed her situation altogether after joining the NGO programme.

Momota Begum thinks that she became more capable and intelligent than before. She is now able to talk to and interact with people. She can easily go to Faridpur alone. Because of the Samity, they feel they belong to a united, good group now, which makes them feel strong. She is a very hard working person. They took loan to lease agricultural land to become a sharecropper. Her husband and son work in the field.

Rabeya, a field staff of SNSP said about Momota's family, "Only four years ago, they did not even have a proper house; they used to live in a thatched shack the roof of which touched heads. But now they have a tin shaded good house. They changed their condition through NGO credit and hard work".

Minoti Rani Podder said that because of the NGO they became more conscious and intelligent. Now she is well aware of the value of education. "Had I been educated, my relatives could help me get a job", said Minoti, "Even my mother-in-law also

argued that if I educated my sons, things would have been different now, both economically and socially”.

Ameena Begum is a conscious person. Because of the access to NGO credits, she changed her economic situation. But she emphasised that, in addition to the support provided by the NGO, change in the broad economic situation of the family actually occurred when her sons started working and contributing to the family's wellbeing. As a member of Samity, she had access to a big amount of loan to do something substantial, which she paid off in small instalments. That was immensely helpful for the economic betterment of the family. Amena is a very smart and intelligent person. Her personality, she claimed, is natural and is not because of her involvement with the NGO only.

Laily Begum said that the NGO brought about changes in many ways in her life. She became courageous and confident. Her understanding increased a lot due to her association with the NGO. But she does not go against her husband for anything, she said.

Maleka Bagum thinks, however, after joining the NGO not much has changed in life. With the loan, women can buy a goat, rear it and sell, allowing them to get two more goats. With this money regenerated, one could purchase a piece of land. Over the last five years her condition has become better being economically uplifted. Earlier, the earning member was only one and dependants were more. Now, after marrying off the daughters, the number of family members has reduced. At the same time, her sons started earning adding to the comfort of the family, she added.

As a member of the Samity, Sufia, with her savings in the Samity can help meet her crises. She can borrow money from the Samity, if need be. Savings make her capable of buying poultry or a cow. “I keep only ten taka per month and get 500 taka after sometime, which I find very useful for me”, she said. Because of NGO intervention, not much change has occurred in her mental sphere though. She is ambitious and conscious enough to work toward changing her economic condition.

Maleka (Komorpur) said, access to credit is a big help. Depositing a small amount of money (10 taka), can bring a big amount after some time that is very useful to make assets like poultry, cow, lands, etc. As group members, they actively participated in movements against the violence against women in the village, which was organised by the NGO.

Shaheda commented, “I can go anywhere now and I don't care what other people think”. She though she became clever due to the impact of the NGO. “Because of loans what I could access from the NGO, I could gradually change the economic situation through raising poultry and livestock on a commercial basis and buying a rickshaw. Now I am thinking of leasing or buying a piece of land and cultivating paddy, wheat, etc. This is a process of development”. Likewise, Anjoli Prova Sharma said, because of the NGO intervention women are becoming confident. “Why should I stay inside the house with torn dresses and barely one meal a day?” she said. “I will rather earn money and wear good clothes and have two meals a day”, she added. Anjoli observed that the women are now more exposed to the outer world in the locality.

Momotaz Begum said, “Now I can talk publicly in the meeting. Both my courage and understanding have increased. Moreover, I can understand now what would be the best and what could be the worst for my future.” Rokeya became intelligent and smart. “I travelled to many areas and attended various training programs, which

made me confident. Earlier, I was afraid of the police. Now I am not afraid any more." Monowara thinks, because of the NGO they have a place to go. She can speak publicly and feels more confident than ever before.

Surjoban is involved with NGO for more than five years but cannot participate in any activities because of her work. She deposits her instalment to her sister-in-law who is the cashier of the Samity. She told the NGO staff that she couldn't join meetings and other activities because she has to work from dawn to dusk. She supports her family with various kinds of jobs. Nonetheless, she participates in the NGO activities as a member and is aware of the laws. She gets information through discussions with her sister-in-law. She is a very hard working woman and is conscious too.

The experience shared by the Category 1 respondents from West Bengal, India closely resembles to what the Bangladeshi respondents offered. Bharoti Mandal expresses her positive attitude about the role of NGOs. In her words, "It is because of the NGO that I am earning now. Otherwise, I would have continued to work at home without any return. It gave me the opportunity to be strong and self-reliant. In the past, I needed to ask for money from my father but now I do not need to go to anyone. Before joining the NGO we were poor. Well, people are still poor but not like before, especially those who joined the NGO. Women are coming out more than before because of the NGO motivation. Now the atmosphere has changed a lot for women. Women are benefited by the NGO to a great extent."

Jhorna left her dishonest husband of dubious character. Her elder sister, who is one of the core members of the management body of the NGO, helped her get a job in the Mahila Samity. She lives a very confined life within the Samity's boundary. She is not aware of laws but became conscious out of her own life experience. She has learnt about the health and other related issues through NGO training. NGO gives her a shelter to survive, she said. But she wants more opportunities for a better economic position. But opportunities are still very limited for women, she said.

Monjusree Mandal said, "I am aware of gender issues because of my NGO involvement. I have known the practical things like how to be clean, nutritional value of the foods, how to keep the nutritional value of the cooked foods, as well as how to nurse a baby. Not only that, I have also learnt how to talk in front of people. I even can address the big public gatherings attended by many top-level people including the ministers. We got training from the NGO on how to conduct or organise a meeting. I couldn't face the audience because of nervousness when I was a student but now I have improved a lot. This is all due to the impact of the NGO."

Ishani Mandal thinks that women are getting the opportunity of working outside and becoming conscious. Runu Roy has learnt how to do better cultivation (soil test, not to use pesticide), tree planting, awareness about health (how to prevent diarrhoea) from the NGO training programmes. Mahila Samity tries to make them aware about dowry and asks everybody to organise the women in their locality and convince them to refuse dowry. She has learnt many important things from the NGO. She, however, claimed that she had the inspiration for self-reliance and aspiration for a better future before joining the NGO's training programmes.

Deepali Das thinks loans would help women to improve the condition. Because of the NGO involvement, she has become "clever". Influenced by the NGO, she said, "I would like to educate my children. I love the environment of the NGO. I get the chance to know many things. All that I am able to tell you today is the contribution of my involvement with the NGO".

Radha Mayti said, because of the NGOs, the acute poverty has been removed. Now women are coming out of the house to join in various activities, social and economic. They are 'conscious' now and have the courage to speak in front of the others. They attended the adult education programme. They are involved in agriculture, poultry, vegetable gardening, etc., to change the economic situation. "Because of the NGO I got the courage to talk. "Like today, I entertained you and shared many things. Earlier, we used to keep ourselves confined inside the house. Now I can hope for a better future for my daughter" she commented.

Rina Nath has become conscious because of her education. She is now staying in Delhi after her marriage. She has learnt about poultry, health and hygiene through NGO training programmes. Biddabati Barik thinks that she and other women have become aware of cleanliness, kitchen gardening, and poultry through the NGO. She was very ambitious and wanted to change her economic condition but did not know how to do it. The NGO gave her the concept of how to remove the poverty. Despite the social restrictions, she joined the NGO at an early stage and improved her economic situation. Shushila Joarder said, "Because of the NGO we can move around alone and have become courageous to talk with the others". "Would it be possible to meet you if I was not connected to the NGO?" – she said. She expects loan from the NGO.

Out of the forty Category 1 respondents, only five respondents were either self-motivated prior to joining the NGO or were frustrated about the NGO. Samorthaban from Bangladesh had a negative attitude towards the NGO. She said, "I am a member of Samity but there has been no change in my life because of that". She is not very much aware of the NGOs activities even though she is a member.

Form India Bashona, Kalpona, Nomita and Anita also do not feel good about the NGO. Bashona Jana is not a very 'conscious' person. She is disappointed with the NGO because of lack of opportunities, as she put it, and low remuneration. She did not join any NGO meeting but her mother did. When the NGO people specifically ask her to participate in any conference or meeting, only then she attends the gathering.

Anita Das has received training from the NGO with a hope that one day she would get a job. She is keen to improve her situation. She claimed that she was already motivated toward changing her situation even before joining the NGO. Kalpona Das had also been aware before joining the NGO. She expects that there will be more job opportunities for the poor women. The NGO gives assurance to establish a centre (for weaving, sewing and alike) for women in the locality, which would be very good for the women. Nomita Das is a hard working and very ambitious person. She wants to change her and her children's life. She had also been self-motivated even before joining the NGO. She is a non-formal teacher of RTSRD. She wants loan from NGO, which has been postponed by the NGO authority because of low recovery rates. "When the NGO suggests us to do savings, I feel like telling them that 'please give us work first so we are able to save'. Shall we save by stealing from our husbands' pockets?" she said with a great anger.

The dropped out members (Category 2) from Bangladesh said that they become confident, 'conscious' and smarter than before because of the involvement of the NGO, although they moved away from the NGOs subsequently for one reason or the other. Women from India also have a positive attitude about the NGO though they left it. But there are disappointments about the role of the NGO in both the countries. All their comments are captured below to get the scenario better.

Kodbanu from Bangladesh said, "Because I was a dumb ('boka'), I did not understand the role of NGO before joining in the process. Now I realised its good impact." Likewise, Majeda Begum said, "I was smart but the NGO made me smarter. Now I can protest against the violence of women if I come across any." Marium Bagum is a confident woman. She said, "Because of the NGO I have learnt many things. I used to be a shy person, but not any more. I am now able to interact with other people without feeling shy".

Lily Begum, however, claimed that she was not conscious because of the NGO. She was aware of the issues even before joining the NGO, she added. Joygun is a very conscious person. She takes loans from the SNSP. But she complained that SNSP was not a disciplined organisation. But, she became smarter because of SNSP, she admitted. Lakshmi Rani reported, "Because of the association with the NGO, my mobility has increased and my confidence is up."

Jorina Begum is not informed about the role of the NGO and Government. She became a member of the NGO being influenced by others. She is not interested in the NGO anymore. She wants to go to Dhaka for work to earn more.

Amena Begum thinks that the NGOs could provide loan for poor to build houses and to buy land and livestock. Arjuman Ara said that the BRAC (the largest NGO in Bangladesh) staff cheated her. So her husband does not want her to join any NGO. But he would not mind her joining the Grameen Bank programmes if she gets the opportunity, she said.

Renuka Mandal, a Category 2 respondent from West Bengal is a conscious person. She is very thankful to her husband because he spent a lot of money during her sickness. Her husband would not let her join the NGO programmes. Since she is grateful to her husband, she feels guilty and does not go against her husband, although she personally wants to join the NGO. She thinks that the NGO should intensify the adult literacy programme for women so the poor women can go out for work and are able to their names when needed in any governmental or banking purposes.

Jalesshawari Mandal has taken a loan from the NGO. She spent it for her food. She is very poor. Due to her old age she can not work. Her awareness level was poor. Gouri Mandal is not involved with the NGO because she is busy whole day catching 'bagda' in the river. After the tiger in the forest killed her husband, she was forced to earn her living. So she can not get the opportunity thinking anything else except her living.

Shushila Mandal became conscious about the health-related issues through the health worker of the NGO, she said. Bela Rani Mandal is very poor and is not happy about the role of the NGO. She said, "No one has come to me and asked to give my two daughters for job-related training". She is blaming the NGO for not helping her in her poverty.

Surobala Das said that NGO is doing well in health sectors. She gives the company to the health worker of the NGO while she moves to her locality for giving health facilities in expectation that one-day she will get some work, she said. Pratima Das said, "I was involved with the NGO but left because I did not get any kind of support from them". Moreover, her husband was not supportive of that either.

Sandha Das said that she is conscious because of the NGO but still she is confined within the traditional role of a housewife. She is looking for a job as a source of

money but cannot do whatever she wants because of the hindrance from the family. Kanon Bala Roy is aware about the health-related issues because of the NGO, she admitted. Aroti Singh became conscious after joining the NGO. She was involved with the NGO for many years. After the death of the founder she left because she was not getting the proper importance as a senior as she should have been, she complained.

They are not as conscious as the Category 1 or 2 respondents, but the Category 3 members who had never been associated with the NGO activities also understand the role of the NGO as an agent of women's development. They may not be fully aware of the role of the NGOs, but have gathered some information from seeing the other members of the NGO in their locality. Demonstration effect has an important role on the society, which influenced the non-NGO respondents. Here non-members also attained a level of positive attitudes about the role of the NGO, particularly for their economic activities in their locality. They expected the NGOs to create the economic opportunities for the women and improve their condition. Though some of the respondents seemed willing, they can not participate because they do not meet the minimum criteria for being eligible to be a member. To join the NGO activities one must know how to sign the name. The main reason for not joining NGO activities for the non-members are mostly lack of literacy and also hindrance from the family.

A Category 3 respondent from Bangladesh, Karimon, had seen BRAC working in her parental village. She knows that the NGO is an agent of development. But she does not have the courage to overrule her husband. Her husband is not willing to allow her to join any NGOs, she complained. Falani said, "I did not join because I am not able to sign my name. Now I will try to join the NGO programmes again so I can buy some land, trees, and milk cows. I shall plant trees so I can sell it when they mature. I need to marry off my daughter, she mentioned thoughtfully, for which I need to generate some cash. Amiron thinks that the NGO is trying to remove the poverty.

Rezia Begum thinks that getting loan from the NGO would be helpful to change the situation of women. Because of NGO influence, the situation has changed now. "Husbands cannot create pressure on women for dowry and also cannot leave them easily", she said. Nurjahan said, "I did not understand any good or bad thing about NGOs activities. Although I realise now I can not join since I can not sign the name". Rina is an uneducated and less conscious person. So she cannot take the initiatives to join the NGO.

The Category 3 respondents from West Bengal shared a similar view. Purnima Barik is a conscious person but her husband did not allow her to go outside the home. Suchittra Mandal said that now women are involved in the NGO activities. So they can now buy clothes and ornaments as they wish, she added. Chandona Raftan, however, did not have any clear conception about the activities of NGO.

Ranu Mandal went to RTSRD once with 'Milondi' (a health worker of the NGO in her locality). She was impressed by seeing that they (NGO) did not disrespect the poor people, rather they were trying to help them. She was less interested because she thought it might not be beneficial for her.

Lalita Mandal thinks that loan would be a big help for women. Moreover, women working in ICDS and RTSRD are earning money. To improve the condition men and women need to work together. Earning of one person can not change the conditions, she said. Lakshi Mandal is a conscious person, but because of lack of education she

can not join the NGO. She prefers household work but not in the field. She is forced to do so as family labourers in their own agriculture field, she complained.

4.7.3 Expected Role of the Government in Development

The Governments in both the countries have implemented many programs and policies for the betterment of the poor rural women. The Governments are also playing a significant role in the gender-related issues much more than before. This section is highlighting the perception of the women about the role of the Government in addressing the gender issues and policies for the betterment of the rural poor women. Most of the respondents identify the role of the Government as developing infrastructure facilities and providing relief to improve the condition. Respondents are upset about the corruption and nepotism of the Governments and the bureaucracy. They don't have much trust in the Government as an agent of development.

Ayesha Khatun , a Category 1 respondent from Bangladesh, is not happy with the government. She never got any help and does not expect any kind of support from the government either. "The government will not help the poor but will help only the influential persons", she remarked. "The NGO leaders visited my place and supported me. Has any king (raja) visited any poor to see their conditions?" she said harshly.

Lalboru expects a hospital in the locality so that they do not need to go to the Faridpur town. "We hear that the government has provided a lot of things for the poor, but the Chairman of the Union Parishad did not distribute things honestly. He favors only those who support him. Momota Begum demands electricity from the government in her locality".

Minoti Rani Podder said that government provides wheat and stipend for the girl child. She complained that her daughter did not get the facilities after she has changed the school to a different union. She blamed the mid-level authority for that but not the government. Amena Begum, however, has a better understanding. She thinks that the government does not have that capacity to meet everyone's demand. So she has no complain. Sufia expects relief from the government. She likes to have a land, a house or wheat. "We are completely landless. We need a land to live" she said."

Shonabhan said, the government does not need to do much about family planning. Most of them opted for sterilisation as a result of the NGO's motivational work. Maleka (Komorpur) suggested that the Government should try to improve the health situation of women and children.

Shaheda commented if the government created employment opportunities that will automatically lead to development. Momotaz Begum has asked for jobs for female from the government. Jobs will help the unemployed women earn together with the male partner, which will remove the poverty. She also wanted a tubewell for her personal use. Surjoban also expects tin (housing materials) and tubewell from the government for her personal use.

Rokeya complained that the government gives cards (for relief) but the chairman did not give us. My family is small so I do not need it. But clothes, housing materials, tubewell, rice provided by the government are not properly distributed. Monowara expects that the Government should provide employment opportunities for everyone. Arzu Begum wants the Government to establish hospitals, educational institutes, etc., because boys and girls in her village need to walk a long way to go to the high school.

Bharoti Mandal, a Category 1 respondent from West Bengal, said that the local government is involved in settling disputes and looking after the river embankments in her area. But they did not do much for the welfare of the village. Rather, the NGOs actually did more for common people's welfare, she said.

Bashona Jana urged that the government should take steps to make women self-reliant. But she couldn't mention how it could be possible. The local government in her areas is also focussed on solving disputes as well, she said. Monjusree Mandal said that there are few credit schemes for women through the Panchayat (local government). She, however, does not know much about it. They distributed the loans to their supporters, she complained. The Government is building roads, culverts, digging canals and deep tubewells in the locality, she said. Ishani Mandal got loans from the Government. Like others she had an impression that the Government is the symbol of relief. The Panchayat constructed the roads and planted trees on roadsides, she added. Runu Roy expects the government to improve the water supply, transportation, and to construct pucca roads, etc., which is needed especially in the monsoon season.

Although the primary education is free, Nomita Das complained that the government does not support the high school students, which is equally needed. She migrated from Bangladesh in 1975. She said, "I haven't seen such politics at the grassroots level in any Bangladeshi village. But here (India) it is playing a very strong role in every matter. One political party has given the assurance to build a school for the tribal children. That plan was not implemented because that political party did not win the election. Radha Mayti said, "The Government constructs the roads, and set tubewells. We need more tubewells." Rina Nath is getting ration from the government. She complained that although the Government builds roads they do nothing about education and the agricultural sector. Biddabati Barik said that the Government builds the roads and vat for safe drinking water in the locality and provides small loan for poor women. Shushila Joarder said, "In our locality, the Government builds roads and arranges tries to ensure safe drinking water for all."

Most of the respondents from Category 2 did not have a clear vision about the role of the government in the development process. Some of them from Bangladesh who talked about the issue thought that creation of employment opportunities would help the development process. One respondent suggested that the government should do something more for the women to enhance overall development.

In India, many of the respondents could not anticipate any effective role of the government. Those who commented on this issue wanted the government to improve the physical infrastructure. Selected comments of the respondents are mentioned below.

Kodbanu said, "If the Government gives something it would be helpful for me, but I am not sure about what role they should have". Marium Begum said, "The government should create more employment opportunities for the unemployed people". Lily Begum does not know the role of the government. She complained that she never got any tin, wheat or blanket as a relief. Joygun thinks that the government should establish mills. Lakshmi Rani argued that the government should do more for women.

Jorina Begum has no idea about what should be the comparative roles of the NGO or the government in connection. Amena Begum thinks that the government should create job opportunities. It would be better for her if she got a job in a poultry farm in

Goalando (near her village), she said. She does not have clear conception about the role of the government.

The Category 2 respondents from West Bengal came up with a similar view. Gouri Mandal asked the government to build roads. Shishila Mandal cannot say anything about the issue.

Surobala Das said that the government should build the ferry 'ghat'. That was the only role she identified for the government and did not know anything more than that. While Pratima Das complained that the government did not do anything for poor, Sandha Das was not aware of the issue at all. Kanon Bala Roy said that the government did not do anything. She said, "We are already very poor, but lack of job opportunities makes the condition even worse". Aroti Singh pointed out that the government should build the roads and *vat* for safe drinking water.

Except a few women, most of the Category 3 respondents from both Bangladesh and India were not aware about the role of the government in the development process. Most of them did not have any clear idea about the role of the Government in improving the condition of the society. They were not being able to conceptualise the Government as an agent of development. Only a few of them pointed out some role of the Government.

Amiron, from Bangladesh, does not know about the role of the government. Nurjahan said, "The government should solve the unemployment problem. There are so many people who are not getting any job in our locality."

Shuchittra Mandal from West Bengal did not know about the role of the Government either. Chandona Raftan said, "I have seen that the government gives loans to the poor in Bangladesh. But here I haven't experienced anything like that". The Panchayet repairs the broken things like roads and bridges, she said. Lakshi Mandal said that nowadays the government prefers giving loans to women. We need tubewells nearby because we need to collect water from far away, she complained.

4.7.4 The Key to Development: What is Needed

This section has dealt with the question of how women perceive the development process and what they think is the key element in improving the situation. The women respondents pointed out many issues, which need to be addressed for the development. Educational opportunities, reduction of population, creation of job markets, more support from the government, increased participation of women in the development process, and restoring social security. The NGOs would also be an important and effective agent of development, the respondents spelled out clearly.

Respondents of Category 1 from Bangladesh had a number of ideas to offer, identifying the key issues that need to be addressed in order to augment the development process. Ayesha Khatun, for example, identified equal opportunity of education for both boys and girls education as the key to development and social change. Education will ensure that they will get the chance to be independent, said Ayesha. "Attitude towards female education has changed a lot in the society these days, but parents still marry off their daughters in early ages because of the involvement with boys which is not 'good' for the family's name and reputation", she added identifying the social cause for not educating the girls.

Minoti Rani Podder was utterly frustrated about her mother's decision not to allow her to continue her studies up to the SSC level. Her mother was capable of educating

her although her father died. Due to lack of consciousness she did not realise the necessity of education, Minoti added. "My mother was told by the relative and neighbours that if she educated me more, I would need a more educated groom which may not be very easy to find. Also, there is a chance that I would become more 'conscious' and might not agree to marry someone who is not eligible for me", Minoti added with a dim but angry voice. But today, we are not convinced with this concept, she said. She doesn't know how to address the question of development. But her perception was an indirect but effective answer to the question.

Amena Begum said, after the NGO intervention women became more conscious and came out of the house and are participating in meetings publicly. They have become confident. She did not, however, understand the question of development well. But, she thinks that the micro-credit programmes would create job opportunities and services for women, which will be useful in bringing about a change for the family.

Maleka Bagum suggested that the poor people need to join the NGO. Besides, livestock rearing and poultry can be alternate sources of income. These could change their economic condition. Sufia thinks that the poor people need only thing – jobs – to change their economic conditions.

Shonabhan thinks that reduction of the population is the best thing for development. If people were conscious about family planning since the British period, the situation would have been much better for the country. The pressure of population on land would have reduced. She does not know what else should be done for the development of the country. Jahanara thinks that for development creation of employment opportunities for all is needed. Sewing can be a source of income for women, she mentioned.

Anjoli Prova Sharma said, "Men are doing their jobs, side by side the women could also join them. If women could join the workforce, the entire nation would be benefited. If one gets involved then others will be influenced automatically." Momotaz Begum said the same thing, "If men and women can work together, the condition would be better for the family and the society as well." Rahima Begum thinks that in the past, women did not use to work. Now they have started working. Women need to work to reduce the burden of poverty.

Rokeya suggested that women should be self-reliant. The NGOs should be more supportive in this regard. Monowara said, "I have changed my situation with the NGO loans and hard work. It must work for other women too." Arzu Begum expects more supports from the government than the NGO for development, because she thinks that the NGO has a limited capacity in terms of resources compared to the Government.

Similar perceptions were revealed by the Category 1 respondents from India on the questions regarding the agents for development. Jhorna identified education and employment as the key to development. Monjusree Mondal also thinks that creation of employment and training opportunities would be very helpful for the poor women for their development. She cited some examples like making paper bags, making 'dhupkathi', handicrafts, etc., could be effective income-generating activities for women.

Ishani Mondal's thoughts revolve around the sphere of her own family only. She thinks that the concept of development is the development of her family. She can not think of anything beyond her own problems. She was very poor, but the condition has improved lately because her son got a good job. Anita Das also was not concerned

about the broad perspective of development. She is thinking about her own interests only. She wants upward mobility and to attain that she wants a job for herself. Kalpona Das thinks that women need job opportunities for development.

Nomita Das, highlighting the importance of women's education and participation in the workforce, said, "Creation of job opportunities for women is very much needed. This will benefit the family as well as the society. The fathers never think of their daughter's future except marrying them off. But as a mother I try to change their lives so that they get a better life. I suffered so much that I do not want my daughters to embrace the same fate."

Deepali Das said that creation of income-generating activities would be a big way of the development of women. "We want to earn money doing hard work. We will not take money without hard work," she said. Radha Mayti urges people to stop the liquor selling, which is detrimental to the society, especially for the young generation. That, in her opinion, is a big hindrance to the development process.

Rina Nath said, "I desperately need a job to support my family. Likewise, other women will be benefited if they get a job. Now women are more conscious and willing to come out of the house and earn which help them not to depend on their husbands." Biddabati Barik cannot say anything precisely but thinks that loan and employment opportunities could be effective agents of development. Shushila Joarder thinks that women need job for development.

Respondents from Category 2 in both Bangladesh and India identified that creation of employment opportunities is the basic element for development. The women also emphasised credit from the NGO, better health facilities for the children, implementation of the law on dowry need to be addressed to speed up the development process. I would quote from the respondents about their understanding of the agents and mode of development.

Kodbanu from Bangladesh said that access to credit would be beneficial for women. Rearing of livestock and poultry are also very useful ways to change the economic situation. Majeda Begum emphasised that many poor children die of illness. Steps should be urgently taken for its prevention.

Marium Begum demanded the establishment of garments industries so that woman can get jobs in their locality. Lily Begum said that people need employment. Joygun said it is needed to create employment opportunities for development. Lakshmi Rani thinks that creation of job opportunities would be the prime agent of development. Amena Begum and Arjuman Ara also hold a similar opinion.

Respondents from Category 2 in India also raised similar points. Renuka Mandal said that women need income generating work for development. Gouri Mandal emphasises on the need for implementing the law of dowry so parents as well as daughters are benefited. Shishila Mandal is worried that one day 'bagda' will end in the river. She thinks, "I should keep in touch with the NGO so I might get some benefits from them in the rainy days."

Bela Rani Mandal was frustrated and said, "Mothers should sit together and think about their daughter's future. That would eventually be good for everyone". But these types of activities have been stopped and connections with the project became loose, she added. Pratima Das expects loan from the NGO by which she as well as other women can do poultry, fisheries, etc.

Sandha Das thinks that women need a source of income-generating work. But the traditional attitude still plays a significant role regarding this issue, she complained. Kanon Bala Roy said that women need work to improve her situation. Aroti Singh is concerned about her son's economic betterment. "I wish they do not get the pain of hardship as I do", she commented. She cannot think of anything beyond her own family.

Like other two categories, the respondents from Category 3 also identified economic emancipation through generating employment opportunity as the key agent of development. Some of them also emphasised education as another important agent of development. But they were not clear whether the government or the NGO is the most effective agent of implementation.

Felani, a respondent from Category 3 in Bangladesh, said that for development employment is essential. She also cited examples of suitable jobs for women. In her opinion, women could work suitably for guarding the roadside tree plantations (social forestry) or as a factory labourer (such as the garment industry). Amiron thinks that for development establishment of needed mills and factories so people get jobs. Nurjahan also thinks that women's employment is needed for development. Shanker Rani Sharma emphasises on education for girls so that they can earn and save money for their marriage.

Chandona Raftan from West Bengal wanted to take lease of one 'bigha' land (for 300/400 Rupees) for paddy cultivation. She knows the art of farming. After her husband's death she is trying to support her own livelihood. Ranu Mandal was confined with her own problems. She cannot think of others. Lalita Mandal thinks that women need employment for development. Lakshi Mandal said that if women can get loans, they can rear a goat and repay the loan after a short while. So ultimately she will be benefited.

4.8 CONCLUSION

The awareness of political rights, understanding of the development process and the role of women in it, concept of the role of NGO and the government in socio-economic development, and a vision to change their condition were the indicators used to test the level of consciousness of the respondents. Almost all the respondents from all the three categories equally agreed that the NGO has a substantial role to play in creating awareness in the society in general and women in particular.

The NGO has a significant influence on the mind of the respondents in raising awareness among them. The Category 1 respondents without any hesitation identified the NGO as the agent to make them courageous, confident and intelligent. The Category 2 (dropped out NGO members) and the Category 3 (non-members) respondents also admitted that the NGOs had an indirect but important impact on them. Demonstration effect of the success of NGO members seemed to have a strong impact on others in this connection. The respondents in Category 3 also seemed to have an understanding of the positive role of the NGOs and seemed very eager to participate in economic activities to change their socio-economic conditions. The NGOs created a social atmosphere for the women where the society is realising gradually the potentiality of women to contribute to the betterment of the household as well as the society. Subsequently it is helping to change the attitude towards the role of women in the society.

Employment is the prime priority for economic development of all the respondents irrespective of their categories. They are ready to participate in economic activities for the betterment of the household as well as for themselves.

Respondents gave more weight to the NGOs as a development agent as opposed to the Government. Respondents visualised that the best role of the government is in construction or reconstruction of the infrastructure or in providing relief to change their impoverished condition, which is common experience from both the countries. Moreover, some of the respondents raised strong allegations against the government for corruption and nepotism in both the study areas.

Most of the respondents had voting rights but majorities were influenced about decisions mostly by the male head of the household. In absence of an improved social awareness level, the economic programme for improving the status of women and their empowerment may not be an easy sail. It was generally found that the male members of the family do not like the idea of their women to participate in the political process. Even when such participation is permitted, they attempted to influence them in every step of their activities. In several cases where women try to assert their rights to political participation, there was domestic unrest. While men approve the economic activities of their female family members, they impose several restrictions on the movement of women and their freedom in spending their earnings. Unfortunately, there is a low esteem among women themselves regarding their status. They try to avoid misunderstanding with their male members and reconcile to their subordinate status in spite of their public stance otherwise. It will take considerable time for the social and psychological change to take place whereby women will acquire equal status with men in the pursuit of national development.

To be empowered is to be aware, visible, decisive and effective as a change agent. Political empowerment is the necessary element in this process. Politically empowered women will be able to make decisions and implement them. Constitutional provisions and legislation might not have succeeded in bringing equal participation of women in decision making and politics. No amount of government help can really achieve the desired results, unless the women themselves realise the need of such a change. The aspiration about the equal opportunity and to fight against the social discriminations should come from them. This requires proper education to women about their rights and duties.

Chapter Five
**IMPACT OF NGO INTERVENTION ON INTRA-
HOUSEHOLD AND SOCIAL RELATIONSHIPS**

Chapter Five

IMPACT OF NGO INTERVENTION ON INTRA-HOUSEHOLD AND SOCIAL RELATIONSHIPS

5.1 INTRODUCTION

Development actions of NGOs, from its inception, had a progressive look, which would be in contradiction to the existing social norms and values. NGOs, for instance, have been proactive in enhancing betterment of women which, from the very embryonic stage, met resistance from the social and religious fundamentalists. Participation of women in the development process through the NGOs had, therefore, been a formidable endeavour – both on part of the NGOs and on part of those women who dared it. As a member of a traditional society like Bangladesh and West Bengal (India) women are socially and culturally suppressed by their male members within and outside the households. But gradually in the south Asian experiences changing social norms and values, has had an impact on the family types and social relationship (Sharma, 1986). Even though albeit slowly, the process paved its way forward, in most cases operating with the social norms and values, intricate intra-household relationships which is mostly dominated by men, and a traditional kinship pattern. In Bangladesh and India – particularly West Bengal – NGOs are playing a significant role in the changing dynamics of intra-households and social relationships. Within a limited scope of this chapter, I am going to report the responses of the women of Bangladesh and West Bengal on how this change has been taking place and the role of NGOs in this connection.

This chapter attempts to focus on the dynamics of the family and social relationship of women through the prism of NGO activities in Bangladesh and India. It starts with a brief discussion of the theoretical perspective on kinship pattern, types of family, concept of household, household work and intra household and social relationship. It examines the involvement of women in NGO activities and its impact on the dynamics of household and social relationship – particularly of women – in the light of field data from Bangladesh and India. The role of the NGOs, and to a certain extent the role of the government, will be discussed in the last section of the chapter.

5.2 CONCEPT OF KINSHIP, FAMILY, HOUSEHOLD AND SOCIAL RELATIONSHIP

5.2.1 Kinship

Kinship, family and marriage are closely related terms of key significance for sociology. What counts as a family, its connections with other kin, who is permitted to marry, how spouses are selected, and connection between marriage and sexuality – all these differ widely.

Kinship either comprises genetic ties or ties initiated by marriage. Kinship comprises that which, among other things, is initiated by marriage, is ascribed by birth, is explained or justified in terms of a biological idiom, includes the nurture and the upbringing of small children, involves the use of relationship terms in a systematic way, and/or pertains to a variety of social conventions commonly thought of as aspects of kinship. Its essential characteristics are seen as primarily social rather than biological (Barnard and Good, 1984, Kuper and Kuper, 1985). A family is a

group of kin having responsibility for the upbringing of the children. Marriage is a bond between two people living together in a socially approved sexual relationship (Giddens, 1993). A family is a group of persons directly linked by kin connections, the adult members of which assume responsibility for caring for children. Kinship ties are connections between individuals, established either through marriage, or through the lines of descent that connect blood relatives (mother, father, other offspring, grandparents, etc.) (Giddens, 1993).

A network of kinship ties connect household and families, and kin networks formed the base of social security prior to the emergence of the welfare state. More recently, historians have documented the continuity of kinship ties in the process of migration and the important role of kin in the adaptation to new environments (Kuper and Kuper, 1985).

The social relationships and lineage groups characterised by, and bound together through system of well-defined customs, rights and obligations. Kin relationships may derive from descent or may be established through affinity.

Studies of kinship are concerned with the structure of the relationships within the domestic domain and the way these relate to socio-economic and political spheres. Kinship is considered by many theorists to constitute the primary bond between people, and the one most resistant to change. The anthropologist, Meyer Fortes (1969), maintained that ties of kinship are particularly binding, creating (for the most part) inescapable claims and obligations. In general terms, students of kinship systems are concerned with three main areas:

- (a) Modes of descent and inheritance;
- (b) Forms of marriage and associated rules of residence;
- (c). The regulation of sexuality through incest taboos.

Much of the work on kinship is concerned with the structure of descent systems and forms of marriage. The marriage types of descent are patrilineal, matrilineal, double and bilateral descent. Goody (1976) notes that the existence of different descent systems does not necessary coincide with major economic differences between societies. Murdock (1949) regarded the institution of marriage as a universal feature of society. He contended that marriage exist 'when the economic and sexual functions are united into one relationship'. Murdock believed that marriage necessarily involved residential cohabitation and provided the basis for the nuclear family (Jary and Jary, 1991).

In anthropology, kinship includes "marriage alliance and relations of affinity and consanguinity" (Dictionary of Anthropology, 1986). 'Affinity ' means the relations by marriage; and 'consanguinity' refers to the common descent from an ancestor (Dictionary of Anthropology, 1986, Lily, 1997).

5.2.1.1 *Gender and Kinship*

Feminist sociologists have noted the important role played by women in maintaining and sustaining kin networks. Women are identified as 'kin keepers'.

Both "gender" and "kinship" studies have been concerned with understanding the rights and duties that order relations between people defined by difference. Both begin by talking "difference" for granted and treated it as a pre-social fact. Although social constructions are built on it, the difference itself is not viewed as a social construction. The fundamental units of gender -- males and females -- and the

fundamental units of kinship – the genealogical grid -- are both viewed as existing outside of and beyond culture (Collier and Yanagisako, 1987).

5.2.1.2 *Kinship in South Asia*

In South Asia, the kinship system exerts an extremely important influence on women's lives. The typical South Asian family is patriarchal and extended, despite the fact that increasing numbers of young couples wish for personal reasons to establish independent households (Sharma, 1986). In India, Nepal and Bangladesh more than 50% of young girls aged between 15 and 19 years are or have been officially married and the most common nuptials age for women in 1980 was 9 as against a legal minimum age of 18 (Seager and Olsen, 1986). The primary goal for south Asian women is motherhood, and in Hindu and Muslim society alike, to give birth to boys (Mukhopadhyay, 1984, Brydon and Chant, 1989).

5.2.1.3 *Kinship in Bangladesh*

To understand the dynamics of rural society in Bangladesh and India, the kinship and family patterns need to be analysed. The typical village in Bangladesh is composed of a number of neighbourhoods or *paras* which, in turn, are made up of neighbourhoods or *paras*, which more than the village, is likely to be the residential unit villagers, particularly women, identify with. Often, people living in the same *para* are related to each other through male links. Sometimes the majority of people in a *para* share a basic occupation: as agriculturists, fisherman, weavers, potters and so on. Occasionally, *paras* represent concentrations of people from one or another religion. Within the *para* are a number of *baris* or homesteads concealed by vegetation and interconnected. A *bari* usually consists of five to six *ghors* or huts around a single courtyard.

The residents of a *bari*, divided into households living in separate *ghors*, are members of a patrilineal family at varying stages of the family life cycle. Potentially, these residents include a father, a mother, sons and their wives and children, and daughters until they marry or return home. In most families, sons separate their kitchens or economic identity from their fathers within a few years after marriage, although they may continue to reside in the same *bari*. A smaller number of households, usually those with more than average resources, practice the cultural norm of the joint family as long as the father is alive, with sons contributing their income to the father who manages the family resources (Abdullah and Zeidenstein, 1982). For a married woman, her husband's kinship group is her circle. The radius of that circle will vary depending on the size of the *para* in which she lives and the homogeneity of the *para* in terms of kinship and other social criteria (Cain et al., 1979).

Ideally, these family and kinship systems offer a woman security and support throughout the various stages of her life, even in the event of her husband's death. But these same patriarchal norms impose a rigid set of rules and restrictions on women's economic and social mobility. As a result, within this system of kin-focused residential and social groupings, women face a remarkably rigid gender based division of labour and space.

5.2.1.4 *Kinship in India*

As Henry Maine emphasises on kinship system and family in analytical studies of Indian society, Maine's interest was concentrated broadly on kinship and particularly

on the family. Maine was interested primarily in the rural aspects of Hindu kinship (Dube, 1974).

Kinship terminology have been well discussed in relation to the controversial issue of rural organisation in India by many scholars like W.H.R. Rivers, Kerchief and Lowie (R. H. Lowie, 1950), A. I. Kroeber (1909), G. P. Murdock (1949), and A. R. Radcliffe-Brown (1941,1950, 1952). Irawati Karve has utilised kinship terminology for delineating and comparing the kinship systems of different regions of India, and as a means of understanding the various influences that have shaped them. Marriage is an integral part of the field of kinship. As is apparent, in many studies of kinship in India, marriage is the central or at least a fairly important concern (Dube, 1974).

There is not much difference of kinship pattern between Bangladesh and India. There are similarities in the pattern of villages (composed of paras, bari, ghors and households) in Bangladesh and India. But kinship relationship is comparatively stronger in the Indian rural society and it regulates women's life immensely. Bulu Mandal from India lives in a joint family where her father-in-law is the household head and he controls all the family incomes (including Bulu's small income). Bulu and other female members of the household cannot move without his prior permission, she mentioned.

5.2.2 Concept of Family and Its Pattern

Families are the basic units of a society. People who live in the same home are usually considered members of a family. Family is one social institution, which everyone in modern society is likely to belong to at some stage of his or her life. The family has been considered as 'primary agents of the constructive change and development'. In the sub-continent, we have at least three types of families, nuclear, non-nuclear and single. A nuclear family consists of a married couple with or without children. A non-nuclear family is an extended family with its large network of kinship ties. A single family consists of a single person.

Recent evidences show that important changes are occurring in family life and in the roles of women. One such change is a shift from the extended family with its large network of kinship ties to the nuclear family of husband, wife and children. The single parent families' pose other challenges; most of that are female headed. Primarily due to economic pressures and rural migration, the number of traditional extended families is decreasing, and that of nuclear families is increasing. Many of the nuclear and single member families are female-headed households (FHHs). FHHs are now very common in rural areas in Bangladesh and West Bengal.

5.2.3 Dynamics of the Households

Household has been a different concept to grapple with, both theoretically and methodologically, because it is at once many things. It is a location of action, a collection of actors, a network of rules and responsibilities, a pattern of activity and, for want of a better term, an ethos of collectivity.

According to the dictionary of sociology (Jary and Jary, 1991) household is "a single person or group of people who have the address as their only or main residence and who either share one meal a day or share living accommodations". Non-related members are problematic in this definition, and sociologists have used two main types of household composition in discussing households:

- a) Those based on the familial structure of the household, which identified the number, size and type of family in that household; and
- b) Those based on the age and sex structure, which identify the members of the children, adults, and sometimes, people of personable age in the household.

Encyclopaedia of Social Sciences defines households as task oriented social units larger than the individual but smaller than the neighbourhood, community or town. Within the household, many decisions are taken regarding production, pooling and distribution, transmission, reproduction and co-residence. Unlike kin groups (including families), households are localised and enumerable. Nevertheless, their boundaries are permeable. 'Household' is not a universal category but a culturally relative term.

There is no single criterion, which defines the household. Form is often a compromise among demographic processes, cultural ideals and often-contradictory behaviour patterns. Some of the most significant variations in household form, both within and between societies, relate to when biological reproduction begins and the timing of marriage, and the association between these variables and the transmission and inheritance of goods (Kuper and Kuper, 1985).

According to Kuper and Kuper (1985) "the frequency of a particular household type in one single society may also vary according to differential access to resources, stage of domestic cycle, and sex-gender systems. There are cross-cultural variation in the desire to maintain household form and function, especially a particular ideal of a household. Indians and Chinese have over generations idealised multiple family households, whereas the Anglo-Saxon tradition idealises the simple family household. But notions of what constitutes a household can also change rapidly" (Kuper and Kuper, 1985).

Household, as defined by Bangladesh Bureau of Statistics (BBS), is a dwelling unit where a single person lives alone or a group of persons normally lives and eats together from the common cooking arrangements. Persons living in the same dwelling unit but having meals from separate cooking arrangements constitute separate households.

A head of household is a person who lives alone in a dwelling unit. In a household consisting of a group of persons, a member is treated as the head that other members deem to be so. Generally, the eldest male or female earner of the household members is considered to be the head of the household. Though in Bangladesh and in India, a male member heads most families, the number of FHH has been increasing, although the exact number is estimated differently by different organisations. But most of the FHH is poor. It is interesting to note that more FHHs live in the rural areas than in the urban areas. The implication is that women in rural areas are much more prone to distress.

5.2.3.1 *Female-headed Households (FHH)*

The FHH are defined as those with no male over 18 years of age present in the household. These would include widowed, divorced and/or abandoned women who are solely responsible for their own and their children's survival. The FHH are formed through a historical, social and economic process as reported in a Bangladesh Institute of Development Studies (BIDS) study (Rahman and Hossain, 1992). There are many widowed, divorced and abandoned women, who do not get the support of

the extended family, are forced to head a family. FHHs are created through divorce or marital instability, abandonment, migration, or death of the husbands, when they (women) are left behind to fend for themselves without any male support. They may also occur in a situation where the woman has no permanent partner or when the husband has several wives.

Two types of FHH have been seen in the rural areas in Bangladesh and India. The *de facto* households, females are the main income earner as a head of the household by death, desertion or divorced from the husband. 'Head' is a legal and social concept and a person does not have to maintain continuous residence in the village to be a *de jure* head. Household were defined to have rural-based *de facto* head where the *de jure* head (either male or female) was a migrant, leaving behind someone who was in charge.

FHHs are increasing rapidly as a result of sex-specific migration, changing attitudes to marriages and declining support for single women from family and community. A married woman enjoys better social prestige and security than a single or deserted woman. So women who could afford offer even to the married men 'dowry' to marry them. In another way, better economic opportunity is one of the major causes for male deserting women in rural areas in both the countries. For example, Amena's (from Bangladesh, in Category 2) husband married another woman because she gave him substantial money. This is a common reason in the rural areas for deserting women in Bangladesh and India.

Of the women, worst suffers are the FHHs. According to the BIDS survey in rural areas in Bangladesh (Rahman and Hossain, 1992), in 1988-89, FHH had an income, which was 40% below male-headed households. Even in terms of other indicators of poverty, such as nutrition, education, etc., FHH are much more disadvantaged. The process by which women fall into the poverty trap is the breakdown of the family unit with its system of rights and obligations, and the deterioration of household entitlements.

5.2.3.2 *The Household from Gender Perspectives*

The household, however we define it, is a fairly common form of social organisation in most regions of the developing world, and often represents the primary site for the structuring of gender relations and women's specific experience (Harris, 1981).

The 'household' is critical for the analysis of the gender roles and relations, and is usually the focal point of the sexual division of labour (Kabeer, 1985, Brydon and Chant, 1989). A household is usually defined as a residential unit whose members share 'domestic' functions and activities – a group of people who 'eat out of the same pot' or who 'share the same bowl'. Although the members of a household often share the same residence, this is not always the case, nor do they necessarily share consumption. Momsen and Townsend (1987) arguing from a feminist perspective identify the household as an 'arena of subordination'. However, Harris (1981) observes generally and in relation to women that:

The English term household denotes an institution whose primary feature is co-residence; it is overwhelmingly assumed that people who live within a single space, however that is socially defined, share in the tasks of day-to-day servicing of human beings, including consumption, and organise the reproduction of the next generation. Co-residence implies a special intimacy, a fusing of physiological functions, or a real distinction from other types of social relations which can be portrayed as more amenable to analysis. It is undoubtedly the case that whether or not it coincides with a family of

procreation, household organisation is fundamental to ideologies of womanhood, and that households are in material terms the context for much of women's lives.

The gender relation in the household at the end of the spectrum are "the more corporate forms of householding, centred around the conjugal bond, characterising what Caldwell called a belt of 'patriarchy-patriliny-patrilocality' stretching from North Africa to Bangladesh, across the middle east and the northern plains of India (Kabeer, 1994)."

5.2.3.3 *Evaluation of Housework*

Housework is most unproductive, the most barbarous and the most arduous work a woman can do. It is exceptionally petty and does not include anything that would in any way promote the development of the women. Prior to the 1940s, wage work for women was invisible, the labour force participation of working class and minority women was ignored. Unpaid family work remains invisible, often even to the women who do most of it. Family work is unseen and unacknowledged because it is private, unpaid, commonplace, done by women, and mingled with love and leisure.

It is now a proven fact that the total number of hours women and men spend as workers (combined paid and family work) is about the same. More than men, however, women shift their time and investment back and forth between paid and family work so that family life is sustained. There is substantial evidence to indicate that women, especially the poorer (agricultural labourer and small cultivator) rural households in the third world countries, usually work longer hours than men when all work (including activities listed as 'house work') is taken into account. Further, even if domestic work is not counted, there are many communities where women are still found to work longer hours than men are.

No matter what technique is used to measure household division of labour, wives typically do much more than husbands. Most women and men agree that women should be responsible for family work and men should "help out" (Szinovacz, 1984). Study after study showed that attitudes and shared norms continued to define household work as "women's work", and most wives seemed satisfied with the small amount of housework their husbands do (Peplau and Gordon, 1985).

Although no serious attempts have been made in developing countries to estimate housework's contribution to national income, time series studies estimated housework in terms of labour input or in terms of time (Goldschmidt-Clermont, 1987). While paid domestic servants were considered part of the labour force, unpaid domestic workers were not. Non-market production -- a wife's work in the home, for instance -- was implicitly defined as unproductive (Folbre, 1991). By the end of the nineteenth century, most economists had come to agree that all paid services should be considered productive, and many advocated that the term "unproductive" be dropped from the language of their discipline (Schumpeter, 1954).

In the developing countries the household is the primary production and consumption unit. Men generally own and manage family income and women's labour. The work performed by women at home has social, economic and political relevance, and yet it was hardly recognised as work, or seen as important by women themselves, male relatives, or society as a whole. Women contribute a great deal to the economy and to her family. Not only do they participate in agricultural and industrial labour but also they are entirely charged with cooking, cleaning, collecting firewood and water, and washing. In addition, they assume full responsibility for rearing children and caring

for the old and infirm. The total time spent doing domestic work was the same as, and sometimes more than, the time spent in income earning activities.

Women perform the double working day with work inside and outside the household. Women have to carry all these domestic responsibilities whenever they participate in the public domain, be it in paid jobs, or in community organisations. Women of the poorest groups do paid work as a result of economic pressure but find themselves discriminated against and facing opposition from their partners and other members of the household. In a study, Wallace and March (1991) found that most women were seriously overworked and tired – in practice, a woman's average working day was 14 hours, sometimes up to 17 – and they had little time to take part in other activities and/or participate fully in community organisations. For example, Surjoban (from Bangladesh), a daily agricultural labourer, was forced to work in public sphere because of poverty and had a serious dissatisfaction about her wage. Though she is a member of a savings group of SNSP, she cannot participate in any NGO activities. On behalf of her, her relative, who is the member of the same savings group, performs her role in the group meeting. She talked to the NGO staff and they accepted her as an exceptional case.

In Bangladesh, time allocation studies (e.g., Farouk, 1975) estimated that women's contribution to total work ranged from 50% to 58% and that for women-hours of total work remained more or less constant for all socio-economic groups whereas higher economic status reduced the hours of work for men. Others (Cain, 1978) viewed women's time allocation in rural Bangladesh as a consequence of patriarchy and found that household requirements increased with wealth and that few production opportunities were available for woman outside the household.

In India, it was observed that time allocation of men and women could be related to class differentials where men and women from lower classes participate in more physically arduous work and at greater distances from the home base than those from the upper classes. However irrespective of class, women in India spend about half of their total working hours in housework while men spend negligible time on such activities (Sen, 1988). Other studies (e.g., Acharya and Benett, 1983) estimated that if full income of a household were defined as market income plus household production then women's contribution to full income could range from 41% to 51%.

The workload of rural women in poor households is enormous and their responsibilities and labour involved are critical without little or no control over resources and decision making (Agarwal, 1985). The societal, cultural and religious attitudes have resulted in discriminatory laws and/or practices, which prevent women from participating as, equal members of society.

In rural India, it is commonly found that men spend a part of their earnings on liquor and cigarettes, whereas women usually spend the money on family needs alone (Gulati, 1978). This factor can frequently be a source of conflict in the family (Chakravarty and Tiwari, 1979). It was only in 1974 that the committee on the status of women in India raised the matter of the invisibility of women workers, and only as recently as the 1993 census that a concerted attempt was made to both redefine women's work and communicate to the people a more comprehensive understanding of 'work' (Chaudhuri, 1995). In Bangladesh, it has been observed that money earned by poor peasant women is used by them to buy food for the family, rather than spent solely for their own benefit (Arens and van Beurden, 1977).

Women in Latin America do not seem to be any better off. For instance, it is noted that women in poor rural households in Mexico try and find work wherever possible, and '... although it is often argued that women only spend frivolously, in fact women could not waste the family's small stock of cash on alcohol and cigarettes as did the men, rather they invested in necessities' (Young, 1978).

5.2.3.4 *NGOs and Intra-Household Relationships*

To start working on women, NGOs have considered Intra-household relationship (IHHR) as an important indicator for the development of women. Dynamics of IHHR determine the rate of success or failure of NGOs' gender related activities. Status and autonomy of women depend on the dynamics of women's relationship within the household. In a traditional society, like Bangladesh and West Bengal, interventions of NGOs especially in women related activities gradually changes the situation both in emotional and physical terms (Hossain 1984, Amin and Pebley, 1994, Naved, 1994). It has been observed also in the study areas in Bangladesh and India that changing dynamics of IHHR have a significant impact on the other indicators of women's empowerment like mobility of women, self autonomy and the decision making process. Gender related activities of NGOs played a prominent role to help women to their changing attitude towards male dominance. Gender and development approach is well known among the realm of NGOs who are particularly working on women. They are not only trying to empower women but also focus on the causes of disempowerment of women. Rural women, both in West Bengal and Bangladesh have been responsible for the household works whereas work for men are only in public places. A brief description on social role and work burden of rural women in Bangladesh and West Bengal (India) present below to highlight the issue.

5.2.4 **Social Roles of Women**

By custom the life of a woman in Bangladesh as well as in India is shaped by the patriarchal, patrilineal, and patrilocal nature of the social system. A woman's father or husband or, in their absence, her son or distant male relative assumes responsibility for safeguarding her welfare. After marriage, a woman moves to her husband's household and is transferred to her husband's family, with her own kin identity changed from her father's to her husband's. In the case of a divorced, widowed, or abandoned woman the responsibility for her protection reverts to her family. Even when males do not or cannot perform the socially expected role of family breadwinners, many families keep intact the culturally accepted structure of ritual male headship.

Within the female space of hut and homestead each woman at different stages in her life plays different social roles; that of daughter, bride, wife, mother, mother-in-law and widow. The dominant male determines each role in that stage of her life. So much so that very often women are not called by their given names but referred to as so-and-so's daughter, bride, wife, or mother, and even may years after a husband's death as so-and-so's widow. A woman is seldom granted respect and rights as an individual rather, her rights, respect and status derive from her relationships with specific males. There is one notable exception to this: as mother-in-law, the one social role defined in part by a woman's relationship to other women (specifically daughters-in-law). A woman can exercise some status, authority, and mobility in her own right.

The labour deployment of rural women in Bangladesh and West Bengal is largely confined to the home and their numerous tasks; they are the lone performers. The public sphere, that is agriculture and related activities, is predominantly the realm of

men and women are slowly emerging there. However, the male absence in private sphere i.e. in household tasks; remain unchanged (Lily, 1997). Whenever women try to enter the public sphere which is still dominated by male, they face hindrances from male relatives (father, brother, husband, son-in-laws, etc.) as well as within the society. In some cases a mother-in-law plays a crucial role within the household decisions, especially in the joint family. The kinship, religious, and socio-political systems all support and reinforce women's exclusion from public life. In the study area both in Bangladesh and India, women met resistance in joining NGO activities mostly from their male relatives in the household.

In rural areas, women's freedom of movement outside the households is severely restricted by 'society' called the *shamaj*, which strongly governs the lives of rural people in various ways. This institution brings together households belonging to the same community for co-operation in times of birth, death, and marriage. It also plays a critical role in the resolution of conflicts within the community through a local court called the *shalish* (Adnan, 1989). This court lays down the codes of "proper" behaviour for its members and censures those who are not complying. It usually comprises members of local government institutions and rural elite. Women are never represented in the court, even though the local government is represented and women are represented in the local government. While men can easily get the *shalish* to arbitrate a conflict, a male guardian must represent a woman.

Evidence suggests that, under the pressures of increasing poverty, male bonds of affection and norms of obligation in support of women are weakening, thus forcing increasing numbers of women to fend for themselves and their children. In fact, in the poorest households the family patriarch might not wish to, nor be able to, exercise control over female labour as all family members are deployed in search of wage employment. However, patriarchal control over poor women's labour is operated not by the family patriarchs, but by the village patriarchs.

Poverty changes the dynamics of the household relationships differently than others. Poor women, by and large, face less resistance from the society as well for their involvement in the public sphere. That is to say, concept of class is another important determinant to analyse the dynamics of the intra-household and social relationships of women in the rural areas in Bangladesh and India. NGO interventions help womenfolk to challenge the male dominated socio-cultural-religious systems in the study areas both in Bangladesh and India. Poverty pushes kinship and social relationships to turn in a positive look towards women. The point of mere survival breaks all the ice of socio-cultural and religious barriers for the rural poorest women both in Bangladesh and India. In this connection, the role of NGOs is very significant in creating awareness among those women in particular and the society in general.

5.3 DYNAMICS OF INTRA-HOUSEHOLD, FAMILY, KINSHIP AND SOCIAL RELATIONSHIPS OF THE RESPONDENTS

5.3.1 Evaluation of the Response

This section of the chapter aims at explaining the dynamics of intra-household and social relationships of the respondents of SNSP and RTSRD in relation to the participation of the respondents in various development activities of the NGOs. As I described in the methodology chapter, the study was carried out in four villages in each country where the two selected NGOs -- SNSP and RTSRD -- conducted their

development operations. The study focused on the in-depth interviews of 40 women involved with these NGOs for more than five years, categorised as category 1. The respondents from SNSP are involved mostly as members of a savings group. Most of the RTSRD respondents received some kind of training or are actively associated (participated meeting, join workshop, etc.) with the organisation. In addition to the 40 in-depth case studies (Category 1), I incorporated and analysed the perception of others that were interviewed; 20 dropped out members (Category 2) 20 non-members (Category 3).

The questionnaires (Annex 1) and the guidelines for interviews (Annex 2a-2f) contain the basic questions and approaches that I used to understand the dynamics (or the changed dynamics) of the intra-household and social relationships of the respondents. I summarised the detailed interviews and compiled the information in tables. Participant observation also adds to the insights in this connection. The research methodology chapter provides ample description of the nature of my study and the mode of analysis. The analytical approach is qualitative and is based on in-depth interviews and participant observation of a sample. The inferences drawn, therefore, are not based on statistical analyses.

Given this limitation, I have stratified the responses in three broad levels for the ease of discussion. A broad, three-dimensional perception was revealed in relation to the respondents' experience on the dimensions of their intra-household and social relationships related to their joining NGO activities. Respondents were asked whether they met any resistance from the household or from the society in joining NGOs. If so, who resisted and why? If the respondent had joined the NGO, who performed the household work and other responsibilities in her absence? The perceptions or experiences are summarised in the following:

- A) positive attitude, indicating that the family, kin and the society did not extend any resistance
- B) negative attitude, meaning that the family, kin and the society resisted the respondents effort toward joining the NGOs, and
- C) indifferent attitude (negative but care less, convinced by women or not capable of stopping).

In my mind, women's participation in the development scenario entails a huge challenge to the existing social dynamics in South Asia. While the poorest section of the population has, to a considerable extent, been depending on charity – be it from the government or from the private charities -- their active participation in the development process remains inadequately answered for the students of social and development studies. When the question of participation of women -- again from the poorest section of the population -- comes to the mind, the curiosity heightens further. The issue turns out to be more complex when one views it through the prism of NGO-driven development process. I have been overwhelmed by these burning issues in one hand and the limitation of my data on the other. Nonetheless, I tried to capture this intricate dynamics of women's participation in the NGO activities in the existing family and kinship patterns and the imposing socio-cultural system. I will discuss the issues under the following broad framework:

- Breaking the Chain: Household and Family Dynamics
- Breaking the Chain: Kinship Dynamics

- **Breaking the Chain: Dynamics of Social Processes**

5.3.2 Breaking the Chain: Household and Family Support to Women

The process of paradigm shift in the attitude towards women's mobility and participation in economic and social activities starts from the household level. Whether or not a woman will be allowed to take part in any activity outside the household entirely depends on the (usually male) household head and other elderly men or women. In category 1, 14 women out of 20 respondents got support from their households regarding joining NGO activities in Bangladesh. In India 15 women out of 20 joined NGO activities without facing any resistance from the households. Only six out of 40 respondents initially met resistance from their husbands in joining the NGO programs. This appears at the outset outstanding.

Out of 40 respondents two women are from Bangladesh and two are from India in the Category 1 one who faced resistance from the household to participate in NGO activities. Also in category 1, out of 40 respondents four women from Bangladesh and three from India faced indifferent attitudes from their household in connection with joining NGO activities.

Most of the dropped out members were initially enthusiastic about joining the NGO but left afterwards not being satisfied with the NGO operations, particularly in economic terms. Out of 20 respondents (10 from Bangladesh and 10 from India) 13 women did not have any objection from their families toward participating in the NGO activities. Among 13 women, six are from Bangladesh and seven are from India.

In Bangladesh, seven women out of 10 respondents have not faced any resistance from the household. In India, out of 10 women, six experienced no resistance from the household to join the NGO. Two women from each side faced negative attitudes from the household to join the NGO. An indifferent attitude from the household indicates lack of support in the beginning but no strong opposition to join NGOs. Out of ten only one from Bangladesh and two from India experienced indifferent attitude from the household.

Dynamics of the intra-households relationship regarding attitude towards NGO of the non-members are classified from the positive or the negative perspectives. Among the 20 respondents (10 from Bangladesh and 10 from India) four women from Bangladesh have shown positive attitudes in the absence of the male head of the household. 14 women are facing negative attitude of the male members. Among them 6 are from Bangladesh and 8 are from India. There is lack of information from two respondents.

5.3.2.1 Catalytic Factors

5.3.2.1.a Poverty: A Pre-disposing Factor

Endemic poverty acted as the pre-disposing factor in stimulating a huge change in attitude which led people to explore ways to bring about economic benefit. NGOs in their early stages mostly got the attention of the poor section of the society. NGOs, to a great extent, provided successful examples in the study areas that involvement with NGOs can be beneficial in alleviating poverty. This opportunity of economic emancipation acted as a strong driving force in changing the overall social prism of viewing the participation of women in NGO-driven or other outside economic activities. The poorest of the society responded to the call of the NGOs in bringing

about this change almost from the very inception of the NGO-led development process. Women in the poorer households thus got minimal or no resistance from the household. The norm of the society or *shamaj* proved weaker than the urge for survival. Attitude of the households in particular and the *samaj* in general had, therefore, experienced an almost dramatic change and resistance towards women's participation in NGO activities or outside economic activities.

A visual look of the respondents' analyses reveals poverty as the main driving force that pushed them to break the household and social norm. For example, 29 of the 40 main respondent cases clearly cited poverty to be main cause. A closer look into the individual cases would provide stronger support to this analysis.

Because of lack of resources and income, Surjoban and Mamota (Bangladesh) and Deepali and Kalpona Das (India) are open to any non-traditional work. Surjoban is a daily labourer and her family depends on her income. She faced no resistance from her household or the society. She said, "I didn't get any resistance from anywhere". Mamota prior to joining the NGO was a housemaid in the neighbourhood and used to work very hard. She said, "My husband never stopped me. Rather he encouraged me because of my contribution to the betterment of the family". She stays with her mother who takes care of the household and the children while she is gone for any NGO activities.

Deepali is a leader of the female agri-labourer group in her locality. Her husband never resists her because the family mostly depends on her earning. She is very assertive and strong and works hard for improving her economic situation. She is playing a dominating role in her family. Moreover, she strongly protested against the local elite when they raised questions about her movements in the locality. In the early stages, however, she got strong resistance from the society. "People even wanted to beat me up", she remembered, during the early days of her joining the NGO.

Her husband deserted Kalpona Das. Kalpana is leading a struggling life with her poor resource. She was running a tea stall long time back that was lost in a natural disaster. She has been working outside for long for sheer survival. Now she is old and is living alone. "My own sons even do not support me", she complained. Nonetheless, she got resistance from the society. But she was strong and overcame it. Kalpana concluded that at the early stage, almost all that pioneered the involvement with the NGO faced strong opposition from the society, but not from the household. Because of poverty, the resistance from the household was less.

5.3.2.1.b Economic Opportunity Catalyses Choices

People exposed to acute poverty constantly keep looking for economic opportunities to sustain themselves. NGOs identified the needs fairly quickly and came to reach the poor with economic incentive packages. This new dimension of economic opportunity, as opposed to disaster relief or charity, attracted the willing and hard working section easily. Economic opportunity acted as the main *inciting factor* to encourage the poor people pre-disposed to poverty. Almost all the main respondent cases supported this analysis.

Arju Begum, Laily Begum and Jahanara (from Bangladesh) and Anita Das, Monjusree Mandal, Biddabati Barik (from India) belong to economically better class compared to the other respondents and can survive without NGO support. But, they are also engaged in NGO for economic and social benefit. The promise of economic proliferation attracts them since saving into the NGO program is deemed as a source

of additional income. Moreover, they wanted to keep connections with the NGO people for two reasons. First, to get better opportunities in terms of jobs for their son or daughter, and second, the fact that involvement with NGOs bring social prestige and good network by establishing connection with NGO leader who are local elite.

Husband of Laily and Jahanara are not very progressive, but they let their wives get involved in the NGO. They think it good to keep connection with NGOs -- an alternate power structure.

Anita Das would like to keep relations with the NGO staff in her village to avail opportunities from NGOs in future. Monjusree and her husband think that the salary is not enough compared to her work burden as a non-formal teacher. To supplement this, she unofficially works as a village organiser. But they were willing to keep good relationship with the NGO for better future opportunities and good network. Biddabati is not involved in any economic activities of the NGOs but wants to maintain a good interpersonal relationship with the NGO staff. She helps them whenever they ask for it. Her husband also helps the staff of the NGOs. Both of them have a strong network with the NGOs.

Sometimes economic conflict among the household members shaped the decisions or attitude toward women's participation in economic activities. Bashona Jana and Bharati Mandal – two Category 1 respondents from India -- are unmarried, staying in joint families. They faced strong resistance from the households because they did not contribute their income to the households. All the family members are unhappy with them. Bashona couldn't do much to help household work or the work in the agricultural field. Her lack of contribution to the family labour seriously disappointed her grandmother. Bharati has the same experience with her brother, father and sisters-in-law. Her sisters-in-law scolded her, "We cook for her and she will not do any household work!" Self-conscious Bharati maintained, "If I work in the household, I will not get anything in return. But I am now earning and able to save money for my future."

Economic opportunity was also the main factor that prompted poor women in Category 2 to join the NGO activities at the outset but discontinue later for various reasons. Because of poverty Kodbanu and Usha Rani from Bangladesh and Kanon Bala from India had had a very supportive attitude from the household towards their involvement with the NGOs. Kodbanu claimed that her husband supports her. "With the involvement if you could earn some money, why not?" her husband had said.

In terms of getting support from the family, the story of Gouri Mandal and Shushila Mandal of Category 2 revealed the same fact. They did not face any objections from the households. But, their dropping out from NGO activities was due to a very different reason. Gouri is a sole earning member and cannot join the NGO due to lack of time. She catches 'bagda' (shrimp fry to sell to the shrimp farms) whole day. Shushila also catches 'bagda' from the river and cannot spare time for NGO activities. So they are not able to attend the NGO activities. Availability of a better economic choice shaped their decisions to discontinue with the NGOs.

Where there was no economic opportunity, the family usually did not find any strong reason to allow the women to participate in those activities. Her husband didn't allow Pratima -- a dropped-out member, for example, because he did not see any direct advantages in her joining the NGO. She said her husband would allow her had she been able to bring some income to the family.

Majeda's husband was not very willing to let her to joining NGO but did not stop her right at the outset. He questioned the benefit of NGO activities and asked her to close her NGO membership. His negative attitude was also because of the fact that the the NGO members tended to be confrontational. But, she was adamant had done all the household work before going to the NGO and her daughter had done rest of the job.

Ranu Mandal and Lalita Mandal, the non-member category respondents, from India couldn't find any economic opportunities from the NGO. Therefore, their husbands decided not to let them join. Ranu thought that her husband would have allowed her to join NGO if she could get any benefit from there. Moreover her husband thinks that nepotism is strong among the NGO people. Lalita was not interested since she thought that catching "bagda" was more economically rewarding than participating in NGO activities.

Clear demonstration of economic benefit shaped the decision of Nomita Das's husband from India. Nomita initially faced resistance from her husband. Initially negative, but seeing the scope of additional income prompted her husband to change the decision. Gradually, he realised that joining the NGO was not that wrong. Rather, it will help to improve the economic situation of the family in the future. She couldn't, however, get involved in the economic activities because she had to take care of the minor children. But she is willing to participate in economic activities in the future. Her husband is also a member of a co-operative society, she added.

Lack of economic support from the family, however, small prevented some women from joining the NGO activities. One example is the case of Bela Rani. Her husband prevented Bela Rani since she needed the boat fare to go to the meeting of the NGO. But he did not object when she got the boat fare from the NGO to participate the big gathering arranged by them. "Women like to join meetings for a box of puffed rice and 'batasha' (sweet)", he used to joke with her.

5.3.2.1.c Intra-household Relationship

Good IHHR is one of the positive *inciting* factors that paved the way to involving women in economic activities related to NGOs. Women having good understanding with the husbands could join NGOs easily than other women. For example, Category 1 respondents Shaheda, Rokeya, Amena from Bangladesh and Monjusree, Ishani Mandal and Radha Mayti from India have good relationships with their husbands and because of that they didn't face any resistance from their household. Some of their comments were interesting and are worth mentioning.

Shaheda said proudly, "My husband is a good person and he never objected to my desire of joining the NGO. He takes care of the household work in my absence."

Rokeya is from a landless family and has a good relationship with her husband. She runs a tea stall in the government land in her village. Both of them are trying hard to improve the economic situation. Her husband never opposed her from participating in the NGO activities. She even went outside her village to join the NGO activities but her husband never resisted. But the villagers pass bad comments, she said. "Bringing women out of the household and having them working along with men is an anti-religious activities", the *samaj* maintained. "But the atmosphere and the overall attitude have changed a lot", she observed.

Amena has an excellent relationship with her husband. She was very confident and had expressed a very positive feeling about her husband when she was asked about her marital relationship. Her husband never stopped her, not even on an occasion

when she stayed overnight in another village for tanning for a couple of days, she proudly remembered. She, however, faced obnoxious reactions from the neighbours. Still now, even after her years of association with the NGO, people express curiosity. "Even now they continue to ask silly questions like 'what the Samity all about? What will be the benefit out of it?' – she complained.

Monjusree Mandal and her husband were classmates and now they have an excellent marital relationship. Both of them are working tremendously hard for a better economic condition. Monjusree enjoys all-out support not only from her husband, but also from her mother-in-law. "My mother-in-law is very supportive and takes care of the household and children when I was in a training course on tailoring in the Mahila Samity of the NGO for six months", she said with a huge glow on her face. She didn't face any hindrance from the society either.

The story of Ishani Mandal is a similar one. "My husband is very supportive", Ishani declared confidently. She also went for the six months tailoring course. Her husband was fine but the neighbours were hostile. But her husband was strong and bold. "If my wife becomes bad, it's my problem. This is none of your business", her husband replied.

Radha Mayti's husband was a worker of the NGO. She has a good relationship with her husband. So, her husband does not discourage her from joining the NGO affairs. After her husband got sick, Radha started doing a job as a teacher of a school to support her family, which is a project (ICDS) of the Government of India focusing on minor children and pregnant mothers. She, however, got oppositions from the neighbour. She was told that going out for the 'bou' (married women) for work is disgraceful for the family. Her daughter takes care of the household work in her absence.

Positive attitude of the family stemming from good intra-household relationships favoured the joining of some Category 2 respondents who joined the NGOs initially but discontinued afterwards for various reasons. For instance, Joygun and Lakshmi Rani from Bangladesh and Jaleshwari, Sundha and Aroti from India had good relationships with their husbands and other members of the household. They had no objection to join the NGOs though they discontinued for some objections raised against the NGO management. Though Joygun didn't face obstacle from the household, she received a negative feedback from the society because she was involved at the very early stage with the NGO. She remembered that an angry mob burnt the first office of SNSP in their village (Komorpur). People said that she would become a Christian because she was involved with the NGO. She went to the NGO office without letting the angry neighbour know. Jaleshwari did not face any resistance either from the household or from the society. She is from a very poor household and has a good understanding with her husband. Sundha Das and Aroti Singh didn't face resistance from the household. But they had a mixed experience regarding the neighbours. Some of them made sharp teasing remarks like "look, she is going to do a job"! But some neighbours appreciated her saying, "you are doing a good thing, you may not be benefited directly from what you are doing, but others will".

Jorina did not face hindrance from anyone because of her minimal involvement with the NGO activities. She never joined any activities except for paying the instalment to the savings group to continue the membership. She had no problem in joining any meeting because it happened once in a month and she was just a saving group member.

5.3.2.1.d Self Motivation

Strong determination and self motivation made it possible for some of the respondents to join the new tide of development. Showing a strong sense of freedom and responsibility, one of the respondents, Lalbaru from Bangladesh, was adamant that she would join the NGO. She assured her husband, "I will take care of the loans and payment of instalments myself and will not bother you". The husband was silent and the resistance disappeared, but only subject to the level of participation in activities. He never allows her to join any NGO activities that would require her to spend the night elsewhere. He, however, did not stop her from joining the daylong programs.

Minoti Rani Podder convinced her husband, "we are poor and I should do something about it. Joining the Samity is a good way of improving the economic condition". Her husband was convinced and allowed her, she claimed. Now her husband helps her in the household work and takes care of the children when she goes out for training or participating in various NGO activities. She said, "I didn't bother about what other people, even my in-laws would say".

Laily Begum was allowed to join the NGO because she would not go out of the village. Her husband would not accept her involvement in any kind of activities that would need her to go out of the village, she said. Jahanara faced objection from her husband if she wanted to participate in rallies, workshops or any other sort of public functions or interactions. But she was allowed to be a member of the savings group, which did not require her to go out of the village.

5.3.2.2 Awareness is an Issue

Lack of awareness of the communities and the respondents about the NGO activities and goals sometimes hindered women's participation in the NGO activities. One of the dropped-out respondents Marium from Bangladesh, for example, initially faced hindrance from her husband. Her husband was not allowing her because of bad reputation of the role of the NGO in the society. She was getting involved, however, without informing her husband. Gradually she made him understand that it was not harmful for the household; rather it was beneficial. After completing all the household work and taking care of children she participated in the tailoring program of the NGO as a part of her plan to enhance the economic wellbeing of the family.

5.3.2.3 Gender Still Matters

The young women mostly faced cultural-religious resistance. Male domination on young women was also much stronger. In case of Sufia (a dropped-out respondent from Bangladesh), her husband didn't want her to go outside. Therefore, she could not avail herself of any training except that of being a member of the savings group. She is young and is a docile person. She silently accepted her husband's decisions.

In India, Runu Roy is an unmarried girl and has convinced her parents by showing her determination to participate in a six months' training course and staying in the NGO hostel. Her mother supported her mostly. But her brothers, and sometimes her father, did not appreciate her going outside and doing any job. Rather, they prefer to marry her off.

Their husbands stopped dropped-out respondents Arjumanara from Bangladesh and Renuka from India. Her husband dominates Arjumanara. He told her, "NGO people are not good at all". She left the membership of the NGO after two months. Going to

other villages for training was one of the reasons her husband stopped her. She is very positive about NGO. But, she is too docile to protest although she is convinced that it would be beneficial for her family.

Male domination and religious influence are the prime reasons for the negative attitude towards NGO in the households of the non-members category (Category 3). Halimunessa, Karimon, Fatima, Rina from Bangladesh and Purnima, Gita, Suchitra, Chandona, Usha, Lakshmi from India were opposed by their husbands from joining NGO. Halimunessa's husband has a negative attitude towards women's participation in NGO activities because of 'purdah'. Karimon said her husband did not allow her to join NGO. He takes all the decisions as regards family affairs. Nonetheless, she wanted to join NGO to save some money for her children's future but failed. She repented, "it is not possible to do anything good if husband is not a good or willing person". Fatima's in-laws also do not allow her to join NGOs. They are religious minded and conservative as well. Rina is a newly wedded woman and has no decision making power. She wanted to join NGO but her husband stopped her because he is already paying two instalments of his sisters. Her sister-in-law and her husband are the decision-makers in her family. Rezia's husband did not allow her because he thinks that they have enough resources, so there is no need to join NGO.

Purnima Barik is not allowed to participate in any NGO program. But she was forced by her husband to attend the meetings of the political party he is a supporter of. Shuchitra Mandal lives in a joint family. Daughter-in-laws in the family are not allowed to go outside for work or participate in NGO activities, she said. Her husband told her, "We don't have poverty right now. If we become poor only then we will consider whether one women can join NGO or other outside activities". Chondona's husband gets angry if she goes outside the house or talks to other people. She did not have a clear conception about the role of the NGO. Her husband also stopped Usha Mirdha. Her husband plays the dominant role within the household. Lakshmi's husband and father-in-law did not allow her to go outside the household. But she complained that she has to work long in the field as a family labourer which is very exhaustive.

5.3.2.4 *Independence*

It is pretty common in both the areas that socially vulnerable women are facing poverty all on a sudden when deserted by the husband. It is also very common that the responsibility of the children, if any, of the broken family falls on the deserted wife, not the husband. As the head of the family they are forced suddenly to do something to earn her living and also to support her family. These FHHs have two dimensions, de facto and de jure (Rahman and Hossain, 1992) in the rural areas in Bangladesh. This is common in India as well. The FHHs enjoy more freedom than others, despite the acute poverty and distress they have. It was revealed that the FHHs, being their own decision-makers, could avail the opportunities stemming out of NGO activities much quicker than the housewives could.

Among the respondent cases in Category 1, only two (one in Bangladesh and one in West Bengal) respondents were widows (Monoara and Kolpana Das, respectively). Four (two in Bangladesh, Ayesha and Rahima and two in West Bengal, Rina and Jhorna) of the respondents were deserted by the husbands. So, decision-making by any male partner as regards their joining the NGO was not an issue. So the deserted women did not experience any resistance from anybody, which is different from their married colleagues. As a de jure household head (absence of the male household head), Mamotaz from Bangladesh and Shushila Joarder from India enjoyed relative freedom in the decision-making process.

Ayesha Begum of Bangladesh, deserted by her husband, previous to joining the NGO used to earn her living working as a maid from dawn to dusk. She joined the NGO and improved her situation. She had faced resistance from the society. People used to say very obnoxious things like "...the NGOs are using women in (dirty) businesses and subsequently they will send them to the foreign country where they (expatriate NGO workers or the donors) are from", she said. But her mother was very supportive and took care of the household work and her children while Ayesha was involved with the NGO programs. As she is an independent women she didn't get any household resistance.

Rahima Begum got a job in the NGO project after her husband deserted her with a daughter. Her father supported her and got separated from his son and is now staying with Rahima. No one opposes her in the household but the society didn't accept it at the early stage. The situation has changed gradually and the samaj is quite open to it now, she observed.

In West Bengal, her husband also deserted Rina Nath with three minor children. Her parents were very supportive and wanted her to earn money to support herself and the children. While I was interviewing Rina, her mother came out and requested me to get her a job. Now NGOs are accepted by all. As such, she sees no social resistance toward her working outside or joining any economic activities with NGOs.

Jhoma, deserted by her husband and later divorced, is working in the weaving section of RTSRD and is staying in the female hostel of the NGO. Her family couldn't support her living. They did not interfere in her decisions. Being an independent woman she enjoys freedom in a single and lonely life.

The case of Mamata from Bangladesh is a little different. Her husband is working outside the village. Most of the time he lives in Dhaka. So, the husband does not have any prominent role in the day-to-day household decision-making. She takes all the decisions in the household. She didn't face any hindrance from the society either. She prepares the food for the children and takes younger one with her when she goes to participate in any NGO activities.

Shushila Joarder from India also enjoys a similar freedom and takes most of the decisions in the absence of her husband who lives in the Andaman Island -- far away from home. She, however, got opposition from her neighbours at the beginning. But now it is fine, she said. In her absence, her daughters take care of the household.

In Category 2, Amena from Bangladesh and Surobala from India are deserted by their husband. Their parents did not disagree with them. There were none to stop them. Surobala faced mixed reactions from the neighbours. Some of them appreciated her efforts but others did not. Although decision-making did not play any role in their involvement with the NGOs, they did not continue with the NGO because of other reasons.

A number of non-member respondents who are free from family or marital bondage expressed strong desires of joining NGOs. Falani, Amiron, Shanker, Nurjahan from Bangladesh do not foresee any resistance from the households in the absence of the husbands. Falani lived in Dhaka after her marriage but had recently been deserted by her husband. She is willing to join NGO, etc. Amiron is also deserted by her husband and is now working as a household maid. She is not aware about role of NGO because of minimal activities of the NGOs in the locality.

Halima, a non-member respondent from Bangladesh does not have a good relationship since she is the second wife of her husband. She lives with the first wife of her husband in the same household. So she has been going frequently to her parents place in another village. Because of the sense of unsettlement she fails to join NGO, she said.

5.3.2.5 *Credibility of the NGO Matters*

Lily is a respondent who used to be involved with the NGO initially but later had dropped out. Lily's husband did not stop her at the beginning to join the NGO. But he got upset later since the role of some NGO workers became controversial. Some of the NGO workers were dishonest, it was alleged. So her husband stopped her. While she was involved with the NGO, she used to complete all the household work before participating in the NGO activities.

5.3.2.6 *Motivation by NGOs and Demonstration Effect of Success Stories*

Examples of success stories created demonstration effects that have a deep impact on the society and especially on the younger people who are motivated by the NGO endeavours. Selina from Bangladesh faced no problems in joining the NGO. She said, "By now NGOs have been accepted by all but earlier social situations were not favourable toward the participation of women". Ayesha, Anjolee, Jahanara, and Rokeya joined the NGO in its initial stage and confronted many social hindrances. All of them are in agreement that social barriers have been removed to a visible extent and motivation by the NGOs played an important role in this regard. People gradually understood the positive roles of NGOs seeing those who have been benefited. This is a direct demonstration effect. Moreover, NGOs earned the trust of the people by doing motivational and awareness generating work as well as by establishing widely visible positive instances in the society. Rahima is working in the NGO project and trying hard to educate her girl to ignore 'primitive' social values, she claimed. She expects that her daughter will get a good job like the NGO 'apa' (respectful address to the female field organiser), so that her and as well as her daughter's future will be secured. In addition, she will get an eligible groom for her daughter, she added.

5.3.3 **Breaking the Chain: Dynamics of Kinship Pattern**

Women who are involved with the NGO more than five years participated in meetings, workshops and training that the NGO conducted. One needs the support from her kin in order to take the time off. In joining the NGO events any of her kin like mother, sister, daughter who are not living in the same household must help her taking care of the household work, minor children etc. This is extremely important in shaping the attitudes of the household head. As evidenced from most of the respondents' views, the attitude of the household heads or husbands was positive as long as they did not have to compromise their comfort. Had they been feeling any disturbance in their routine life in the absence of the women (wife or daughter or daughter-in-law), the attitude would have been universally negative. Kinship support is, therefore, very important for women to be able to reach out and participate in development activities.

5.3.4 **Breaking the Chain: Samaj Still Matters**

While the greatest challenge for women in the rural societies of Bangladesh and West Bengal in participating in public activities emerges from the household, the society or *samaj* has a strong role to play. Even though the family or the household

is conducive to the participation of women in public events, the social, cultural and religious norms may prevent one from reaching out. In the study areas, about fifty percent of the respondents were exposed to social resistance. In Category 1 for instance, 9 women from Bangladesh and 9 from India out of 40 respondents have enjoyed positive attitude of the society regarding their joining NGOs. On the other hand, out of 40 respondents, 9 women from Bangladesh and 9 from India in category one have faced resistance from the society and neighbour for the join NGOs. A number of factors shaped the attitude of the neighbours and the society.

5.3.4.1 *Socio-cultural and Religious Attitude*

The social world of women is largely determined by the traditional division of social spheres of the two sexes, women are excluded from the public male sphere – fields, markets, roads and towns. Women are expected to remain secluded in the private female sphere – hut or homestead – and are permitted to move about one at prescribed times and for prescribed purposes. Religion, kinship and patriarchy and political system restrict mobility of women (Chen and Ghuzanvi, 1979).

In a traditional society like Bangladesh and India attitudes towards women still are very patriarchal. The socio-cultural and religious norms and values dominate women's life. Though women are working outside and are involved in work force for long they do not enjoy the right of choice; itself a term is difficult to conceptualise.

Anjolee from Bangladesh said that "sometimes people called me bad woman and then my husband beat me up". She faced strong resistance from the society at the time she decided to join the NGO. The *samaj* was not ready to accept women's presence in the outside world. Rokeya from Bangladesh had a bad experience when she first joined the NGO a couple of year's back. She said, villager's commented that taking women out of the household and having them work along with men side by side is an obnoxious thing. But she thinks that the situation has changed a lot now.

"My husband is very supportive", Ishani of India declared confidently while remembering how she was humiliated by the neighbours and society. She not only is a proud memembr of the NGO, but also took a six-month long tailoring course. Her husband was fine but the neighbours were hostile. "I received unnecessarily bad comments from the neighbours", she reported sadly. Ishani said, "Initially people (both men and women) behaved very badly. When I used to come home on holidays for one or two days from the training, people used to tease me quite frequently. They used to say, 'Look, the officer has come home. She is going to earn a lot of money now!' They even didn't cease to tell my husband that his wife would become bad. But my husband was strong and bold. His answers to those remarks were so respectful!" Ishani repeated with a proud face what her husband used to say in reply to those comments, "If my wife becomes bad, it's my problem. This is none of your business". But, Ishani assured that the situation changed a lot now. Even those who were initially opposing or criticising her bold decision come to her now and show interest in joining the NGO, she added. While she was in the training her sister came and took care of the household, even in the presence of her mother-in-law.

Radha Mayti's husband was a worker of the NGO. Although her husband was extremely supportive, she got oppositions from the neighbours. She was told that going out of the '*bou*' (married women) for work is disgraceful for the family. Her daughter takes care of the household work in her absence. Shushila gain also had a similar story to share.

5.3.4.2 *Credibility of the NGO Matters*

NGOs are working hard for a long time to motivate people to get them involved in the development process. Subsequently they come to understand that NGOs are trying to help them not to disrespect social and religious values. This process creates a positive atmosphere and trust among the society about the role of NGOs. Now NGOs have been accepted and its presence is a reality in the development process in both the countries. In the development process particularly in rural areas NGOs are playing an important role.

Selina is a young woman from Bangladesh. She faced no problems in joining the NGO. She said, "By now NGOs have been accepted by all as a recognised agent of social development. But earlier the social situation was not at all favourable for women". Ayesha, Anjolee, Jahanara, and Rokeya joined the NGO in its initial stage and they had to confront many social hindrances. All of them agreed that social barriers have gradually been removed and motivational and awareness generating activities of the NGOs played an important role in this connection. Gradually people came to understand the positive roles of NGOs through demonstration effect of those who are benefited. Moreover NGOs earned the trust of the people by motivation and as well as establishing positive instances in the society. As mentioned in the previous section, Rahima is working in an NGO project and trying hard to educate her girl to ignore social values. Monjusree and Shushila Joarder also feel the same way. They want to educate their daughters so that they get good jobs, may be in the NGOs, to secure their future.

Credibility of the NGO in the local community matters a lot. When the NGO does not have good outreach programs to make the general mass aware, the women involved with the NGOs are often exposed to humiliation. Amena from Bangladesh said that she had experienced suspicious behaviour from the neighbours. After all these years of experience of NGO presence, people still are suspicious and curious about the motive of the NGOs. She reported that people still ask silly questions like 'what is the Samity all about? What will be the benefit out of it?'

Ayesha Begum, from Bangladesh, a deserted woman, earns her living through working as a maid from dawn to dusk. She joined the NGO to improve her situation. She faced resistance from the society. People said very obnoxious things like "NGOs are using women in (dirty) business and subsequently they will send them to the foreign country where they (foreigners) are from".

5.3.4.3 *Sense of Class Belonging*

Two powerful systems of social stratification dominate rural Bangladesh: patriarchy and class. The term patriarchy is here to mean "a set of social relations with a material base that enables men to dominate women" (Cain et al.,1979). The elite class evidently did not allow the women in their household to join the NGOs in the rural areas. Women got less resistance in the poorer households as well as from the society toward their effort to join NGOs. Society accepted the working class women in the public sphere than others.

From Bangladesh, Surjoban did get resistance neither from her household nor from the society. She said that she didn't get any resistance from anywhere. Mamota is from a very poor family. She has gone out for her survival. She didn't face any hindrance from anybody. Mamtaz from Bangladesh didn't face any hindrance from the society either. She claimed that the social atmosphere has changed when she joined NGOs. Rahima Begum, although a divorced woman, did not get social

acceptance at the early stage of her joining the NGO. But gradually it became tolerable to the society, she said.

Deepali from India got strong resistance from the society, as she was involved at the early stage. "Even people wanted to beat me up because I didn't care about them", she remembered the early days of her joining NGOs. Shushila Joarder from India faced opposition from her neighbours but now things are fine, she said. Now NGOs have been accepted by all so she has no social resistance to work outside or join any economic activities with NGOs, she said.

In category two, from India, Jaleshwari did not face any resistance from the household or from the society. She is from very poor household. Sundha Das, Surobala and Aroti Singh had a mixed experience from the neighbours as mentioned in the previous section. Some of them appreciated their efforts toward making a change but others did not.

Indirect evidence that the NGOs are becoming a part of the power structure comes from a very different perception of some of the respondents. Some respondents considered their attachment with the NGOs as a socially prestigious thing to do while some thought it would be good for their children's future. For example, Arju Begum, Laily Begum and Jahanara (from Bangladesh) and Anita Das, Monjusree Mandal, Biddabati Barik (from India) although belonging to economically better class, are engaged in NGO activities for economic and social benefit. The promise of economic benefit attracts them since saving in the NGO program is deemed as a source of additional income. Moreover, they wanted to keep connections with the NGO people for two reasons. First, to get better opportunities in terms of jobs for their son or daughter, and second, the fact that involvement with NGOs bring social prestige and good network by establishing connection with NGO leader who are local elite. Likewise, husband of Laily and Jahanara despite not being progressive, let their wives get involved in the NGO. They think it is good to keep connection with NGOs - an alternate power structure.

5.3.4.4 *Age of the Respondents*

Because of social insecurity, and social and religious-cultural values and norms (purdah), elderly people faced lesser resistance and younger people faced more from the society and the households. Monoara, a widow from Bangladesh and Kolpona Das from India faced less resistance from the household and the society. They moved easily because of their old age. But Selina from Bangladesh and Runu Roy from India faced difficulties both from the household and the society because of their young age. Salina's husband did not like her to go out. Runu's father and brother disliked her participation because of social insecurity and cultural values.

5.3.4.5 *Self Motivation*

Minoti Rani Podder initially faced a lot of resistance from the family and the society. But her adamant attitude helped her overcome the situation. Now her husband help her in the household work and take care of the children when she is out for training or participating in other NGO events. She said, "I didn't bother about what other people thought or said. I didn't even listen to my in-laws". Kalpona Das also got initial resistance from the society. But she was strong and overcame it. All, who are involved with the NGOs from its early stage, faced strong opposition from the society even if not from the household.

5.4 ROLE OF NGOs IN INTRA-HOUSEHOLD, KINSHIP AND SOCIAL DYNAMICS

It is evident that women who were involved at the very earlier stage with the NGOs had faced resistance and assaults from the society and neighbours mostly because of cultural-religious attitude. In some instances, distrust or suspicion about the role of NGOs was also instrumental. But it has emerged from the perceptions of the respondents that now this negative attitude towards NGOs has been removed to a considerable extent. The society is now more open towards NGOs and participation of women in NGO activities.

Women from both the countries experience less resistance now from the household or the society. From their perspectives, the attitude towards NGOs and women's participation in NGO activities have changed a lot. Question arises, what particular roles the NGOs played in changing or at the least modifying the attitude? I would like to make the following points in answering this question.

- While poverty acted as the pre-disposing factor, NGOs successfully created economic opportunities that were attractive to the poor. Acute poverty forces the suffering population to ignore the socio-religious hindrances in the society. The economic incentive packages are often carefully design to address the needs of particular groups, such as women. In fact, most of the NGOs in Bangladesh target vulnerable women's group as the recipients. For example, destitute women such as deserted, widow and divorced join the NGO programs to access a source of income.
- NGOs are conspicuous agents, particularly in Bangladesh, of promoting the gender issue in the development process.
- The fact that "seeing is believing" works really well. By now, NGOs, particularly SNSP and RTSRD have created a number of success stories. This has a demonstration effect.
- NGOs administer strong awareness generating and motivational activities to inform the community of the activities. Most of the successful NGOs have strong mass communication and public outreach programs. Success stories are highlighted which creates mass awareness.

5.5 CONCLUSION

Dynamics of the women's relationship within the household determined women's status and the sphere of her autonomy. Employment of rural women in both Bangladesh and West Bengal is largely confined to the household and their numerous tasks; they are the lone performers. The public sphere, that is agriculture and related activities, is predominantly the realm of men and women are slowly emerging there. However, the male absence in private sphere, i.e. in household tasks, remain unchanged (Lily, 1997).

Whenever women try to enter the public sphere, which is still dominated by male, they face hindrance from male relatives (father, brother, husband, son-in-laws, etc.) as well as from the society. Not only the male household heads, but in some cases,

elderly women such as the mother-in-law play a crucial role within the household in the decisions-making process, especially in the joint families.

A traditional society, like Bangladesh and West Bengal, interventions of NGOs - especially in women related activities - gradually changed the situation both in emotion and physical (Hossain, 1984, Amin and Pebley, 1994, Naved, 1994). Male dominance is first reflected in the family and a woman willing to reach out is exposed to the first resistance right in the family. NGOs' gender related activities helped women and played a prominent role in their changing attitude towards male dominance. Gender and development approach is well known among the sphere of NGOs who are working on women. It is not only trying to empower women but also focusing on the causes of disempowerment of women in a male dominated society. The labour related international and government policies also supported the role of NGOs in the development process.

Though NGOs are still facing resistance from a conservative section of the society, by now the role NGOs have been well accepted to all. Strong role of NGO workers at the early stage of the NGO activities in the rural areas and their motivational efforts paved the path for women to involve in economic activities. The role of the NGOs played a significant inciting factor in breaking the social barrier, while poverty acted as the pre-disposing factor to force women to participate in economic activities. Gradually demonstration effects of success stories in the society acted as the final contributing factor in generating mass acceptance of NGOs approaches. As a result, people's attitude towards NGOs have changed significantly allowing women to participate in the public domain to enhance the economic and social situation. Now NGOs are working as a socially recognised development agent, particularly in rural areas in Bangladesh and India.

Chapter Six
ROLE OF NGOS ON EMPLOYMENT OF
WOMEN

Chapter Six

ROLE OF NGOS ON EMPLOYMENT OF WOMEN

6.1 INTRODUCTION

It is increasingly being accepted that women are major contributors, both to the household and the national income. In the study of women's development, there are several issues that have been debated upon in relation to economic and production activities. One is the contribution women make to household income and specifically how important it is for the betterment of herself and her household as well. Although the empirical results obtained in different regions of the world have been varied and equivocal, it is generally argued that increase in workforce participation for women would result in improvement in their economic and social status (Kundu, 1996). This has been promulgated by national and international organisations, interested in the upliftment of this socio-economically vulnerable section of population, to launch income generating programmes or to bring about changes in institutional and legal structure for ensuring a larger share in the incremental employment for women.

As Amartya Sen notes that "expansion of female employment may be a great force for change in a traditional society and may be welcomed for that reason. Employment does, indeed, involve more than production and income" (Sen, 1981). This vision is echoed in this chapter. In the field area Bangladeshi and Indian women are eagerly waiting for employment opportunity to face the challenges in their life. Prevalence of acute poverty changed or modified to a great extent the attitudes of men and the society towards female employment both within and outside the household.

This chapter will deal with the economic activities of women both in Bangladesh and West Bengal, India with reference to types of occupation, income, working hour, job satisfaction and expectations and economic changes in the households. Well-debated concepts like 'gender division of labour', 'double burden', and 'low payment' also are highlighted to enrich the discussion. The whole discussion is oriented from the perspective of the impact of the programs, policy and activities of NGOs for the economic betterment of women. As mentioned earlier, this study deals with two selected NGOs and their activities. These NGOs are involved in the development of rural women in Bangladesh and India. Government policies and programs of Bangladesh and India will also be discussed to get a better picture of the subject.

The focus here is given on the sources of income of rural women, with a special emphasis on how the employment/income opportunities affected their lives, and the role of NGOs in this connection. NGOs have income-generating programs for women to uplift their conditions and status in the society. The chapter concerns itself with what types of occupation women are engaged before and after joining NGO. How did they feel about their new role and as a consequence what changes they have brought in their life as well as for their family, are questions this chapter is also concerned with.

As explained in the earlier chapter, a comparative study between Bangladesh and India will give a better understanding from two different perspectives and two different state's roles, policies and development models for development, particularly

for women. The motto of the NGO by launching income generating programs are for women to get them a chance to earn so that their socio-economic condition is improved as well as the whole society benefited. If women are happy about their jobs and accept it as a positive change in their lives and for their family as well by direct or indirect influence of NGOs, this will be considered as a positive change in their lives. What role the NGOs play in this regard and what are the expectations about their occupation are questions that this chapter seeks to answer. It also explores the changes that have taken place in women's lives because of economic involvement.

The research does not set out to measure change, but to understand change - both the process and the impact of change. The chapter dealt with the economic activities of women run by selected NGO in the chosen areas in Bangladesh and India. The purpose of this chapter is to discuss the economic activities of two selected NGOs for women from eight villages, four each from Bangladesh and India.

A theoretical discussion is presented here on the economic status of rural women in Bangladesh and India. The next section will provide a brief description about the role of government and specifically the role of non-governmental organisations (NGOs) on women's economic activities. This chapter is broadly divided into the theoretical and empirical.

6.2 GENDER AND EMPLOYMENT: SOME CONCEPTS

6.2.1 Gender Division of Labour

All societies exhibit a sexual division of labour. That is, there are some tasks, which are allocated predominantly or exclusively to women, others to men, while both men and women may do some. As societies undergo economic change, the nature of work changes, and so does its distribution between men and women. And at any point in time, of course, the division of tasks varies from country to country. But the existence of **some sexual division of labour, some gender stereotyping of activities, is a very persistent fact of human society.** Feminists have long been interested in this **persistent fact, arguing** that understanding the sexual division of labour is crucial to change, the social position of women as a whole (Dube and Palriwala, 1990).

The existence of a sexual division of labour is not of course limited to the sphere of wage work. In non-wage work, whether in farming, in urban self-employment in trading or manufacturing, or in 'domestic' tasks such as cooking or child care, a sexual division of labour is also a continuing fact, and frequently works to the relative detriment of women. Women work as unpaid labour in household-based activities - agricultural and non-agricultural areas, the development of cash cropping and new farming methods, and the shifting of food processing outside the home, which have brought changes in the sexual division of labour, creating financially profitable activities for men, and segregating women in the less productive activities (Rogers, 1980, Bukh, 1979, Palmer, 1977, Roberts, 1979, Boserup, 1970).

And finally, in very many societies, the division of labour by gender is very marked in 'domestic' tasks. Where women undertake all the domestic work, this work may be socially undervalued, and sharply restrict women's ability to participate in cash earning activities. In very many areas of the world, the sexual divisions of labour in the home force women to work for longer hours than men, to achieve at the end of the day a lower standard of living.

Women are working so hard from dawn to dusk including outside the home for income generating work to earn cash or kind for betterment of their family. Low payment and odd or double work burden is more common for the female worker compared to male worker. Though they are playing a double role but for the sake of economic freedom and better life still women are interested to learn some skill to make them eligible in the job market. A positive change have been seen among the male members who are gradually becoming supportive towards women's income generating work which is the result of the 'demonstrative effects'. Much of women's productive work is unpaid. Women subsidise the world's economies through unpaid household and human capital production. Farm women also undertake significant amounts of agricultural labour without pay.

6.2.2 Double Burden and Low Payment

Women's development issues have often been related to their poverty and lack of available income. Wignaraja (1990) discusses the double burden which women face by being both women and poor. He describes how poor women tend to be the most exploited both within and outside the home. He says that 'for poor women who are at the bottom of every hierarchy, these oppressions are further magnified as they toil under the double burden of gender and economic deprivation'. Poverty places women in a state of greater disadvantage than men within a society and enhances the level of dependency of those women. Greater realisation of these and related issues within development circles has resulted in seeking economic development programs as an approach which would benefit women. Increasing the productive opportunities for women is seen as a major tool for the development of the community and region at large (Agarwal, 1988, Boserup, 1970, Dixon, 1978, Overholt et. al., 1984, Smith-Sreen, 1995).

6.2.3 Purdah

In most of the literature on the status of women in Bangladesh reference is made to the custom of *purdah*. *Purdah*, which means, literally, curtain or veil is used figuratively to mean the veiled seclusion of women. In the narrowest sense, *purdah* involves the seclusion of women within the four walls of their homes and the veiling of women when they move outside their homes. In a broader sense, *purdah* involves the exclusion of women from the public sphere of economic, social and political life.

The manifestations of *purdah* in rural Bangladesh include restrictions on women's movements outside their immediate homesteads, standards of dress which hide women's face and form, and a gender based division of labour. In practice, most rural women in Bangladesh remain confined to their homesteads but, at prescribed times and for prescribed reasons, move out without a veil. That is, although there may not be extreme segregation, *purdah* as a system of control over female mobility continues to operate through a series of prescribed behaviour patterns (Chowdhury and Jahan, 1984).

'Purdah' in many cases restricted women economic activities outside home. Poverty bricks the wall and pushes them towards non-formal outside work. Government and NGOs have some programs for the rural women to get them involved in income-generating activities. Social changes have been seen in education, health, and in income-generating activities. Push and pull factors may bring women outside work but preferences are still in home based work that is socially recognised as a feminine type of work. From the field experience, everyone is interested to get involved in income-generating activities. But traditional social structure and gender biases are the key factors for the job pattern. Stereotypical notions of job segregation are

common among both male and female and female members including those women who are in the NGOs.

6.2.4 Women and Employment in Bangladesh and India

It has been well accepted amongst social theorists that participation in economic activity is a precondition of women's emancipation. Most sociologists of family recognised that women's economic participation is generally positive for their status. Historically, the researchers focused predominantly on the study of power relationships between husband and wife in the area of decision-making. Generally they have argued that the comparative "valued resources" of the spouses such as income influence the power balance within marriage. This basic assumption has been drawn from Blood and Wolfe's resource theory of marital power (1960) and was tested by other sociologists of family both in developed and developing countries (Mizan, 1994). The present study carried out in the rural areas in Bangladesh and India to investigate into the effects of women's economic participation and earnings on their household are related to the status of women and role of NGO in this connection.

The results of this study reveal that constructive economic participation changes her status in the family, and thus a woman having no such access will have lower relative status in the family compared to a gainfully employed woman (See chapter seven, **social Status and Empowerment of women**). In spite of marginal improvement in total household earnings a woman's status is likely to be affected by the increase in bargaining power as a result of her crucial contributions to family subsistence. Lee and Petersen (1983) have noted that when the wife's contribution becomes a valued resource for the welfare of the family the wife will have more influence in decision-making (Mizan, 1994).

6.2.5 Types of Work, Income and Changes in the Household

As of today women constitute over 40 per cent of the world's workforce in agriculture, 33 per cent in services and one fourth in industry. Women farmers help grow 50 per cent of the food crops in the developing world - their contribution being as high as 80 per cent in countries of sub Saharan Africa (Mittal, 1995). During a Decade, a memorable statement summarised the experiences of women world-wide. It was as follows:

Women constitute one-half of the population, perform two-thirds of the hours worked, are registered as performing only one third of these hours, receive 10 per cent of the world's income, and have 1 per cent of the world's property registered in their names (Eide, 1991).

The powerlessness and economic dependency of women makes them vulnerable. It has been argued that due to their vulnerability, women tend to cooperate with the running of patriarchy as a system. A review of the 31 countries shows that women work longer hours than men in early every country. Of the total burden of work, women carry on average 53 per cent in developing countries and 51 per cent in industrial countries (Jain, 1996). If women's unpaid work were properly valued, it is quite possible that women would emerge in most societies as the main breadwinners - or at least equal breadwinners - since they put in more hours of work than men (Jain 1996). Recent surveys confirm that gender based wage discriminations continue, even for identical tasks performed by men and women such as weeding or even a typical female labour intensive task such as transplanting (Jain, 1996).

Women of landless and small cultivator households are found, in virtually all parts of the Third World, to have high workloads, often higher than those borne by the men. In addition to their work contribution in the fields, the primary burden of child care, cooking and cleaning, and of tasks such as water carrying, firewood gathering and grain grinding, tends to fall on women; often even the selling of agricultural products in the market is done by them. Water carrying and firewood gathering, in particular, are activities that consume much time and energy.

All in all, there is substantial evidence to indicate that women, especially of the poorer (agricultural labourer and small cultivator) rural households in the Third World countries, usually work longer hours than men when all work (including activities listed as 'household') is taken into account. Further, even if domestic work is not counted, there are many communities where women are still found to work longer hours than men.

6.2.6 Gender, Income and Contribution to Household Economy

The problem of underestimation of women's work in labour force statistics and national income accounts has been pointed out repeatedly since the 1970s (Boserup, 1970, Beneria, 1982).

Boserup (1970) was one of the first authors to point out the importance of women's subsistence activities, particularly in rural area in the predominantly agricultural countries; and the underestimation of such activities in the conventional methods of national income accounting. The influence of the international women's movement since the 1970s, however, and the subsequent work carried out in international organisations and academic institutions, has been instrumental in providing the impetus to analyze and emphasise all aspects of the invisibility of women's work.

Undertaking a disproportionately large share of the family's work burden, however, does not necessarily give women access to or control over a proportionately large share of the household cash income. In both the Asian and the African contexts, existing studies indicate that it is usually men who have primary control over the family's cash income. For instance, in South Gujrat (India), the wages paid for work done by women and men of agricultural labour households were usually handed to the male members alone. The same is observed in the context of Malaysian plantation workers (Heyzer, 1981). Further, evidence from three Indian states reveals that, even where the wages are initially paid to the women, they are taken over and controlled by the men (Chakravarty and Tiwari, 1979). Similarly, the earnings from rice cultivation in small peasant households in Korea are observed to be controlled by the men (Palmer, 1977). Case studies relating to African countries also document male control over the earnings from women's labour (see Bukh, 1979, for Ghana).

They indicate that, to the extent that women have some discretion and control over cash expenditure, they tend to spend the money essentially on family needs, whereas men tend to spend it largely on their own needs. This has been observed especially in the African context (Hanger and Moris, 1972, Bukh, 1979).

In rural India, it is commonly found that men spend a part of their earnings on liquor and cigarettes, whereas women usually spend the money on family needs alone (Gulati, 1978). This factor can frequently be a source of conflict in the family (Chakravarty and Tiwari, 1979). In Bangladesh, it has been observed that money earned by poor peasant women is used by them to buy food for the family, rather than spend solely for their own benefit (Arens and Van Beurden, 1977).

In India, by the 1981 census, approximately 50 per cent of all rural women workers were employed as agricultural labourers, and another 37 per cent as cultivators, i.e. they worked on the family farm. Rural women constituted 38 per cent of all rural agricultural labourers at the all India level and for some states the percentage is much higher.

This has been noted, for instance, in Bangladesh, where manual de-husking of rice is the most important source of female wage employment in rural areas in the rural areas, and often is the only source (Greeley, 1981). The mills, in contrast, tend to employ mainly men. Wage work in Bangladesh consist of married women and single girls, where earlier only the widowed, divorced or deserted would undertake such work (MacCarthy et al., 1993, Begum and Greeley, 1979).

Increasing poverty and landlessness can have other implications, such as the weakening of the bonds of obligation on the part of male relatives, either within or outside a joint family set-up, to support women whose husbands are dead or have left them. For example, Chen found that in her village study in Bangladesh was that only 54 per cent of all widows in the village had the security of being integrated members of their sons' households (Cain et. al., 1979). Where men contribute little or nothing to the family income, the women are left to fend for themselves. In such situations, women might rely on the cultivation of small plots of land (where such land is accessible to them), or combine cultivation with minor trading (Bukh, 1979); or they may hire themselves out as wage labourers in agriculture (Chen, 1990). In Bangladesh, a large number of the women who seek wage employment, either in others' fields or in the government's food-for-work programme, are the sole earners of their families (Chen and Ghuznavi, 1979).

In the present review, It has been noted that, on the one hand, a wide diversity of experiences can result when any given innovation is located in different social, cultural and political contexts. On the other hand, what is also striking is the commonality in the experience of women who by virtue of their gender, in relative if not in absolute terms, typically are left worse off, or less well off, than the men of their culture and class. Although in the Asian context one can often assume that the direction of the effect would tend to be the same for women and men of the same class of households, even if the relative levels and forms of impact would be different.

All in all, it appears clear that women of the poorer rural households need to have greater control over productive resources and over the product of their labour. However, what is also apparent is the difficulty of ensuring this control through localised attempts alone if the overall social structure of a country is highly inegalitarian. Wider-based measures to promote greater material and ideological equality between households, and between the genders, are thus likely to prove a necessary condition in most Third World countries for bringing about a fairer distribution of the benefits and burdens of technological change.

6.3 GENDER, POVERTY AND EMPLOYMENT IN DEVELOPING COUNTRIES

6.3.1 Gender, Poverty and Employment in Bangladesh

In rural Bangladesh the traditional role of women is to stay at home and look after children and house works according to their social standing and financial ability. But

when misfortune strikes women, they become utterly helpless, especially when they have no rich relatives to turn for help. They have to do all kinds of odd jobs just to keep their children alive and then put to work at an early age to augment their insufficient income. They have to frequently borrow money from well-off neighbours, which they usually pay back at the peak crop harvesting seasons, when they have more employment opportunities. More often they are paid with cooked food, rather than in cash. Sometimes the foods are brought home to share with the children. Occasionally, neighbours give them old clothes.

Bangladesh have some 35 million women, of whom 31.8 million live in villages. Most village women work long days, an average of fourteen hours (Farouk and Ali, 1975). A review of time-allocation studies for different rural areas in Bangladesh (Hamid, 1989) reports little difference in the hours worked by women and men. In general, both men and women worked nine to ten hours a day, with men predominating in direct income-earning and women in substance and reproductive activities" (Kabir, 1994). Women seek employment from other women in wealthier households where they care for cattle, fetch water, sweep the courtyard husk grains, cook food and do other odd jobs. There is neither fixed rate of payment nor any fixed schedule for these kinds of work. The women are more often paid in terms of meals and clothes rather than in cash. Whether paid in cash or kind, it is extremely low. The condition becomes worse, if a woman comes back from her in-law's house after being widowed or divorced and her parents, sons or brothers do not or cannot offer her any support. Two distinct groups of women engaged in remunerative employment may be identified - women household heads and women in low-income male headed households.

That more than half of the female wage workers are currently married women with young children and are relatively young themselves (40 per cent are below 30 years of age) highlight the erosion of traditional beliefs and norms of behaviour regarding female employment outside the *bari*. It also focussed on the growing economic pressure on the poorest which compel them to rely on both male and female earnings. In such households, women's income constitutes half to one-fourth of total family income (Mahmud, 1988).

Bangladesh is experiencing rapid socio-economic change marked by increasing rates of landlessness and impoverishment (Chen, 1990). The current trend indicates that the traditional roles of women in Bangladesh are changing fast due to increasing landlessness, poverty and male out-migration. As a result, a large number of women are entering into the labour market. The annual growth rate of the labour force which has been projected at 3.4 per cent during the fourth plan period is expected to be mostly contributed by the increasing female participation in the labour force which has increased more than three fold in recent times.

It is true that mostly the vulnerable women are forced by the poverty to work in the public sphere. Though women are getting involved in labour market it is not socially well accepted (Westergaard, 1983). The prevailing social custom acts against their participation in poverty alleviation activities. Recently women have been increasingly integrated into the workforce as paid labourer. In many cases, women's status in the family is rising as a direct result of their ability to earn income. However, women's status in the workplace is not yet sufficient to allow entry into managerial positions (Ahmed, 1997).

Women in Bangladesh substantially participate in family based agriculture, other non-farm activities and in recently developed export oriented industries. Women's participation in export-oriented production is a new area of waged employment for

women (Kabeer, 1995). All the garment industries have mostly female labour oriented in Bangladesh. Indeed the projected growth areas in exports, e.g. the non-traditional items such as garments, shrimp and frozen fish, will be heavily dependent on women's labour in the future (Jahan, 1989, Ahmed, 1997).

However, as in other developing countries, women's contributions to the economy have largely remained unrecognised and unaccounted for. Consequently their access to essential services necessary to overcome gender specific constraints to remunerative employment and better quality of life have been denied.

More recently (since the early 80's) poverty alleviation programmes have concentrated on generating self-employment for rural poor women by providing them with credit on easy terms (collateral free and low interest rates). Among government programmes, the *Rural Poor Programmes* under the Bangladesh Rural Development Board (BRDB) has not been successfully reaching poor women who represented only 8 per cent of total membership in 1988-87. Credit programmes of the Grameen Bank (GB) and few NGO's have created new employment opportunities for women. There is no doubt that given access to credit and basic skills training large number of poor women would help them become actively and profitably self-employed, contributing substantially to household and per capita incomes.

6.3.2 Recent Changes in Bangladesh

The descriptions given in the last few pages are typical of rural Bangladesh. But there are always exceptions and over time, these exceptions are increasing. The War of Liberation in 1971, the famine of 1974, together with increasing inflation have ushered in changes more quickly than would have happened under normal circumstance. Changes can be seen in the rural areas where women are working outside their homes-digging canals, removing earth and participating in village-level training programmes to develop technical skills which will improve their economic earning capacity.

Undoubtedly, the picture of women digging the ground and transporting earth from place to place is far from the norm. A look at the lives of some of these women could indicate how much change has occurred in their lives since 1971. The information given above has been taken from 'Women in Food-for-Work: The Bangladesh Experience' by Chen and Ghajnavi (1979). The food-for-work schemes aim to expand rural employment opportunities through construction and development of roads and waterways. In return for physical labour, the workers are given wheat (Chaudhury and Ahmed, 1980).

To conclude, women have worked hard but gained less. Economic conditions are worse for those who are socially and economically vulnerable in rural areas in Bangladesh. As a traditional society, gender division of labour and subordination of women are the main hindrances for their development.

6.3.3 Gender, Poverty and Employment in India

Three-fourths of Indian women live in rural areas, comprising around 5,00,000 villages. They contribute to the production of around half of the food. They are involved in operations at family farms, sale of home made dairy products, rearing of poultry, sale of vegetables, fruit, fish etc. weaving, spinning, bee-keeping, sericulture, horticulture, farming, rope-making, sale of agarbati, bidi, pickles, papads, masala and garments making, planting, weeding, thinning, manure spreading, harvesting and

storage. In horticulture their contribution is much more. Small animal rearing, care of milch animals, dairy etc. is done primarily by women. Apart from rearing children without family size restrictions, women in rural areas not only cook for family members but also carry noon meals for their husband/sons working at the farm. They have to travel long distances for fetching water, collecting fuel, fodder and buying articles of every day use. Apart from storage, they have also to spend some time in food preservation. A woman of landless family also works as a daily wager at some body else's farm. Some women are also engaged in trading of vegetables, fish, fruits, fuel, milk etc. However, participation of women in agricultural operations is linked with the level of affluence. Punjab is one State where the percentage of female presence at farm is the lowest which is also a status symbol for the family. Thus, whereas a working woman in the urban areas is a status symbol, in the rural areas it is the opposite (Chowdhury, 1992).

Thus, rural women have to play multiple but complex roles as mother, housewife, farmer, trader, worker etc. all combined in one person. She, therefore, has to work for 13-14 hours a day with very little share in family food and nutrition without any appreciation for her contribution, much less payment or share in the production and enjoying any leisure-time activity.

Despite the fact that a woman performs more than 50 per cent of agricultural operations, she is not recognised as a farmer but only as a farmer's wife. She is never a target of farmer's training, nor is she recognised as a worker (Chowdhury, 1992)

The exclusion of women from the land holdings and the male inheritance patterns are considered to be major factor in limiting women's economic participation. Another important reason for women's subordinate economic status is the fact that they are not covered by The Equal Remuneration Act, 1978 (India provides for equal remuneration to men and women workers and prevention of discrimination against women in the matter of employment).

Like Bangladesh, poverty affects the women most adversely in the rural areas in India. Agriculture is the central source of livelihood, the subsistence production of women become an essential requirement. Agriculture does not provide round the year employment, so when the women and especially men are out of work, the burden of family survival falls on the shoulders of the womenfolk. Such poor women spend energy in handicrafts, stitching, embroidery of sarees and dresses etc., but the money returned is too less to buy even a square meal for one person. Technology has struck the traditional work of the women labour more drastically. Availability of employment has become a difficult and distant goal. The social, economic, political and environmental forces combine together and force the women workers to take a backward step. The gendering of such processes again and again highlights the domestication of women. It has been estimated that about 54 per cent of rural women and 28 per cent of urban women are occupied in marginal occupation in order to supplement the family income (Sapru, 1989).

Efforts made by the government, at the planning, level, have failed to improve the conditions of women particularly of the female labour. The development seems to have taken, quite often, the regressing turn. Various socio-economic forces have been operating against women workers. This concern is seen in the government's notification constituting the National Commission of Self-employed Women. The eight plan approach paper has sought to place emphasis on increased opportunities and improved conditions of 'Employment and Training for Women's be it in areas of self-employment or in the service sector (Mittal, 1995).

6.3.4 Recent Changes in India

There has been a spectacular progress of women in India in general and rural women in particular during the last few decades. Several benefits are extended to rural women who by and large have been able to acquire income-generating assets to help their families.

The participation of voluntary organisations is marginal. The Council for Advancement of People's Action and Rural Technology (CAPART) which is a registered society with several members' from the voluntary sector is doing a commendable job in this connection. The National Perspective Plan for women 1988-2000 views women as an important component of national development. It aims at the economic development and integration of women into the mainstream of national economy, while ensuring equality and social justice for all women. Twenty seven beneficiary-oriented schemes intended to improve the social economic and political status of women are identified by the Prime Minister's Office and their progress is continuously monitored (Banerjee, 1989).

It was not until the Sixth Five Year Plan that adequate attention was paid to the issue of women's participation in development, though a few paras were devoted to women right from the First Five Year Plan. Thus, the First Plan talked of adequate service for the welfare of women. The next four Plans paid some attention to women welfare, education, health, etc. The Fifth Five Year Plan initiated programmes for functional literacy of women to equip them with skills and knowledge to perform functions of housewives, beside child-care, nutrition, etc. It was the Sixth Five Year Plan, which for the first time formulated schemes for the provision of resources to women to facilitate development. The trend was continued in the Seventh and Eighth Plans, which perceived women as crucial human resources for national development. Accordingly, programmes were undertaken for the training of women on a large scale for employment and economic activity.

6.4 THE ROLE OF THE GOVERNMENTS

6.4.1 Bangladesh

The state in Bangladesh has placed high priority on poverty alleviation. Empirical studies have indicated that more women live below the poverty line than men. Accordingly the state has taken up programmes to involve women in various income generating activities to redress the situation. In this respect the NGO work is seen as a supplementary to its own.

The Bangladesh government's development plan (GOB, 1990) accords highest priority to: (1) alleviation of poverty; (ii) creation of more productive employment opportunities; (iii) promotion of equity and social justice; and (iv) sustainable economic growth. Consistent with these goals, rural developments constitute the central theme of the development strategy, as the incidence of poverty is the highest in rural areas. As part of this response to poverty alleviation the government has adopted the following steps:

- Accelerate the process of conversion of relief oriented Food For Works and Vulnerable Group Feeding Programmes into development oriented target group programmes so that the poor and the disadvantaged can be made self reliant; and

- Restructure the allocation for sectoral investment in favour of those sectors, which promote human resources development, creation of job and increase the income particularly to the lower 50 per cent of the population.

Female participation rate in the labour has increased which can be observed in the higher crude activity rate compared to the growth rate of population. The crude female activity rate that was only 8.5 per cent in 1985-88 increased to 40.2 per cent in 1989. This was possible due to government's policy on female employment in the public sector, introduction of special food for works programmes for women and the high growth rate of the garment industries in the private sectors during the eighties, which employ mostly female worker (GOB, 1990). In complementing the efforts of the Governments in poverty alleviation, a number of private organisations, with similar objectives are implementing multi-sectoral programmes primarily aimed at the poor, disadvantaged women. Bangladesh Rural Advancement Committee (BRAC) and Grameen Bank are such organisations.

Article 20 of the Constitution of The People's Republic of Bangladesh [The Constitution of the People's Republic of Bangladesh (as modified up to January 25, 1975), Dhaka, 1975] states that work is a right, a duty and a matter of a honour for every citizen who is capable of working, and everyone should be paid for his work on the basis of the principle "from each according to his abilities, to each according to his work". Article 29 goes on to state that:

1. There shall be equality of opportunity for all citizens in respect of employment or office in the service of Bangladesh;
2. No citizen shall, on grounds only religion, race, caste, sex or place of birth, be ineligible for, or discriminated against in respect of any employment or office in the service of the Republic;
3. Nothing in this article shall prevent the state from
 - (a) Making special provision in favour of any backward section of citizens for the purpose of securing their adequate representation in the service of the Republic;
 - (b) Giving effect to any law which makes provision for reserving appointment relating to any religious or denominational institution to persons of that religion or denomination;
 - (c) Reserving for members of one sex any class of employment or office on the ground that it is considered by its nature to be unsuitable to members of the opposite sex.

However, in spite of the awareness of equal opportunity in employment, in reality women have little access to employment in service or industries due to social prejudice and lack of information, education and training (Chaudhury and Ahmed, 1980).

6.4.2 Major Innovations by the Government

The use of food aid to establish a fairly comprehensive *safety net* for the rural poor has been a major Government innovation. The significance of safety nets lies in

preventing further deterioration in the poverty situation. With the magnitude of the poverty problem in Bangladesh, preventing such down sliding is a crucial task to complement the more positive task of reducing poverty. The Government currently has three ways to implement such a safety net:

- Food-for-Work (FFW)
- Test Relief (TR)
- Vulnerable Group Development (VGD)

Of these, the first two are safety nets against seasonal poverty while the last represents a more regular system of transfer payments for vulnerable mothers and poor women. In 1993-94, FFW and TR generated annual employment in excess of 100 million man-days while in the same year VGD benefited nearly half a million vulnerable rural women.

Improvements in rural infrastructure directly impact on poverty because they are directly linked to growth. They also directly facilitate labour mobility for the poor. The strengthening of the Local Government Engineering Department (LGED) since the late 80's clearly marks a Government innovation which has resulted in a major impetus to all-weather rural roads. LGED is executing a comprehensive programme of feeder roads to complement the expansion of the national highway system. The emerging road network is facilitating both short distance and long-distance travel thereby helping the poor to be more mobile and to expand their opportunity horizons.

6.4.3 India

Employment and income generation activity along with training for upgradation of skills have become the major governmental intervention for raising the status of women besides mainstreaming them into national development. The Bureau of Women's Development in the Ministry of Human Resources Development, which is the national machinery responsible for the advancement of women in India, plays a major role in this national endeavour. The programmes of the Bureau include - employment and income generation, welfare and support services and gender sensitisation and awareness generation programmes. These programmes play both supplementary and complementary role to other general developmental programmes in the women-related sectors such as health education, labour and employment, rural and urban development.

The recognition of women as different 'target' group for development led to the formation of various women specific development programmes and schemes. Programmes designed to make women the equal partners in development with the view to enhance the status of women in general and women labourers in particular has been by the government envisaged a number of programmes and schemes. The generic programmes and schemes are designed to ameliorate the conditions of women whether they are participating directly or indirectly in economic activities. The special programmes have been envisaged with the view to enhance the socio-economic conditions of women in paid employment.

6.4.4 Programmes for Women's Development in India

The Government of India also has various programmes and schemes focussing particularly on the development of rural poor women. Here is cited some of these programs and projects of the government to understand the role of government in this connection.

6.4.4.1 *Training-cum Employment-cum Production Centres*

This programme was designed in 1983 to assist training programmes for women, and it gives financial assistance to public sector undertakings/corporations/autonomous bodies/voluntary organisations to train women in non-traditional trades and provides employment on a sustainable basis.

6.4.4.2 *Support to Training and Employment Programmes for Women (STEP)*

STEP, a programme for poor women was launched in 1987. Its aim and objective was to upgrade the skills of poor and asset less women by giving them specific training and creating conditions of employment for them on a sustainable basis in the traditional sector such as - agriculture, dairy, fisheries, sericulture, handlooms, handicrafts etc. Mobilising and making women conscious is an inherent aspect of the programme. The three special features of the programme are 'gender sensitisation', 'women in development WID inputs', and provision of 'support services'.

6.4.4.3 *Mahila Samridhi Yojana*

In October 1993, the Government of India launched a scheme called Mahila Samridhi Yojana (MSY). This is a central sector plan scheme implemented through the network of post offices in rural areas. The Department of Women and Child Development is the nodal institution for implementing this scheme. MSY encourages every rural adult woman to open an MSY account in her village post office in which she may deposit her savings. For an amount up to Rupees 300 per year, with a one year lock-in-period, Government contributes 25 per cent. In other words, the deposits have to remain in the account for a period of 12 months and the maximum contribution of Government is limited to Rupees 75 a year.

6.4.4.4 *Women's Development Corporations*

The scheme for setting up women's development corporations was formulated in 1988-87. The corporations are expected to play a catalytic role in identifying women entrepreneurs; provide technical consultancy services; facilitate availability of credits; promote marketing of products; promote and strengthen women's cooperatives; arrange training facilities etc. So far, such corporations were set up in the states of Andhra Pradesh, Goa, Gujarat, Haryana, Himachal Pradesh, Jammu and Kashmir, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Meghalaya, Orissa, Punjab, Tamil Nadu, Uttar Pradesh, West Bengal and in the Union Territory of Chandigarh.

6.4.4.5 *Monitoring of Beneficiary Oriented Schemes for Women*

The 27 Beneficiary Oriented Schemes (BOS) for women, identified by PMD are being monitored through the half-yearly progress reports and interdepartmental meetings and PMD is informed of the progress of their implementation at regular intervals. In order to make this exercise meaningful, efforts are being made to conduct evaluation studies to assess the impact of these schemes in improving the lot of women.

6.4.4.6 *Information System on Women*

Efforts are being made to develop Women's Information Network System (WINS) in collaboration with the National Information Centre (NIC) as part of their countrywide NICNET and DISNIC Networking.

6.4.4.7 *Training Package for Women's Development Programmes*

As a precursor to the proposal of setting up a 'National Resource Centre for Women', the Government of India signed an Agreement with the Kingdom of Denmark on 20 February 1992 for a period of one year. As per the Agreement, the Danish International Development Agency (DANIDA) was to provide assistance of DKK 2,208,800 (Rs. 53,81,920). Five identified themes were taken up for designing of activities, which are as follows:

- gender concerns
- situation of the girl child
- legal enforcement
- employment
- banking

6.4.4.8 *Rashtriya Mahila Kosh*

The National Credit Fund for women called the Rashtriya Mahila Kosh was set up during 1992-93 with a major objective of meeting the credit needs of the poor women particularly in the informal sector. It was set up as a society under the Societies Registration Act, 1880. It is being managed by a Governing Board. The Minister of State of Women and Child Development is the chairperson of the Kosh. The Kosh has evolved and finalised a lending policy for the year 1993-94, and has disseminated the same to over 250 NGOs in various part of the country.

In April 1989, the two on-going employment programmes viz., National Rural Employment Programmes and the Rural Landless Employment Guarantee Programmes were merged into a single rural employment programme known as Jawahar Rozgar Yojana (JRY). Some modifications have been made in JRY from 1993-94 to ensure better implementation of the Yohana. The primary Objective of this program is generation of additional gainful employment for the unemployed and underemployed men and women, in rural area. And secondary objectives are creation of sustained employment by strengthening the rural economic infrastructure; creating community and social assets; creating assets in favor of the rural poor for their direct and continuing benefits; positive impact on wage levels; overall improvement in the quality of life in rural areas. People below the poverty line constitute the target group under JRY. Preference is given to the members of Scheduled Castes, Scheduled Tribes and free bonded labourers. At least 30 per cent of the employment is to be provided to women under this Yojana.

6.4.4.9 *Indira Awaas Yojana*

Indira Awaas Yojana (IAY) was an important component of Rural Landless Employment Generation Programmes (RLEGP). It has become the part of Jawahar Rozgar Yojana (JRY) since 1993-94. IRY aims at construction of dwelling unit free of cost for the poorest of the poor belonging to SC/STs and the freed bonded labourers categories. It also extended to non-SC/STs families should not exceed 4 per cent of the total allocation. The basic criterion is the level of poverty. The order of priority is the free bonded labourers, SC/ST households who are victims of atrocities.

6.4.4.10 *Integrated Rural Development Programmes (IRDP)*

The IRDP was launched on 2nd October 1980 all over the country. This programme is the major poverty alleviation programme in the field of rural development. To ensure better participation of women in the development process, it has been decided that at least 40 per cent of those assisted should be women and 3 per cent from the physically handicapped. Freed bonded labourers are to be assisted on an overriding priority basis. For facilitating greater coverage of women under IRDP, group approach for women beneficiaries was extended to all districts from 1st January 1990. Under this approach groups of women for thrift and credit societies would be provided matching grant for a revolving fund equal to the amount of savings generated by the groups subjected to a ceiling of Rs. 15000 per group.

6.4.4.10 *Development of Women and Children in Rural Areas (DWCRA)*

The Development of Women and Children in Rural Area (DWCRA) programme was introduced in 50 districts of the country in 1982-1983, as a centrally sponsored scheme of the Department of Rural Development with UNICEF co-operation to strengthen the women component of poverty alleviation programmes.

The objective of DWCRA is to raise the income levels of women of poor households so as to enable their organised participation in social development towards economic self-reliance. The primary thrust of DWCRA is on the formation of groups of 15-20 women from poor households at the village level for delivery of services like credit and skill training, cash and infrastructure support for self-employment. Through the strategy of group formation, the programme aims to improve women's access to basic services like health, education, child care, nutrition, water and sanitation. Now DWCRA has been extended to more than 355 districts. Selection of district is made on the basis of low female literacy and high infant mortality rate so that the most backward sections of the rural population can derive the benefits first.

Role of CAPART in DWCRA is through voluntary agencies, which supplements the government's efforts in reaching out to the poor rural women. Grants are given to voluntary agencies to implement projects for providing income generation opportunities to women. The Ministry of Rural Areas and Employment has given to voluntary agencies the charge to implement projects for providing income generation opportunities to women. Since the main focus of DWCRA is on income generation activities for women, it is necessary that activities must be economically viable. Thus some state governments have issued orders declaring that the DWCRA groups approved sources for the supply of bulk articles required by the government departments. The facilities offered by the various state government emporia, public sector corporations and women's development corporations are utilised for sale and display of the DWCRA products. The *gram shree* Melas organised by Council for Advancement of People's Action and Rural Technology (CAPAT) are used as a forum for the sale of rural products and to encourage the women's group.

A critical review of the welfare development programmes and schemes especially designed for women seem quite attractive at theoretical level, but things do not seem to go right in practice. Most of the problems arise at the time of implementation. Either it is inadequate training and skills, half hearted attitude and aptitude, lack of sufficient resources or gender thinking of the concerned officials and functionaries that hinders the effective implementation of the programmes. Corruption is another important factor adding to failure stories of many welfare development programmes. Lack of work culture is another cause of the dooming of effects from the state side at the time of designing a specific programme (Chauhan, 1996).

Besides IRDP, NREP and DWACRA, the socio-economic scheme for women of the Central Social Welfare Board is also now being implemented through voluntary agencies for socio-economic projects in the rural areas. Financial and technical assistance is provided for giving training to women followed by production and marketing. The projects like dairy, tailoring, food preservation, masala making etc. do not give full employment to women but only supplement their family incomes. However, experience has shown that unless projects are ancillary to some industry, thereby giving regular services, they do not succeed. Another problem is that of purchase of raw material at the right time from the right place and at the right rate. Training rural women in managerial skills is yet another problem. Moreover, these projects do not give sustained work to women, particularly the landless. Therefore, what is required to make these projects a success is training in managerial aspects which include selection of industry, its location, sources and pricing of raw material, training in production skills, accounts-keeping, pricing of products and profit margin and ultimately marketing where these projects generally get stuck. The project should be capable of giving work to women on long-term basis. Mere welfare approaches, as in the past, will not help.

6.5 ROLE OF NGO

In international and national development activities in Bangladesh and in India, issues related to enhancing women's economic status have been emphasised. Many development organisations have been focusing on income generating activities for women as a result of greater recognition of the productive roles played by women, and the importance of these roles of family well-being. Organisations using income-generating programs are a means of improving the both economic and social status of women. Almost all development organisations have a special strategy of ensuring that members become more empowered through their participation in development activities particularly income generating activities.

Problems and possibilities of increasing employment for women have been a major concern in gender studies. Although one of the stated objectives of the government is to alleviate poverty in the country, because of its limitation, several non-governmental organisations (NGOs) have come forward to complement Government's endeavour in assisting these poor peoples, especially the women who are the most disadvantaged segment of the rural society. NGOs motto is that if provided with appropriate tool they can bring about changes towards their economic upliftment. With this objective NGOs provides training to women in rural oriented income generating activities and more importantly, it also grants non-collateral credit to poor women who have no access to formal credit due to their vulnerability. Such credit programme encourages the shift from wage employment to self-employment (Mahmud and Hamid, 1990). The income generating activities appear to be of little significance. However, when considered under the prevailing socio-economic context of rural areas, where the scope of self-employment opportunities are so limited for disadvantaged women, these efforts, singly or collectively, assume the role of determining factors in the process of alleviating poverty.

In their development activities, NGOs has implemented different approaches for the socio-economic upliftment of women. After the Second World War through the welfare, equality, equity approaches have been trying to improve the women's condition. But in late seventies, WID (women in development), WAD (women and development) approaches emerged as a criticism of the previous approaches. In a continuation of the approaches GAD (Gender and Development) approaches is more

acceptable because it looks at the women's development in a holistic way where economic development is one of the main factors for development. Recently GAD and WID approaches have been used in the most of the development organisations in gender related programs.

Two selected NGOs, Saptagram Nari Shanirvar Parishad (SNSP) from Bangladesh and Rangabelia Tagore Society for Rural Development (RTSRD) from India, set a goal to empower women through the emancipation in development activities. Both the NGOs are working long to uplift the women's socio-economic conditions through various development programs including income-generating activities for women. With appropriate training and credit, women improved their economic condition through an array of income generating occupations, such as poultry, livestock rearing, stitching of native quilts, mulberry plantation, and small trading like small grocery shop and paddy husking business. Along with self-confidence, women also earned respect and admiration from a society which once opposed them while joining NGOs programme. Previous interactions with the well-to-do neighbours were limited to borrowing money from them or helping them in their household works in exchange of each or kind; but now they provide services by selling milk, treating livestock, rearing poultry, and so on. Where the woman is the head of a household she takes all decisions concerning management of household affairs. However, when she has a husband, the household decisions are co-shared with her husband. But in a normal household, the husband is always the sole decision-maker.

6.5.1 Bangladesh

Income generation through rural credit has been one of the oldest approaches practised by some of the larger NGOs in Bangladesh. Despite it is many criticism, it has remained one of more preferred ways of making intervention at the grass roots. In many initial programmes, women have generally been slow to form groups; perhaps because their hands are tied with managing the household, they do not find enough time to engage in production. But once they have formed groups, their interest for work is equal to those of men, especially those women who are either economically disadvantaged and/or because of their age are released from the duties of motherhood and household work. But unfortunately, because of existing sexual division of labour in most agricultural activities, pressure of housework and limited mobility, women are assigned work which is undervalued and poorly paid e.g. food processing, poultry farming, vegetable gardening. Many women prefer to do livestock rearing.

The micro-credit innovation on the model of the Grameen Bank (GB) has, in fact, been a double innovation because women have been deliberately targeted as the principal beneficiary group. The Grameen Bank currently has over 90 per cent of its beneficiaries as women - and this is similar with other development NGOs. According to a recent ADAB/BRAC database (1995), the number of active NGOs working solely with women is 549. Furthermore, more than half the target population of all the NGOs registered with the NGO Affairs Bureau (NGOAB) is women. More than any other social groups, women (in particular poor rural women) have emerged as the principal focus as well as the beneficiary of NGO activities.

The economic impact of the credit and NGO and group memberships on women has been considerable, although women consider other impacts of participation in the co-operatives to be as important as, or even more important than, the financial benefits. As a result of membership, women have gained greater confidence, security, independence and respect inside and outside the household as well as a greater awareness of issues affecting them and their communities.

Women view the Samity/co-operative as their window to the outside world and as a place where women can discuss their problems with each other, indicating that the co-operatives have had a profound impact on many women. The members consider the unity and solidarity among the women in the Samity/co-operative to be one of the most important benefits of membership. For widow and single women, who face particular pressures in society, the Samity/co-operative is a refuge.

Women's position in the family have also changed due to their contributions to family income. While in many families the male head of household is still considered the principal income-earner, increasingly it is the woman in the household who is assuring family subsistence and security through her ability to save and access credit (Carr et al., 1996).

6.5.2 Programmes of SNSP

SNSP is working in Faridpur districts and offers income-generating project and non-formal education. SNSP's goals are to make women aware and make them understand about their subordinate position in the society. SNSP is successful in the non-formal education programs but less successful in creating economic opportunities for women. This has an impact on women economic activities through savings group programs, which encourages women to earn some money through poultry, rearing livestock, handicraft, and vegetable gardening.

A little less than half of all members had no significant independent sources of income at all before joining Saptagram, whilst of the reminder hardly any had more than one source of income. After joining the organisation, virtually all women reported that they had started to be engaged in some income generating work, the majority were involved in two or three different activities and some in as many as four or five. Most of the change comes about through an increase in the number of women undertaking activities such as poultry, livestock, and vegetable cultivation, which were already, open to them. A significant minority, however, are also engaging in some of the new opportunities, such as earth work, culvert making, sanitation, road construction and sharecropping, which Saptagram has helped to open up. In general, these developments seem to have gone further in poorer and more semi urban areas, and are rather less evident in more conservative and agricultural communities.

It appeared from a number of Bangladesh Institute of Development Studies (BIDS) conducted individual household case studies and extensive survey conducted elsewhere that the household incomes may, on average, increase by about 20 per cent as a result of the additional activity followed from the NGO's intervention. This is a significant contribution, but it is at the same time important to recognise that this figures is subject to major yearly, or longer term variations.

The availability of a group fund to provide loans in terms of distress serves to reinforce this safety net effect. Even with both of these mechanisms functioning, members still remain vulnerable to wide market force and to adverse climatic conditions.

In practice, much of the expansion that has taken place in income-generating activities has occurred through homestead-based activities, such as livestock rearing or vegetable cultivation, in which women were already likely to be engaged. The major change here lies not so much in the activity itself, as in the Saptagram inspired capacity of women to market their produce, and hence to enjoy much greater control

over the income arising than hitherto. The numbers of women engaging in food-based agricultural activities, which were previously the preserve of men, are also very substantial, and a much smaller number have made the breakthrough into the collective operation of mechanical assets. The significance of what has been achieved here lies more in the negation of deeply ingrained prejudices about what women can and cannot do, and the provision of an example which others may follow. The same applies to the new construction related activities in which, with Saptagram's assistance, women have begun to engage (Howes, 1999).

What is true is that directly or indirectly because of NGO activities (demonstration effect) women are becoming more visible outside their homestead and are getting engaged in income-generating activities.

6.5.3 India

The scope of functions of the voluntary organisation, in uplifting the status of women is very wide. For example, Self-employed Women's Association (SEWA), Ahmedabad, is known for the number of women it has managed to provide loans to and the extent to which these women have enhanced their confidence and self-esteem. It is only then that one begins to look at the processes used by that NGO in achieving those benefits for its members. The Grameen Bank efforts are considered a success story because thousands of women were able to improve their livelihoods and prove themselves creditworthy. It was the final outcomes of the effort, which made the developed world take note of the processes and advocate their emulation in other activities. While replicating successful development efforts, we emphasise processes because they had resulted in noteworthy outcomes earlier. However, the unique nature of each activity may hinder the same processes to realise the same degree of benefits. Therefore, it is believed that it is important to never lose sight of the real purpose of the development activity, which is to provide benefits to members directly or indirectly (Smith-Sreen, 1995).

6.5.4 Programmes of RTSRD

The Mahila Samity, which started in 1977, is a very strong component of the Rangabelia Project. This Samity was started under the leadership of Ms. Bina Kanjilal, who, like her husband was also a teacher in the Rangabelia High School. The Samity has three major components;

- Women's Industrial Co-operative Society
- Women's Training cum Production Centre
- Gram Sangathan (village based organisation)

6.5.4.1 Women's Industrial Co-operative Society

In 1978 work with the farmers was progressing rapidly when Ms. Bina Kanjilal (fondly known as didimoni) along with the wives of some local schoolteachers started sewing classes with only a few women. However, soon she realised that the abysmal situation of women required more intensive work and this led to the birth of the Industrial Cooperative for Women in 1978.

Women were willing to make their own clothes in order to save the expense of having to buy clothes. Tailoring and weaving skills already existed among the women and

all that was necessary were machines and orders. During the formulation of family level plans the annual clothes requirements of every household were noted and the women's industrial co-operative supplied them accordingly. This created a fixed order for the Women's Cooperative and production was geared to meet this demand.

The Women's Co-operative started its weaving and tailoring activities in a modest way with only 10 women who started stitching clothes, making floor mats (*madur, chatai*) and experimenting with a kitchen garden and poultry at the centre. In 1994, there were 285 women who are working member of the women's cooperative. Initially, there was a lot of opposition from the men who suddenly felt threatened by the thought of the economic independence of their wives. However, this resistance was gradually broken down once the men realised how beneficial the additional income was for the family. In 1977, Tagore Society for Rural Development donated a small sum of Rs. 300 to form the corpus fund for the women. This money was used as an initial capital to produce items and a subsequent sum of Rs. 80,000 formed the revolving capital for the Mahila Samity.

The Co-operative Society now produces saris, *gamchas* (towels), bedsheets, bags and a variety of ready-made garments. Till date these garments are produced essentially for home consumption but since 1978 sale outlets have increased and the products are sold in Gosaba market as well as to outsiders visiting Rangabelia. Recently, linkages have also been established with *Tantushri*, an apex marketing organisation of the Government of West Bengal. The activities of the Co-operative Society have rapidly expanded and the Women's Co-operative now has 4 extension areas and sub-centres, which are located in Sagar, Basanti, Satjelia and Gabberia. The total numbers of women members of the co-operative society have increased from 10 in 1978 to 285 in 1994. The Forest Department has established linkages with the co-operative in production and sale of honey. The forest department collects honey from the Sunderban Reserve Forests and the cooperative processes, bottles and sells this honey locally as well as in Calcutta.

6.5.4.2 *Women's Training Cum Production Centre*

The training cum production centres are aimed at imparting skills such as weaving, tailoring etc. mainly to widowed, deserted and destitute women who are in distress so as to make them economically self reliant, thereby restoring them their dignity. Mahila Samity from various parts of the Sunderbans and West Bengal send nominees for the training programmes. Usually, at the end of the training each of these women are giving loans to buy their own machines which they repay in quarterly instalments. These training have been beneficial for women who are able to return to their villages and earn a living by catering to the local needs of the community. Until now, 480 women have been made economically self sufficient through the co-operative society and the process is going on.

6.5.4.3 *Gram Sangathan*

The women's organisation (Gram Sangathan) from the very beginning established a separate identity for itself. Out of 75 villages covered by the Rangabelia project, there are Mahila Samities in 89 villages. The major activities of the Mahila Samities can be enlisted as:

- a. Organising the rural women, particularly the deserted and destitute women and widows, through a process of conscientisation

- b. Encouraging and helping the members in all possible ways (training loans etc.) to start economic activities or supplementing the family-income kitchen garden, backyard poultry, tailoring, hobby-looms, bamboo and cane work, goatery, piggery etc.
- c. Motivating the training of members in adopting improved health and hygienic practices at the family level.
- d. Imparting literacy and accounting education.
- e. Training in organisation-building and leadership development.
- f. Various other programmes aimed at raising the overall level of consciousness (including those related to ideals of motherhood, role of women at the family and community levels, superstitions, social injustices to women through dowry etc.) of the rural women folk.

In the seventies, the need was felt to mobilise women for health education, which was then a primary focus of the Project. Women were targeted to being the primary recipients for health education in order to reduce water borne diseases. Hence, **there was a need to organise these women. It was at this time that work in sanitation also began and women were taken into the family plans along with men.**

Women's groups started being formed in the villages comprising of 10-15 women and regular evening meetings were held to discuss matters such as cleanliness, hygiene, safe drinking water, compost pits and how to fully utilise their minimal resources for good health. About 400 women came under the banner of the Mahila Samity in 3 villages to bring about a change in the socio-economic status of women. Two priority areas emerged in which women needed guidance. These were reduction in family expenditure and improvement of the health status of the family.

Reduction in the expenditure was tackled through incorporation of women in the family plans. Women were encouraged to grow fruit trees such as papayas in the eaves of their homes where they would require no additional water. Women also started kitchen gardens on small patches of land where they grew green leafy vegetables and other vegetables for family consumption. Women also began growing their own masalas such as chillies and haldi, which required small investment and saved large expenses of the family. This was a slow process yet it was found that illnesses were reducing and the family income was also increasing.

The Samity also gave women technical guidance for income generation activities as well as small loans, which they repaid in instalments. All these activities resulted in a substantial reduction in the families' monthly expenses and women were able to save a portion of the income as well. Additional income required to be managed. So women were given training in budgeting and finance management.

In 1987, some of the Samity members visited Bangladesh in order to study various successful savings schemes for women which were being encouraging by some NGOs. Very soon similar saving schemes were introduced among 300 women in the form of Recurring Bank Deposits in their respective names. The philosophy behind the introduction of such scheme was simple - women used their income during times of family needs i.e. illness and other emergencies as opposed to spending it on bad

habits. Hence it was necessary to encourage them to save some of their income for such emergencies.

6.6 IMPACT OF NGO INTERVENTION ON EMPLOYMENT OF WOMEN IN BANGLADESH AND INDIA

6.6.1 Evaluation of the Response

This section of the chapter aims at explaining the impact of NGO intervention on employment among the respondent cases of SNSP and RTSRD in relation to the participation of the respondents in various development activities of the NGOs. As I described in the methodology chapter, the study was carried out in four villages in each country where the two selected NGOs – SNSP and RTSRD – conducted their development operations. The study focused on the in-depth interviews of 40 women involved with these NGOs for more than five years, categorised as category 1. The respondents from SNSP are involved mostly as members of a savings group. Most of the RTSRD respondents received some kind of training or are actively associated (participated meeting, join workshop, etc.) with the organisation. In addition to the 40 in-depth case studies (Category 1), I incorporated and analysed the perception of other study samples that were interviewed; 20 dropped out members (Category 2), and 20 non-members (Category 3).

The questionnaires (Annex 1) and the guidelines for interviews (Annex 2a-2f) contain the basic questions and approaches that I used to understand the dynamics of economic changes of the respondents due to NGO intervention. I summarised the detailed interviews and compiled the information in tables. Participant observation also adds to the insights in this connection. The research methodology chapter provides ample description of the nature of my study and the mode of analysis. The analytical approach is qualitative and is based on in-depth interviews and participant observation of a sample. The inferences drawn, therefore, are not based on statistical analyses.

6.6.1.1 Gender Division of Labour

Gender division of labour is a social phenomenon that varies from culture to culture and from society to society. Rural Bangladesh is a male dominated, traditional and religious society which discriminates against women in all spheres of life. In Bangladesh, the female members mostly do household tasks and work outside to earn for the betterment of their family. All transactions in the public domain and all the necessary shopping is in the hands of male members of the family. A woman did not get any return because either the husband or the elder son does marketing and all transactions and in most of the cases they are the decision-makers for handling money.

Historically and socially women are at a disadvantaged position. Her freedom of movement is determined by socio-cultural and religious factors. Social insecurity is an important factor, which restricts women's mobility and discourage them from taking the economic opportunities.

Anjolee from SNSP was allowed to join NGO programs if she completed all the household work she is supposed to do everyday. And she still regretted that she could not take the job of a nurse, which she was not allowed to by her husband and

elder son. At that time she did not touch food for two days on protest. But nothing changed the situation. Now she is processing 'dal' (pulse) for an NGO within the household. Her husband does the interaction with the NGO on behalf of her.

Shonavan from SNSP complained that she couldn't use the micro-credit opportunity because of the absence of capable male members to improve the economic condition.

Women are getting less compared to her male colleague. Moreover women have worked more than the male members and contributed significantly to the family income which are not recognised and they are deprived by their male partner. Similar things are happening when they are involved in an outside job. Shamorthaban from SNSP is involved in family business, making fishing gear (indigenous fishing gear made of bamboo) for almost more than 10 hours including household work but still the husband handles the money by selling the home made products.

Arju from SNSP as a wife of a tailor is also involved in the family business but does not get any recognition in terms of cash or kind and feel discouraged to work for her husband, but has no other option. Surjoban from SNSP, a daily labourer, is the bread earner of the family. She complained about discrimination of getting low payment and less leisure time compared to her male colleagues.

In India, Kamala Mandal has been doing all the household work including fishing, as well as cultivation for her family. Moreover, she has worked as a non-formal teacher because of her husband's sickness. She said, "Though we are poor now but my husband comes from a rich family. So he refuses to do all the household work (fishing, cultivation, rearing livestock, etc.)."

Jhorna from RTSRD, a divorced woman, does not get support from her family to get the opportunity for a better job from out of the village because of social restrictions and family prestige.

6.6.1.2 *Present Occupation and Income of Women*

6.6.1.2.a Bangladesh

The economy of Bangladesh is mainly agricultural. During the last few years, there has been a rapid growth of various informal sectors, which has a significant impact on the lives of the rural poor men and women in these areas. In the development process, NGOs and their micro-credit programmes have been able to cover a large number of rural poor women. The monumental work of the Grameen Bank gave a huge dimension to the micro-credit programmes. In the field, women are now visible in the public domain. They are involved in earth cutting, guarding the trees along the roadside (a social forestry project of the local government), daily labour, running tea-shops, working in brick fields, etc. Women have also shown interest in working in the mills/factories. Women who are socially and economically vulnerable demand employment opportunities that are of a *feminine* type. This would make it easy for them to face the social and cultural hindrance.

Women are very hard working and are busy from dawn to dusk; cleaning, cooking, poultry and livestock rearing, vegetable gardening and taking care of minor children and senior members (in-laws/parents) of the families. Moreover, whenever they get a little time in the afternoon or in the evening, they sew *kantha* or knit mat or make basket or do at least something, which bring them a little extra money. Rural women in Bangladesh are involved in various income generating activities like poultry and

livestock rearing, paddy business (rice processing), handicraft manufacturing, working in the brick fields, guarding the road side trees (project of government), processing 'dal' (pulse), preparing potatoes for cultivation, working in the silk factory. Women complained about the rainy season (April-September) when they are almost stuck inside the home, which they identified as the economically worst part of the year.

Social restriction is still playing a dominant role that restricts women's mobility and freedom. NGOs have been working long in these areas and trying to improve the women's condition. Here the NGO inspired the women for poultry, sewing, vegetable gardening, and paddy business to involve them in income-generating activities. Credit from NGO also helps them to be involved in economic activities.

Most of the Category 1 respondents complained that the women were not getting a good salary from their job outside home. Surjoban, a daily labourer earned approximately Taka 1500 per month. Monoara, a widow earned the lowest among the respondents, Taka 50-80 per month, doing paddy business. Rokeya, a tea stall owner, earns on an average Taka 400-800 per month. Rahima who works for an NGO earns Taka 1250 per month. Ayesha earns by working as a household maid Taka 1080 per month. Earning from inside the household is very low. Highest earning inside the household Taka 500 by doing poultry or basket making and the lowest is Taka 40 per month out of selling eggs.

Being a housewife is not considered a profession because it does not appear to get any economic benefits. Among the 10 respondents in Category 2 from Bangladesh, five women were found to be involved in economic activities. Other 4 respondents identified themselves as housewives and were not involved in any inside or outside economic activities.

Marium, is working as a tailor inside her household and earned Taka 100 per month. The earning increases to Taka 200 and even more in the festival seasons. She works at least 2/3 hours everyday. Lily Begum worked almost the whole days to taking care of the livestock. She sells milk and earns Taka 800 per month. Jorina, a household maid, works on average 5 hours everyday and earns Taka 120 per month.

Joygun sells eggs and earns up to Taka 150 per month. Her husband had received mortgage from her mother's land and got loan from the Agrani Bank (commercial bank) and also took from a local NGO (Palli Progoti) and established a poultry farm. She helped her husband but for no fixed hours. Being a family labourer she cannot work outside. Arjumanara sells eggs and keep 'musshy chal' and earns Taka 50-100 per month. As an unemployed and deserted woman, Amena is looking for a job for her survival with a minor child.

In Category 3, the respondents from Bangladesh have heard about the NGO activities but are not fully aware of the details. Most of them are acutely poor, less educated and landless. They are working hard for their survival. Their basic reason for not getting involved in the NGO activities are illiteracy (you have to sign your name at least before joining any NGO), landlessness and extreme poverty that lead only to think of how to survive. In Bangladesh among the ten respondents three women, however, were involved in home-based income-oriented activities, one woman was a daily labourer and one was a household maid. Other five respondents were not involved in economic activities; they identified themselves as housewives.

Halimunessa and Karimon were involved in their home-based family business. They manufacture cane-made fishing gear, which is the main source of income in their

village. In this village most of the family members are involved in this business. Halimunessa works as a family labourer 7/8 hours everyday. Her husband sells the product so she has no idea about the income. She did not get any money for her work. Her husband did not allow her to participate in the NGO activities because both of them think that they better not get involved in *anti-religious* activities.

Karimon also works together with her husband to make fishing gears. She has a good relationship with her husband. Though she is not getting any money, she has an idea about their monthly income, which is approximate Taka 210 per month. She has to work hard and some times stay up the whole night to catch the local Wednesday market, she said. She works 7/8 hours, excluding her household chores. She is not interested to join any NGO because there is no point to get involved if she is not taking any loan. Her husband is a gambler so she has no trust in him. She is afraid that he will take away the money and will misuse it.

Felani is a daily labourer and has a monthly average income of Taka 1000, depending on the availability of work. She works 9 hours per day. She is facing acute poverty as a deserted woman with minor children. Being an illiterate and landless person, she is not sure about her eligibility to join any economic activities of the NGO. Amirun, a household maid, is working 10 hours everyday and earning Taka 100 monthly. She is not informed about any sort of NGO activities. Halima is involved in home-based income-oriented activities. She sells eggs and earns monthly Taka 450 on an average and works 3-4 hours everyday for that.

Nurjahan, Rezia, Shanker Rani and Fatima are not involved any income-oriented activities. They identified themselves as housewives. Nurjahan is a widow and is living with her siblings in her property and has a strong role in the family.

6.6.1.2.b India

In India, among the 20 Category 1 respondents majority is involved either with the Mahila Samity of RTSRD or with any of its projects. RTSRD has a separate women wing (Rangabelia Mahila Samity) where a training centre and a production unit are working side by side. There is a hostel for women, especially for the socially vulnerable women.

RTSRD has created job opportunities for women through many sub-centres in distant villages, which is well connected with the central Mahila Samity in Rangabelia. They are involved in weaving, knitting, dying, and cutting/tailoring in the main centre of the Samity. Besides, these women are working as non-formal teachers and health workers outside the villages. Women who are not directly involved with the NGO are mostly working as daily agri-labourers, works in different government projects in different villages under the research area. All these activities are considered as outside work. Other than the outside work women from Category 1 they are also involved in home-based economic activities like poultry, livestock rearing, sewing and knitting. Household work is not included in the economic activity within the framework of this study. Therefore, the unrecognised contribution of women, which is termed as "invisible work", can not be well focussed due to the limited scope of the study.

Almost all the Category 1 respondents from India are involved in economic activities, either inside or outside the household. Among the 20 respondents, 14 are involved in economic activities outside the home and only 4 are involved inside the home. Only one identified herself as a housewife in India and one single woman just

completed her training from RTSRD and is still unemployed. She is yet to get permission from her father and brother on whether or not she can take a job

The highest income of women is Rupees 800 and the lowest Rupees 25 per month from both inside and outside work in India. Shefali, a health worker of RTSRD has the highest income and Kalpona earns the lowest by sewing and knitting inside the household. As a daily labourer, Rina Nath and Deepali earn Rs. 400-500 per month though they didn't enjoy it and preferred permanent jobs with monthly payments. Monjusree, Deepali, Radha, Shefali, and others in India are proud to be involved in income oriented outside work, which bring economic freedom and better status within the family.

Most of the women were contributing their money to their family. Two single women Bharoti and Bashona were saving their money to pay the dowry for their marriage. They said, "We are working for our future and enjoying the associations of the organisation which make us confident to go against the family decisions regarding marriage and job. Moreover, we will not be benefited if we work within the household and cannot make any cash in hand." Bharoti earns an average income of Rs.150 per month and work on average 8 hours a day. Bashona earns on an average Rs.200 per month and works six hours everyday.

Monjusree, Shushila, Shefali, and Nomita are working permanently for quite a long time with the RTSRD. Monjusree and Nomita complained about the low payment (Rs.200 per month) as a non-formal school teacher. But they still liked to be engaged with the RTSRD activities for better exposure and strong network. Monjusree was also involved in home based income-oriented work. She earned on average Rs.300-200 per month doing poultry, selling fruits, and knitting winter clothes in every winter seasons. She worked on average 10 hours every day on top of the household work.

Shushila Gain and Shefali are involved with the RTSRD for long and were not happy about their payment. Shushila Gain earns Rs. 400 per month and Rs. 800 for every six months. She works 8/7 hours for her job. Shefali earns Rs.800 per month and works 8/7 hours per day for her job. They think that with their qualification it is hard to get a better job. They want to continue the job though they are not satisfied about it. Radha, Deepali and Rina are the bread earners of their families. Due to husbands prolonged illness, Radha managed to get a job in a government run project (ICDC) and is now maintaining her family. She earns Rs. 400 per month and gets Rs. 800 as festival bonus. She works for 4 hours everyday.

Deepali has participated in all the events organised by the RTSRD for long. She has become a labour leader in her locality. Deepali earns more than her husband does and plays a strong role in her family. She earns Rs 2000-3000 per year doing fishery in her pond. She works hard, 10 hours a day on an average. She is a hard working, assertive and ambitious woman. She wants to change her profession to a permanent one that will be more prestigious for her. But she also realised that she was not competent enough for a better job due to lack of education and training.

Though Rina Nath passed Higher secondary Certificate (H.S.C.) but cannot find any suitable job for her. She is working as an agri-labourer and is eagerly looking for a good job to maintain her family. She is deserted by her husband with three minor children and is staying in her parent's house. She works on average 10 hours per day and earns about Rs. 850 per month. Bulu Mandal works in the cutting section of the Mahila Samity and earns Rs. 500-800 per month and works 8 hours everyday. Jorna, a deserted woman, is staying in the Mahila Samity hostel and earning doing

weaving for Rs. 300 per month and works 10 hours everyday. She has a problem with her eyes that makes her scared about her future as she has practically none to help her in crisis.

Tripti also works in the cutting section in the Mahila Samity and earns Rs. 250 per month and Rs. 700 in the festive seasons. She works 7 hours per day. Shushila Joarder is working hard and supporting her family since her husband had gone to Andaman looking for a job. Shushila earns on an average Rs. 800 per month and expected to get to Rs. 1200 job soon as a block-print instructor in the Ramkrishna Mission. She works 7 hours for her job. She left the job of RTSRD for better offer in Ramkrishna Mission's project for women. She is grateful to the Mission for bearing the educational expenses of her daughter. She is well connected with all the activities of RTSRD. She said, "I would like to maintain the relationship with RTSRD because of my daughter's future. She might get a job there." Biddabati earns on average Rs. 400 per month from her poultry, vegetable garden, selling milk, assisting in a government health project and being a midwife in the locality. She works on average 7/8 hours daily doing economic activities.

The Category 2 respondents -- who are dropped-out members of RTSRD -- from India, however, presented a totally opposite picture, compared to the Category 2 respondents from Bangladesh. Most of them are involved in economic activities. Out of 10 women, seven are involved in economic activities. Two are housewives and one is unemployed. The majority is involved in 'Bagda' fry collection and also as agri-labourer, as a household maid, in sewing and private tutoring.

Bela Rani earns 750.00Tk per month by catching 'Bagda'. Gouri, Jalessari and Shushila also depend on this for their living. And the average working hour is 8/7 hours per day. They do not have any fixed income because it depends on the availability of the 'Bagda' in the river. The market price also varies remarkably, they said.

Pratima earns about Rs. 500 per month as an agri-labourer and as a professional singer. She is hired as a *Kirtan* singer and performs outside the village for 12/15 night per season. Normally, she works on average 7/8 hours daily. Although working as a household maid, Surobala could save enough money and bought a piece of land. She demands that RTSRD should open a weaving centre in her village so that she gets an opportunity for a better job.

Aroti is involved in more than one occupation such as husking rice, Bagda catching, private tutoring and sewing. She cannot say about her exact income except from private tutoring from where she earns Rs. 40 per month.

Renuka is unemployed because her husband did not allow her to continue her job in the Mahila Samity in RTSRD. The case of Kanon Bala was a tragic one. Some of her family members including herself were beaten up mercilessly by the villagers over a misunderstanding. She is now physically too weak to do any work. She does not have any skill and she does not even know how to do any cultivation. She migrated from Bangladesh where she never worked in the agricultural field. Sundha Das was the only housewife among the respondents.

Most of the Category 3 respondents from West Bengal were reluctant to get involved in RTSRD economic activities because they are not sufficiently qualified for getting any job there. Moreover the payment, they argued, is not sufficient for their survival. Because of a misunderstanding with the management body of RTSRD, Aroti left her job with the NGO. Jalessari complained that there was no space for a person like

her (uneducated, old). "No one would come to us for joining the NGO, either", she complained sadly. But most of them have a connection with the RTSRD through participating in the gathering or joining the movements organised by the RTSRD. "Catching 'Bagda' is risky and extremely laborious, but poverty drives us to do so", said Shushila, Gouri, Jalessari, Bela Rani, and Aroti. Shushila is involved in this risky profession with two of her daughters because she urgently needs to save some money to marry her daughters off.

Among the ten Category 3 women only two, Renu Mandal and Lalita Mandal, were involved in economic activities in West Bengal, India. Renu Mandal was a daily labourer and also was involved in catching 'Bagda'. She earns an average of Rs. 500 per month and works 7/8 hours everyday.

Catching *Bagda* and selling eggs are Lalita Mandal's present occupation. She works as a family labourer in the field too. Her husband did not allow her to work for others' fields as an agri-labourer. She does not get any income from all that she does; the income goes directly to the family through the husband.

Other six women, Gita, Purnima, Suchitra, Chandona, Usha, and Lakshmi identified themselves as true housewives, and have no income-oriented activities. Gita and Purnima were not allowed to go out of the household without the husband's permission. They were not allowed to join the NGO activities even in their own locality. Purnima was very upset about it and complained about the rude behaviour of her husband. Shuchitra and Chandona can not join in any economic activities because they have to take care of their minor children. Both of them are interested to be involved in economic activities in future. Usha and Lakshmi are working as family labourers in the field and are not getting any income out of it. Paru Gain and Shonoka Mandal were very simple and were not aware about the outside world. Their lives are confined within the household. They are not doing any sort of income-oriented work even in the household, either.

6.6.1.3 *Job History of the Respondents*

6.6.1.3.a Bangladesh

Before the NGO intervention, the main source of income for the Category 1 respondents from Bangladesh outside home was as a household maid. The women were also engaged as labourers at farmhouses, where officials hire women to work at harvesting and post harvesting activities. Mainly those who are landless are the ones who worked as day labourers. Some women are contract labourers and are either paid in cash or, as in the case of sharecroppers, are paid a fixed portion of the produce. Women in this group are the most overworked. Sometimes, the older children are an asset in households in which both parents are involved in agriculture (Ahmed, 1997). Mamota worked for rich neighbours who are a big landlord in the locality. She processed all food grains mostly in the harvesting time. She felt discouraged working as an agricultural daily labourer at the neighbour's house because of less social prestige.

From Bangladesh, among the 20 respondents, only a few women were involved in job outside home. Ayesha, Mamota and Monoara were forced to join the employment force because of poverty and social vulnerability with their minor children. Ayesha was a housewife before her husband left her. She returned to her mother's place who herself was a household maid since Ayesha's father died. Ayesha worked for others in processing paddy. In search of a better earning, she also joined the NGO but left because of low payment. Then she continued to work

as a housemaid and supports her family with two children. She values the importance of education and despite her acute poverty, she is sending her children to the school.

Mamota also worked hard as a household maid to change her condition, said her husband. In her poverty she worked very hard but now her economic condition has changed a lot and she discontinued her job which she thinks was not socially prestigious. She was very poor and worked very hard. Her average working hour is 10 to 12 hours a day. She also got her husband a job at her employer's business. They have worked together very hard and her husband appreciated her contribution for the betterment of the family. She got a loan from the NGO and invested it in business, rearing livestock and cultivating in a leased piece of agricultural land. In last few years they have changed their economic condition. They have new houses with tin roof and have livestock, poultry and land. The hard work, strong willingness and with the micro-credit from the NGO helped them improve their economic condition, they mentioned. Now she is involved as a cashier of a savings group of SNSP. She is willing to get a job, which would be socially more prestigious for her, although she understands that it would be difficult to get a better, more socially prestigious job since she is an uneducated woman.

Being a widow with minor children, Monoara started working as a household maid. Afterwards, she took a loan from the NGO and shifted her profession to paddy business (preparing and selling processed rice, puffed rice, etc.) and rearing livestock to improve her economic situation.

Among the Category 2 respondents in Bangladesh, Majeda worked at the sewing section of SNSP and used to get Taka 300 per month. Lily did several jobs such as earth cutting (Taka 15 daily) and *kantha* making (Taka 15 daily) for her survival as her husband died 20 years ago. She got a loan from the NGO to purchase a cow for rearing and build a house (tin roofed). She bought a goat through her own income.

Joygun worked for an NGO as a mat-maker and earned Taka 500 per month. Amena was a guard for the roadside tree plantation and got two mounds (approximately 80 kilograms) of wheat after two months. Afterwards, she got married for the second time and discontinued her work. Now she is staying with her mother and looking for a job. Jorina worked as a maid in Dhaka for a monthly salary of Taka 200.

Felani was the only Category 3 respondent who was engaged in more than one job. She worked in a textile mill for 15 days. She also worked as a household maid in Dhaka and used to earn Taka 200 per month.

6.6.1.3.b India

Before the RTSRD interventions, there were no employment opportunities for women in the locality. Most of the inside and outside economic activities that exist now, particularly for the women, have been created basically by the RTSRD. While talking about the economic activities most of the respondents remembered the days around 30 years ago when they had no concept of income-oriented activities for women in the study area.

Among the 20 Category 1 respondents from West Bengal, Bulu, Monjusree, Kabita, Anita, Shushila Joarder, Radha, Rina, and Biddabati were involved in more than one occupation prior to their present one. Bulu Mandal was a tailor and was taking orders from the shops of the nearby bazaar before joining the RTSRD programmes.

Monjusree, after her graduation, taught at the Ramkrishna Mission and was also engaged in door-to-door vending of cut-piece clothes. " We worked tremendously for the economic betterment of our family. Now we have a nice house, a shop at the bazaar, some assets and have the ability to educate our children", she said very confidently.

Kabita was an agri-labourer working at the field along with her husband. Anita was a private tutor and also use to make 'bidi' out of tobacco. Shushila Joarder worked for 10 years for ICDS, a government project for children in her areas. Radha Maity and Biddabati received training in sewing and were involved with the RTSRD Mahila Samity from its beginning. But, they are now disinterested to continue the job because of low payment and lack of opportunities. Rina also got training from the RTSRD and had gone to Delhi with her husband after her marriage. Now that her husband deserted her, she is desperately looking for a job. Even though they are not economically involved with the Mahila Samity, they are socially well connected with all the activities of the RTSRD.

Among the 10 Category 2 respondents from West Bengal, only 4 were involved in more than one occupation. Renuka worked for RTSRD for more than 7 years. Surobala was engaged in different types of works such as poultry, agri-labourer, sewing, rice business, selling puffed rice, etc. As a deserted woman, she is working very hard for her living. Bela Rani was also involved in many occupations. She worked as a household maid, agri-labourer, sold woods in local bazaar. Market price had gone down in this business, forcing her to catch 'Bagda' from the river for survival.

Shondha Das worked as a household maid only in her relative's house to meet her economic crisis. Sundha worked for her relatives as a daily labourer and got Rs. 20 plus one meal per day. She cannot do it again even in her crisis because now it is the time to marry her daughter off. She is afraid her daughter might get adverse comments from her would be in-laws if she worked as a daily labourer.

Aroti worked at the RTSRD as a non-formal teacher for 10 years. She started at Rs. 50 and ended up with Rs.105 a month, working from 7 to 10 AM. She worked for another shift at the Mahila Samity in the evening (2-5 PM) and earned Rs. 50 per month. But she left the job later because of misunderstanding with RTRSD.

Jalesshori worked as a construction worker in Calcutta for a few months. Shushila Das was a household maid and an agriculture labourer. She said, before the NGO intervention they had no idea that woman also can earn. Now women are working and understanding that it will bring changes in the family.

Among the Category 3 respondents from West Bengal, India, two women, Chandona and Lalita, have worked outside the home. Chandona worked as an agri-labourer along with her husband. She also used to sew *kantha* and earn Rs. 20-25 per piece. Before getting married, Lalita worked as an agri-labourer and did private tutoring at home. But now her husband does not allow her to work for others. She, however, works in their own agricultural field.

6.6.1.4 *Job Satisfaction of the Respondents*

6.6.1.4.a Bangladesh

It is noticed that women are most interested in doing feminine type of work and to confine themselves within the household. Even who are doing jobs outside the home

or village, prefer getting a job within the safe periphery of the home or locality. They are also looking for a job, which is approved by the social customs and values.

Among the Category 1 respondents from Bangladesh, Ayesha, Rahima and Surjoban are involved in outside work, but are not satisfied with their job. Ayesha is afraid that she may not be able to continue her present job (as a household maid) because she found it too laborious. She also hates it since she is doing it for a long time. She is yearning for a better employment opportunity preferably in her locality. Rahima is also dissatisfied with her work because of job insecurity and the distance of the working place. She has to walk a long distance to go to her work place. Surjoban, a woman from a landless household, is working as a daily labourer. She is not enjoying her job at all. Because of poverty she is forced to do the job but she will quit it whenever another opportunity is available. "As a woman working along with men cutting earth is not dignified", she comments.

Rokeya, who runs a tea stall in a public place, did not care about the social attitude. "Who is going to help me in my poverty", she said. This business is helping her to improve her economic condition. She received a micro-credit and bought a van rickshaw, which is an earning source for her husband and son. Her economic situation is getting better, she said. Shamorthaban is working as a family labourer and is not satisfied with her job. She is not getting any cash out of her work. Her apprehension is that she may not get another job due to her lack of skill and it is too late for her to learn any skill at this point.

The other women who are also interested to get involved in outside work but will not be accepted by their families if it is not socially well accepted. Anjolee is involved with SNSP from the beginning but is fed up with the lack of economic opportunities. Moreover, problems in the SNSP management led her to leave the SNSP job. Now she is involved only as a member of a savings group of SNSP for some forced savings for her daughter's marriage. Shonavan also expressed her dissatisfaction about SNSP for not arranging employment opportunities for the women in the locality.

Among the Category 2 respondents from Bangladesh, Marium, Lily, and Joygun are satisfied with their jobs. Zorina is not satisfied with her job as a household maid. Now she is interested to go to Dhaka to earn more. But her father does not allow her to work outside the locality. But she thinks that it would be better for her and the family if she could work in Dhaka and earn more money. Lakshmi Shaha is not happy about being a housewife. She was willing to be involved in income-generating activities. Amena is also dissatisfied to be an unemployed person. Majeda is not happy about not getting any job to reduce her poverty.

Among the Category 3 respondents, Halimunessa is satisfied with her job. She has a positive attitude towards her home-based work. Falani and Amiron have a negative attitude about their jobs. Falani wants a job in a mill/ factory rather than working as a daily labourer. Amiron is not satisfied with her job but continues to do so for lack of employment opportunities and social security. Being a deserted woman she feels secure staying in a family rather than being alone. Karimon feels okay about her job. Her husband would not be happy if she wanted to work outside as a labourer, ignoring the family tasks. Rest of the Category 3 respondents were housewives and were not involved with any economic activity outside the household.

6.6.1.4.b India

Among the 20 Category 1 respondents from West Bengal, India, 11 women were not satisfied with their jobs whereas only five women showed positive attitude toward their jobs. Radha and Shushila Joarder are quite satisfied with their jobs because of good salary. Bulu, Bashona and Biddabati are happy about their job. They are not expecting any better jobs because of their less qualification.

Shushila Gain, Monjusree, and Tripty are working for RTSRD. They are not satisfied at the remuneration they are getting. Monjusree said, "We want to work more for the organisation but the salary is very low compared to our commitment and hard work".

Ishani Mandal, Kabita, Anita Kalpona are involved in home-based income-oriented work. They are not happy about the level of income. They would like to have a better job where they can earn better. Nomita, Deepali and Rina also have a negative attitude towards the job they are doing now. Nomita does not like her job as a non-formal teacher because of low money. She does not like it as a profession either. Deepali, a daily labourer, is quite unhappy about the job and is expecting a better job both in terms of money and social status.

Likewise, Rina is frustrated with her job. She wants jobs that are socially and economically better for her. "It is too tough nowadays to get any suitable job without any political affiliation although I passed the H.S.C", she complained. Her father is not a supporter of the ruling party. This is one of the reasons for her not getting the chance of a fair competition.

Bharoti, Jhorna, and Shefali are working for RTSRD for long and they feel okay. They accepted the job because of scarcity of better jobs for women in the locality. Jhorna, a divorced woman with no children, is staying in the Mahila Samity hostel. A job in the RTSRD is a blessing for her, she said. She refused better offers for social security reasons.

Of the Category 2 respondents from West Bengal, India, Renuka, Gouri, Surobala, Sundha and Bela Rani are not satisfied with their jobs. Renuka will be allowed by her husband to join in income-generating activities if she could do the job within the household. Sundha wants to work outside because of poverty but her husband would not permit her. Gouri has been doing this job for last 7/8 years after her husband died. She wants a different jobs because 'bagda' catching is a very risky and painful profession. Surobala prefers to do weaving if RTSRD established a weaving centre in the locality. Bela Rani will try to get a job in the agricultural sector.

Shushila needs money to ease her acute poverty. So catching 'bagda' is the only way for her to get money. Employment is a must merely for a living not only for the worker but also for those who are dependent on the worker. Subsistence in those cases do not mean survival for the day alone. Pratima is positive about her job. Jolesshari and Aroti said their job was okay. They know that it is not easy to get a better job.

No Category 3 respondent from West Bengal was satisfied about the current occupation. Lalita had no income working as a family labourer and she was not allowed to work outside for others. Lakshmi is not interested to work as a family labourer in the field. She wants to do only the household chores (cooking, cleaning, etc.) like other housewives.

Usha and Ranu feel okay about the jobs they are doing. Chandona and Shuchittra can not work outside now because of their minor children. For the time being, they accepted their situation. But, they will need to work outside because of necessity.

6.6.1.5 *Economic Changes in Last Five Years*

6.6.1.5.a Bangladesh

Respondents have been asked if there had been any changes in their economic situation over the last five years and, if there was any, what were those changes.

Maleka was the only one among the 20 Category 1 respondents from Bangladesh who said that her economic situation deteriorated because of her husband's chronic illness over a long period of time. There have been a lot of expenses for his treatment.

Shamorthaban, Anjolee, and Shonabhan, however, did not experience any economic changes in last five years. Shonabhan argued that she could not take loans for the betterment of her family due to the lack of male assistance and supports. She has no sons and her husband is not physically strong enough, which discouraged her to taking any loans from the NGOs, she said. Shamorthaban incurred a big expenditure to marry her daughter off. That had left a deep impact on her economic condition, she said. Moreover, she has to entertain the new in-laws quite often and bear all the maternity expenditures of her daughter. Socially it is an unstated responsibility on the girl's side to take care of the women when she gives birth child.

Anjolee finds no economic change in her household. She has a big joint family but the earning member is only one, her eldest son. Her economic situation has been deteriorated because of the illness of her son. They had to borrow money and food to face the crisis.

Out of 20 respondents in Category 1, 18 respondents said that their economic conditions had been improved in last five years. They identified hard working and the positive role of the micro-credit from NGOs associated with the active participation of the female members of the household as the basic reasons for the betterment of the household economy.

Among the Category 2 respondents, Marium, Lily and Joygun from Bangladesh experienced positive changes in the last five years in their families. Marium said that they built new houses and were educating children as their economic situation improved. Lily got a loan from the NGO and purchased livestock and built houses in the last few years. Joygun, with the help of her husband, established a poultry firm and experienced a better economic condition in the last five years.

As a household maid with low payment Jorina, however, was not able to change her economic situation. Moreover, her husband deserted her and her parents are also very poor. Her father didn't allow her to go to Dhaka to earn more. The economic situation of Arjumanara was similar.

Three women from category 2, of course, reported a deteriorated economic condition over the past five years. The economic situation of Majeda deteriorated because of her husband's retirement. Because of husband's death, Lakshmi was facing economic crisis in her family. Amena was facing acute poverty due to lack of employment opportunities. As a deserted woman with a minor child, her economic condition drastically deteriorated in the last few years.

Three respondents in Category 3 from Bangladesh experienced a positive economic change in their families over the past five years. Halimuessa had built houses on the land she got from her in-laws. Amiron lends money on interest and purchased a cow out of it. She sends her son to a local maddrasa. Rezia's economic condition improved because of her husband's sustained income.

Karimon 's economic condition has not changed because her husband is not hard working and misuses whatever money they can earn in gambling. Rina is a newly married woman and she has not experienced any economic changes in her household. Shanker Rani Sharma finds no changes in her household. Fatima's situation has not changed in last five years. Her husband has not allowed her to join the NGO. They think it is a non-religious work.

6.6.1.5.b India

Out of 20 Category 1 respondents from India, 13 women experienced better economic conditions in their families in the last five years. They have considered it a positive change in their families as well as for themselves. Most of the women are involved in economic activities and also are working for the RTSRD. Now they have better basic facilities (housing, clothing, food, and education) as well as some assets (land, poultry, livestock, and cash savings) compared to what they used to have a few years ago.

Only three respondents did not experience any kind of economic changes in their families. Kabita, Kalpona and Anita do not have a good flow of income. That is the prime reason for not having a better economic condition, they pointed out. These three women want a good job. Moreover, Kalpona as a widow mostly depends on her husband's pension, which is not enough for her living, she mentioned. Her sons did not take care of her properly, she complained.

Kamola and Rina 's economic situation deteriorated in the last five years. Kamola said with all frustrations that her economic situation had deteriorated because of huge expenditures in her daughter's marriage. It was too expensive for me and I had to sell my assets, she said. Rina, since her husband has deserted her with three minor children, is facing acute poverty due to the lack of a good job in the last few years.

Among the Category 2 respondents of West Bengal, only Surobala said that her economic condition improved over the previous five years. She worked hard and bought a land. She now wants a better job for economic betterment.

In the case of Shushila, however, the economic situation had not changed at all. She is facing acute poverty with no certain source of income. Bela Rani experienced no economic change either due to the lack of employment opportunities and poverty. Pratima and Aroti are working hard but their economic situations have not changed much, mainly because of poor income.

A number of Category 2 respondents reported a deteriorated economic condition of the families over the past five years. Renuka cannot participate in economic activities because of her illness, which had a bad impact on her family income. Gouri although a widow worked hard. The whole family is dependent on her and she is facing uncertainty and poverty. Despite her chronic poverty, she had to endure a big expenditure on her daughter's marriage. Shondha is facing a serious economic pressure because of lack of resources, her husband's sickness, a big expenditure on her daughter's marriage and for not being allowed to work outside. Kanonbala is sick

and she is staying with her poor parents. She is not able to work and is afraid that her brother might not take care of her after her father's death. Jalessowari is facing the same economic situation because of poverty and lack of earning manpower in the family.

Falani deserted by her husband with a minor child. Lack of her husband's support and no resources made her vulnerable. Her mother is very poor and is unable to support her. So her situation deteriorated both socially and economically. A local influential person on a land dispute has cheated Nurjahan. Now she fears losing her household and becoming homeless. Halima Begum is facing an economic crisis, as her husband has been sick for a long time. Her brothers were helping, but it was not enough for her.

Among the respondents from Category 3 in West Bengal, Lalita experienced a better economic change because of catching 'Bagda' in addition to her husband's income. However, among the majority of the respondents from Category 3, (Gita, Purnima, Shuchittra, Paru, Usha, Lakshmi, Shonoka, Runu) economic condition in last five years had not changed due to lack of employment opportunities and sustained sources of income. Chondona's economic condition deteriorated because of the sudden death of her husband. In addition, social insecurity and being a mother of a minor child stopped her from taking up outside job.

6.7 CONCLUSION

It was apparent from the discussion of the perspectives of the respondents that most of the poor women in both the countries are, with a very few exceptions, open to employment outside the household and in the more exposed public domain. The poor women are craving for opportunities but the capacity of the NGOs are in all cases limited. Moreover, the NGOs can not access the poorest of the poor and the uneducated section of the women in both places. Because of this limitation, micro-credit helps the marginally poor section only, for the economic betterment of the household through women's participation in the workforce.

NGOs also failed to create employment opportunities, which are socially acceptable or suitable for a woman. On top of this, lack of funds and dependency on government and foreign organisations prevent the approaches from being sustainable. At times, managerial problems and less opportunity (low payment) discouraged women from joining or continuing with the NGOs.

Women, in a number of cases, were not being able to take the opportunities of economic activities for minor children. Old age vulnerability is another hindrance to women's employment. Moreover, social insecurity and lack of freedom of movement do not encourage women to reach out for employment.

With all the hindrances faced and their own limitations withstanding, NGOs are making significant strides in creating occupational opportunities for the disadvantaged women in both the study areas. SNSP have made women aware of participating in economic activities the household such as poultry, livestock, vegetable gardening, stitching, making puffed rice and all kinds of handicrafts. Creating savings groups among the poor women is another success of SNSP through which women can build networks with each other and support each other in crises.

RTSRD created employment opportunities particularly for the vulnerable women in the Mahila Samity -- the wing for women's programmes. Moreover, women get employed in other programmes as teachers in the non-formal schools, health organisers, and administrative support staff in other various programs. As female education is higher in India compared to Bangladesh, RTSRD was able to create more employment opportunities for women. However, there are women who are deprived of the opportunities of the NGO programs due to lack of education. As is the case in Bangladesh. NGOs often fail to sustain their economic activities, which is true for both the study areas. Even though SNSP is providing credit through its micro-credit programme, it failed to run the programmes as sustainable as it should have been. Because of failure of the projects themselves due to poor planning or due to lack of adequate funds to run effective programmes in a sustainable fashion, SNSP cannot sustain the economic activities for women. SNSP could not create enough jobs for women but were successful in making them aware of their potentiality. NGOs basically give loans and create savings groups. Poverty, as a push factor, drive women outside home and NGO work as a pull factor to create better atmosphere and positive attitude about the outside work for women.

On the other hand, RTSRD successfully created job opportunities but not enough for the huge demands. RTSRD trained women in various economic activities (sewing, knitting, weaving, dyeing, block printing, etc.). Due to the lack of adequate employment opportunities, most of the women remain unemployed or get involved again in traditional work as daily labourers or finds an alternate source of income such as catching '*bagda*' in the river however risky and laborious it may be.

Success of both the NGOs lies in creating examples of the beneficiaries who have been successful in bringing about economic and social betterment for the household through involvement in economic activities outside the household. This has a deep impact both on women and the society in changing the attitude towards economic activities of women.

Employment opportunities for women bring economic prosperity to the household. It uplifts the women status in the family as well as in the society. The realisation slowly takes place that women can contribute to the household's economic condition. This understanding helps improve the intra-household relationship and gives women access to the decision-making process. She may not play a strong role in decision-making, but ignoring her completely would not be easy. So it can be argued that employment is an important factor for the economic and otherwise betterment of herself and her household.

Before the NGO intervention employment opportunities for women were few in the study areas. Only some traditional works like household maid, daily labourer, and processing rice in harvesting time were available in these areas. Now women were involved in several kinds of economic activities run by the NGOs. Not only poverty but also positive social attitude allowed women to join the workforce. Moreover, there is an enormous demand for employment among women from both the countries. Though social acceptance has increased, still demand for 'feminine' types of work is high in both the areas. But the point is that women still prefer employment; may that be of a type traditionally defined as 'feminine' and of fewer interactions in the public sphere. And, the new employment opportunities created by the NGOs helped to engage more women in the workforce and uplift the women's as well as households' economic conditions. As a result, it will encourage more women to participate the economic activities. As a consequence, it reduced the social hindrance. NGOs in both areas created new opportunities for women but failed to

address all the problems and cover the entire population through their limited resources and institutional capability.

Most of the respondents want suitable jobs in general to improve their economic condition. Except few exceptions all respondents are involved in home-based income generating work, for example poultry, vegetable gardening. With this income she can join 'saving group' programmes of NGOs and earn at least some economic independence. This group membership gives them 'we feeling' and many a times group members supports each other in their crisis. Most of them who are working outside contribute a lot to her family well being and are able to change the attitude and as well as her status within the household. Women express their frustration that there is limited opportunity to work for women. They have some idea about '*matikata*' (Food for Work), which is for very poor women. For average women, there is simply nothing they can do. Most of the women are under-employed even in the household in Bangladesh. (Duza and Begum, 1993).

Role of the government in implementing various programs and policies would help to create social awareness about economic participation of women in the society. But lacks of employment opportunities restrict women to participate in economic activities even though they have a positive attitude towards it. The Government policy and programme for women to change the situation regarding dowry, violence against women, various family laws, family planning, maternity care, old age pension for women, etc., either need to be strengthened or enforced seriously to help the poor women.

Chapter Seven
IMPACT OF NGOs ON SOCIAL STATUS AND
EMPOWERMENT OF WOMEN

Chapter Seven

IMPACT OF NGOs ON SOCIAL STATUS AND EMPOWERMENT OF WOMEN

7.1 INTRODUCTION

The central objective of the thesis is to assess the intervention of NGOs in the process of development specifically development of rural women in Bangladesh and India. Since it is a comparative study of two societies which were once part of the same nation state but which have had distinct political economic and intellectual development in the last fifty years, concrete contexts have to be necessarily spelt out in each of the chapters of the thesis. This chapter therefore starts out *first* with an understanding of the concepts of status and empowerment, explore the different disciplinarian histories of the concepts, and therefore their complex relationship; *second* search to identify the possible indicators to assess status and empowerment, *third* to assess the role of government and role of Non Governmental Organisations (NGOs) in Bangladesh and India locating it in the overall context of the development of the third world, *fourth* an attempt to analyse my field data through the given indicators.

As mentioned earlier in the previous chapters, qualitative method has been used to collect the data. Forty (40) women (who are involved with the NGO more than five years have been considered as category one,) and twenty (20) dropped -out women (considered as category two) and twenty (20) non- member (considered as category three) of the NGOs are the respondents from selected NGOs in Bangladesh and India. I had a daylong discussion with the each respondent with the help of a guideline interview schedule especially with who are in category one. In Bangladesh, I stayed in one village (which is my ancestral village) and went to the other selected villages in the early morning and come back at dusk after spending the whole day with the respondent. Sometimes I visited the respondents more than once if needed. In India I got the chances to be a guest of a selected (RTSRD arranged it for me) respondent's houses in every village situated in the Sunderbans areas. My stay in all the villages was very helpful for building a rapport with the respondents and I became very close to the respondents. Personally I enjoyed the fieldwork more in India relatively than in Bangladesh. Perhaps the experience of the actually living with the respondents provided me with a deeper insight.

7.2 SOCIAL STATUS AND EMPOWERMENT OF WOMEN

7.2.1 Concept of Social Status and Empowerment

Before I explore what the social status and empowerment of women in the field, I would like to look at the concepts of social status and empowerment themselves for purposes of clarification.

7.2.1.1 Status

According to Dictionary of Sociology status has two sociological uses. "(1) R. Linton (1952) defined status simply as a position in a social system, such as 'child' or 'parent'. Status refers to what a person is, whereas the closely linked notion of role

(q.v.) refers to the behaviour expected of people in a status. (2) Status is also used as a synonym for honour and prestige, when social status denotes the relative position of a person on a publicly recognised scale or hierarchy of social worth."

Max Weber employed status group as an element of social stratification distinct from class to describe certain collectivities distinguished from other social groups in a society by socially defined criteria of status, such as caste or ethnicity (Abercrombie *et al.*, 1994).

Status has been defined in different ways. According to one definition, a woman's status is "reflected in the authority and power she holds, within the family, and on prestige she commands from the other members of the family and the community" (Mukherjee, 1975). Status is also conceptualised as a "multifacet construct", where the term 'status' denotes not only "the conjunction of rights and duties", as reflected in the several roles of women, but also the "degree of her subordination in the home, her education and the number of sons she has.... Her role in decision-making in family affairs and her self perceived status in the home and in the community" (Chaudhury and Ahmed, 1980). Status is further defined as "a position in a social system or sub-system which is distinguishable from and at the same time related to other positions through its designated rights and obligations" (Chaudhury and Ahmed, 1980).

Before a description of the status of women is given in detail, the term 'status' as used here needs explanation. From my perspective status and empowerment of woman is a multidimensional and very much related to specific culture. In other words, it is a relative concept. Women's status may be defined as the position women enjoy in a given society vis-à-vis men or women of another society. However, status of women, can be judged within social, economic, cultural and political framework of that society (Chowdhury, 1992). It is a very culture and class specific concept. It cannot be understood in a fix framework. Moreover it can be different even among sub cultures (tribal women are involved in agricultural production) within a big culture. For example, in many a society women are involved in the agricultural production for quite a long and it's a part of their life but in other societies in women might find it as a less prestigious and not willing to do so unless they are forced to. Within the sphere of family it is even more complex and a relative term. So as a complex concept it is not easy to set the indicators to grasp the women's status and empowerment within a society in general and in a family in particular.

7.2.1.2 Measuring "Status" of Women

Measuring the status of women is a difficult process. The difficulties include the complexity of gender stratification, in that there are many dimensions on which gender inequalities may exist (maternal, conjugal, domestic, kin, etc.) and the inequalities may be very different in these respective realms (Mason, 1984).

Mason (1984) highlights a number of important problems in defining this concept. According to Mason, there has been a tendency to confound class and gender, so that women's position with respect to income, for example, is often derived from household income rather than from her personal income. On the other hand, there has been confusion between access to and control over resources, merely having the right to use or consume household goods does not give women control over them but places them in a dependent position whereby permission from others to use these resources is required.

Cultural factors also have an important influence on both subjective and objective indicators of women's status because consideration of culture is inextricably linked with interpretations of appropriate behaviour for men and women as well as what it means to be male or female.

Feminist scholars have cautioned that the relationship between structural aspects of gender interests and women's subjective and practical positioning with respect to them may be very different (Molyneux, 1985). For example, though discrimination by sex with respect to educational and employment opportunities may be forbidden by law, cultural barriers to young women's mobility may prevent them from realising these possibilities. Similarly, even when individual women may approve of a particular policy or pattern of behaviour for women in general, their analysis of their own situations may preclude them from complying with these ideals.

It is often assumed that, with "modernisation", perception of women automatically change and with them, male-female relationships. Yet, in conditions of rapid social change, sex roles and perceptions may be among the slowest to respond. Thus, she emphasises the importance of considering cultural factors in research on the status of women. Papanek (1989) also calls for more research on cultural factors, especially concerning how inequalities and entitlements by gender are included within different cultures.

7.2.2 Empowerment

7.2.2.1 The Empowerment Debate

It is a recent concept in the literature on gender and development. The concept of women's empowerment is the contribution of the women's movement throughout the world, and particularly by Third World. In the development debate, the concept of empowerment has become of central importance, especially amongst researchers dealing with women in development (WID).

Batliwala (1994) argued that the source of empowerment can be traced to the interaction between feminism and the concept of "popular education" developed in Latin America in the 1970s (Walters 1991). The latter had its roots in Freire's theory of "conscientization", which totally ignored gender, but was also influenced by Gramscian thought, which stressed the need for participatory mechanisms in institutions and society in order to create a more equitable and non exploitative system (Freire, 1973). Thus empowerment can be defined to mean that people are not only aware, they are also able to act based on that awareness, and act in such ways that they improve their own situation and or defend their own interests (Arn and Lily, 1992).

In the developing countries, it is now a 'buzz' word in the arena of development. Since the mid-1980s, the term empowerment has been used popularly in the field of development, especially with reference to women. Grassroots experiments in empowerment have made considerable headway since the mid 1980s, but it is clear - at least in South Asia - that they have a long way to go. The organising and consciousness raising approach has come somewhat closer to a holistic strategy of empowerment, but still needs to solve many methodological problems before the complexities of the social construction of gender and the ways in which family, class, caste, religion, and other factors perpetuating women's subordination - can be changed.

Batliwala (1994) stated that in grassroots programmes and policy debates alike, empowerment has virtually replaced terms such as welfare, upliftment, community participation, and poverty alleviation to describe the goal of development and intervention. But still empowerment has not been transparent to various non-governmental organisations (NGO), international aid agency, academics, women's activists, government, and bureaucrats basically in South Asia. With her intense South Asian experience she argued that, in spite of the prevalence of the term of empowerment, "however, many people are confused as to what the empowerment of women implies in social, economic, and political terms. How empowerment strategies differ from or relate to such earlier strategies as integrated rural development, women's development, community participation, conscientization, and awareness building is even less clear. Nonetheless, many large-scale programs are being launched with the explicit objective of "empowering" the poor and "empowering" women. Empowerment is held to be a panacea for social ills, high population growth rates, environmental degradation, and the low status of women, among others" (Batliwala, 1994). It is therefore important to explore further what the concept of 'empowerment' means.

7.2.2.2 *What is Empowerment?*

According to Batliwala (1994) the most conspicuous feature of the term empowerment is that it contains the word power, which, to sidestep philosophical debate, may be broadly defined as control over material assets, intellectual resources, and ideology. The material assets over which control can be exercised may be physical, human, or financial, such as land, water, forests, people's bodies and labour, money, and access to money. Intellectual resources include knowledge, information, and ideas. Control over ideology signifies the ability to generate, propagate, sustain, and institutionalise specific sets of beliefs, values, attitudes, and behaviour - virtually determining how people perceive and function within given socio-economic and political environments.

The process of challenging existing power relations, and of gaining greater control over the sources of power, may be termed empowerment. Feminist scholars and activists within the context of their own regions refine this broad definition. For instance, "The term empowerment refers to a range of activities from individual self-assertion to collective resistance, protest and mobilisation that challenge basic power relations. For individuals and groups where class, caste, ethnicity and gender determine their access to resources and power, their empowerment begins when they not only recognise the systemic forces that oppress them, but act to change existing power relationships. Empowerment, therefore, is a process aimed at changing the nature and direction of systemic forces which marginalised women and other disadvantaged sections in a given context (Sharma, 1992)."

7.2.2.3 *The Process of Women's Empowerment*

Empowerment is both a process and the result of that process. Empowerment is manifested as a redistribution of power, whether between nations, classes, castes, races, genders, or individuals. The goals of women's empowerment are to challenge patriarchal ideology (male domination and women's subordination); to transform the structures and institutions that reinforce and perpetuate gender discrimination and social inequality (the family, caste, class, religion, educational processes and institutions, the media, health practices and systems, laws and civil codes, political processes; development models, and government institutions); and to enable poor women to gain access to, and control of both materials and informational resources. The process of empowerment must thus address all relevant structures and sources

of power. Since the causes of women's inferior status and unequal gender relations are deeply rooted in history, religions, culture, in the psychology of the self, in laws and legal systems, and in political institutions and social attitudes, if the status and material conditions of women's lives is to change at all, the solutions must penetrate just as deeply.

Women become empowered through collective reflection and decision-making. Its parameter are -building a positive self-image and self-confidence; developing the ability to think critically; building up group cohesion, and fostering decision-making and action; ensuring equal participation in the process of bringing about social change; encouraging group action in order to bring about change in the society; providing the wherewithal for economic independence (GOI, 1986). In brief, economic empowerment involves changes in power relationships in both the economic sphere (as an input) in the social and political spheres (as an output).

Hashemi and Schuler (1994) were attempting to identify the transformation that women are experiencing in increasing their ability to shape their own lives and environment. They showed that in increasing women's self-awareness, status and efficiency in social interactions is the 'process of empowerment.' They have stated sense of security and vision of a future, mobility and visibility, ability to earn a living decision-making power within the household, ability to interact effectively in the public sphere, participation in non-family groups as the operational indicator of empowerment of women. Perhaps one of the most obvious expressions of significant change from the women's own perspective is their new lack of fear and their new found ability to speak out at all levels so as to share problems, make demands, negotiate and bargain, and participate in public speaking and decision making.

In the study of empowerment of women Hashemi and Schuler (1994) have chosen eight indicators of empowerment to understand the empowerment process. The eight indicators are, mobility, economic security, ability to make small purchases, ability to make larger purchases, involvement in major household decisions, relative freedom from domination within the family, political and legal awareness, and involvement in political campaigning and protests. In their study in the rural areas in Bangladesh, they have measured the empowerment of women with these eight indicators. If the respondents visit the market, a medical facility, the movies outside the village particularly if she goes alone (mobility), this was classified as "empowered". Similarly owning any property or cash savings (economic security), ability to make small purchase or large purchase, involvement in major decisions making process individually or jointly with the husband, relative freedom from domination by the family, and political/legal awareness about knowing the name of local government official, a Member of Parliament, and the Prime Minister, knowing the significance of registering a marriage, knowing the law of government inheritance, participation in public protests and political campaigning would have been classified as "empowered". If she had campaigned for a political candidate or had got together with others to protest against a man beating his wife, a man divorcing or abandoning his wife, unfair wages, unfair prices, misappropriation of relief goods, or "high-handedness" of police or government officials. A woman was classified as empowered if she had a positive score on five or more of the eight indicators described above.

As noted earlier, Hashemi and Schuler (1994) have studied empowerment as envisioned and experienced by women members of BRAC and Grameen Bank in rural Bangladesh. In their subsequent study of empowerment as envisioned and experienced by urban members of SEWA, Hashemi and Schuler found that one of these components - mobility and visibility - was far less important than others. The

urban members of SEWA put more emphasis on women's interaction in the public sphere and collective actions to confront discrimination than the rural members of BRAC and Grameen Bank. One conclusion is that SEWA's approach is more collective and political than the BRAC and Grameen Bank approach.

However, Hashemi and Schuler (1996) note an important difference between the members of SEWA's urban programme and the members of the rural programme of BRAC and Grameen Bank; namely that the urban members of SEWA are (and always have been) relatively visible, independent, and mobile workers in the urban informal sector, who interact daily with traders, middlemen, or policemen, whereas the rural members of BRAC and Grameen Bank are (and used to be even more so) relatively invisible, dependent, and immobile workers in the rural subsistence sector with few links to the market economy. Such fundamental differences in the context of women's lives suggest that a fundamentally different approach to women's empowerment might be required in different context.

I have used some of the indicators of Hashemi and Schuler (1996) discussed above to understand the status and empowerment of women through a comparative study of eight villages in Bangladesh and in India. The indicators are the decision making power within households, access to freedom of movement and autonomy, network (dynamics types of social relationship), and confidence and capability to face the insecurity and crisis in day to day life. A description of the indicators is given below.

7.2.3 Concepts of Status and Empowerment

7.2.3.1 *The Decision-making Process*

In many researches (see Hashemi and Schuler, 1994, Amin and Pabley, 1994, Naved, 1994) decision-making has been considered as a significant indicator to understand women's status in a family. Decision making within the household has its own dynamics. Patterns of the family structure (nuclear, joint, single, extended) determine the role of decision-maker.

In single family household head takes all the decisions alone. Two persons, husband and wife, take the decisions in the nuclear family. In joint or extended family other family members are also involved in the decision making process with the husband and wife.

In both collective and joint decisions, power relations have some role to play even though apparently it does not look so. In the family sphere some individuals are more powerful and consequently more influential. In such cases the others, to greater or lesser extent, concur in the decision of the more influential members of the family (Liyy, 1997).

According to Dictionary of Sociology (Jary and Jary, 1991) decision making is the "process by which individuals, or groups and organisations, decide actions or determine policies. Obviously, decision making covers a wide area, involving virtually the whole of human action. Sociologists, psychologists and political scientists, among others, have been interested in decision making in different ways, though there are overlapping interests.

According to The Social Science Encyclopedia (Kuper and Kuper, 1985), there are three definitions of decision making, each of which is associated with a specific analytical approach.

- (1) Decision-making is a rational, cognitive process by which a choice is made among several alternatives. The assumption is that the individual is capable of raking alternatives in a rational manner, and choosing accordingly. This definition is associated with normative decision making theory.
- (2) Decision-making is concerned with the behaviour involved in making a choice even if such behaviour is spontaneous, impulsive or habitual. Here decision making is not treated as a cognitive process. This view of decision making is associated with behavioural decision theory.
- (3) Decision-making is the actual process of making a choice. Various phases are distinguished; the recognition of the problem; the search of information and consideration of alternatives; and the formulation of the final choice. This procedural view is associated with the theory of collective decision making.

The key element of cognitive theory is the notion that human beings have a limited capacity to recognise and digest information presented to them, and the decision making follows subjective, psychological rules that are considerably different from the rules of the objective logic.

7.2.3.2 *Women's Decision-making Power in the Family*

In the 1960s family sociologists were increasingly interested in examining the effect of a wife's work participation on the decision-making process in the family (Blood and Wolf, 1960, Blood, 1963). The researchers have argued that the comparative valued resources of spouses determine the power balance within marriage. A working wife bringing valued resources, such as income into the family is expected to gain a significant increase in decision-making power relative to her husband and have more power than a non-working wife do (Mizan, 1994).

Empirical marital power studies emerged in isolation from the theory of power, and the theoretical models that are linked to family power, and more specifically to resource theory, come more directly from social psychology than from any other discipline. In particular the field, exchange and decision-making theories of social psychology have had a profound impact on the development and conducting of empirical tests for the resource theory in family sociology. In order to gain a full understanding of marital decision making, it is important to review the pertinent family sociology literature in both developed and developing countries. Science studies of marital decision-making have been conceptualised within the general framework of power (Ibid.)

One of the earliest, relevant definitions comes from Max Weber (1974) who defines power as the realisation of a person's own will in a communal action involving others even when it meets with their resistance. More specifically, to Weber "power (Macht) is the probability that one actor within a social relationship will be in a position to carry out his own will despite resistance" (1974).

Weber makes a distinction between power and authority. A legitimate and a special type of power, authority can be traditional, charismatic and legal-relational. In modern industrial societies, Weber maintains, power is increasingly attributed to a formal bureaucratic position rather than to charisma or tradition. What happens to the society as a whole, however does not necessarily apply to the family situation. Traditional authority may give legitimacy to one's power in the family and may

continue unchanged even with the development of a society. By tradition (cultural norms, values, mores and customs), most societies bestow legitimate power (authority) on their male family members, and as a corollary, power or control in family members. As we will see, Weber's distinction between power and authority has important bearings on family decision-making studies ((Gerth and Mills, 1962), Mizan, 1994).

Dube (1994) argued that authority and decision-making process in a traditional society is very much a matter of age and kinship status. As most families on this level are of the simple type, husband and wife, the former being regarded by tradition as superior jointly share authority. Most males doubtless assert their dominance by occasionally scolding and even beating the women, but the latter can resist by arguing, quarrelling and, in extreme cases, even by hitting back in retaliation. Not bound by the norms of respectability, they can always threaten to go back to their parents. Older children exercise considerable authority over their younger siblings. The husband and wife take minor day-to-day decisions individually; they must take the more important decisions together. It is considered good form to consult with the elders of the kin-group (even if they are outside the immediate family group) in such matters as disposal of substantial property (especially land, houses, or livestock, negotiation of marriages, holding of large feasts, etc. (Dube, 1994).

Macro structural factors other than economic may also play an important role in family power relations. Male dominance may be related to kinship rules by on descent and residence (Johnson and Hendrix, 1982). Cultural differences in gender characteristics may also favour one sex over the other in marital power relations. For example, women may socialise to develop expressive skills, which they can use in decision making. At the same time, socialisation to gender norms may also demand that women be submissive in marriage. Such normative orientations may provide the basis for the evaluation of rewards and costs in marital relations, which effect the relative dependence of the partners. Since specific status determines power bases as well as role expectations, a husband's legitimate power may depend upon his success on the job. This, insufficient income or unemployment may negatively affect the husband's power exertion in marriage and reduce his legitimate power base and its significance (Mizan, 1994).

7.2.3.3 *Decision-making Power of Rural Women*

It is widely recognised that women, particularly rural women, are still in a subordinate position in all spheres of life. These disadvantaged rural women are doubly oppressed being women and even more as being poorest in a male dominated society. They are completely powerless. In most of the cases they have no right to participate in the family's decision-making process. A woman does not even have the right to decide how many children she should have. Since a woman has hardly any means of earning money, she has to depend on men for her livelihood and therefore, must accept all this ill treatment.

The disadvantaged rural women silently bear the oppression and injustices against them. They believe that women are inferior to men and they should, therefore, always obey their husbands. They also used to believe that their husbands were like their lords and that their husbands had every right to beat them if they, as wives, failed to obey their husbands (Ahmed, 1997).

The sad fact is that women are not only oppressed by men but by other women also. For example, in the case of dowry, a bride is often more oppressed by her mother-in-law and sister- in laws. Nothing highlights the abuse, indignity, and worthlessness of

women more than the fact that she has to sell her body against her will, even as a child, in order to survive. The horror of it all is made even more acute when society does not allow a woman to lead a normal life once she is "spoilt" (Anam, 1994).

7.2.4 Mobility

Traditionally, male dominance has been enforced by their control over women's physical mobility. The physical seclusion of women within household boundaries further limits their interaction and experiences with the outside world. The mobility of women, particularly in rural areas, is strictly influenced and curtailed by the practice of purdah. In rural areas, almost all women observe purdah. Purdah literally means curtain or veil, and refers to the seclusion of women. In one sense, purdah involves the physical confinement of women within their homes and the veiling or covering of women outside their homes. More broadly, purdah refers to the separation of women's world of home and domestic tasks from the man's public world of the fields, markets, roads, towns, or the wider economic, social, and political domains (Chen, 1990).

The social world of women is largely determined by the traditional division of social spheres of the two sexes, women are excluded from the public 'male' spheres --- fields, markets, roads and towns. Women are expected to remain secluded in private 'female' sphere-hut or homestead and are permitted to move about only at prescribed times and for prescribed purposes (Chen, 1990).

The manifestation of purdah in rural Bangladesh include restrictions on women's movements outside their immediate homesteads, standards of dress which hide women's face and form, and a gender based division of labour. In practice, most rural women in Bangladesh remain confined to their homesteads but, at prescribed times and for prescribed reasons, move out without a veil. That is, although there may not be extreme segregation, purdah as a system of control over female mobility continues to operate through a series of prescribed behaviour patterns (Chowdhury and Jahan, 1984).

Generally a woman is not allowed to enter a mosque, attend religious gatherings or attend meetings. According to Muslims law, the observance of purdah is a sacred duty of the Muslim women.

The Koran states,

Enjoy believing women to turn their eyes away from temptation and to preserve their chastity, to cover their adornments (excepts such as are normally displayed) to draw their veil over their bosoms and not to reveal their finery (Koran, 1972, pp.211-12, Penguin version, Ahmed, 1997).

Women's freedom of movement is also severely restricted by the social institution called *samaj*, which govern the lives of rural people in various ways. It is an institution that brings together to the same community for co-operation in times of birth, death, and marriage. It also plays a critical role in the resolution of conflicts within the community through a local court called the '*shalish*' (Adnan, 1989).

Evidence suggests that, under the pressures of increasing poverty, male bonds of affection and norms of obligation in support of women are weakening, thus forcing increasing numbers of women to fend for themselves and their children. At the same time, evidence suggests that, despite the weakening of male bonds and obligations, patriarchal control over women's social and economic mobility is still widely

endorsed, most notably in the wage labour and product markets which remain highly restricted to men, both spatially and functionally. Thus, the central paradox faced by poor women in rural Bangladesh is the exercises of male control without, in return, the offer of male support (Chen, 1990).

7.2.5 Insecurity

In the male dominated society the greatest handicap to the women is the lack of security, economic, social and legal. A woman has great capacity to work but she does not find proper avenues. There is lack of confidence in her, which is mainly the creation of environment (Sapru, 1989). Feeling of fear of physical attack is most common feeling of insecurity among women folk. A young girl cannot move alone because there is a fear of eve teasing, which is becoming violent day by day. The reason behind such violence is mounting frustration among the male students. The greed to possess the female body and command over it seems to be the most important concern of today's young men. Through these acts of violence they want to show women that they still hold the reins of society. They are in a position to harm and the women are physically unable to ward off these attacks (Mittal, 1995).

Giddens (1993) argues that, there is a sense in which all women are victims of rape. Women who have never been raped often experience similar anxieties to those who have. They may be afraid to go out alone at night, even in crowded streets, and may be almost equally fearful of being on their own in a house or flat. Emphasising the close connection between rape and orthodox male sexuality, Susan Brownmiller has argued that rape is part of a system of male intimidation that keeps all women in fear. Those who are not raped are affected by the anxieties thus provoked, and by the need to be much more cautious in everyday aspects of life than men have to be (Brownmiller, 1975, Giddens, 1993).

The threat of sexual violence to restrict women's physical mobility and to punish women who flouted social norms was practised in most societies. Rape and other forms of sexual abuse are not individual acts; they have received social sanction. And even when they have not, the victim is usually blamed for the aggressor's action. Forms of sexual mutilation have been traditionally practised to ensure male control of the female sexuality, sometimes as part of the system of male monopoly over property and inheritance. The control of women through sexual violence for reasons of property and inheritance is only one aspect. In many societies public spaces are physically dominated by the men, making it extremely difficult for women to move, work, or earn a livelihood within.

During the last few years in Bangladesh and in India, a numbers of laws are pertaining to women in an attempt to provide security to women and to raise their status. But the actual problem is very complicated one. These laws intend to make a break-through in the traditions, customs and accepted values in the society, for which it is necessary that they should be implemented effectively. Unfortunately the law enforcement agency is neither so strong, nor effective, so as to neither fight out against the vested interests, nor is it imaginative enough to take cognisance of all the intricacies involved in the implementation of such legislation. The net result is that in spite of these legislation and hue and cry made by the various organisations, the fate of the women remains more or less the same in Bangladesh and in India.

In a study in Bangladesh finds that women are more susceptible to violence and sexual abuse by *mastaans* (hoodlum) in poorer settlements due to lack of law enforcement and law abidingness in general (Salahuddin et al., 1997). An analysis of crime situation in the country, reveals that there is a rapid increase in the number

of crimes especially in the socio-economic field, in which a large number, both as victims of crime and as criminals are involved. In spite of so many protections provided by the law, the women remain unprotected not only by the breakers but also by the so-called law protectors, viz., and the policeman (Rahman, 1990). The Bangladesh Institute of Development Studies (BIDS) report also takes note of the increase in violence against women and suggests that such observation be included in the monitoring of rural poverty.

Mittal (1995) stated the insecurity of women in India, especially in the work place. Sexual harassment at work has also increased as women's participation in the work increased. A survey report indicate that 15 to 30 per cent of working women have been subjected to sexual harassment, which varied from explicit demands for sexual intercourse to offensive remarks. One out of 12 woman surveyed had to quit her job. Some of them were fired. Sexual harassment of women has acquiring a menacing dimension the world over compelling many of its victims to quit jobs or suffer humiliation. The affected women find it easier to put up with it than complain; an unmarried 35-year old shop assistant who supported her mother gave up her case after she found the court environment itself sexually abusive. A mill worker, who sought an end to continuous sexual abuse by her boss, won her case but lost her job. The judge ordered a lump- sum as compensation, saying that after her complaint it would be difficult for her to continue in the mill. Majority of women in India still suffers from drastic inequalities, despite receiving constant attention of **bolt planners and policy makers**. Still there are 80 per cent of women, who are victims of **rape, violence, kidnapping**. Survey reports prove that every 7th minute, women become the victims in **society** through, bride burning, violence, rape and kidnapping (Mittal, 1995).

7.2.6 Network

Network has been used to strengthen women's social connection and rapport with **relatives, neighbour and friends**, which has been used to meet crisis. Salahuddin (1997) stated that women especially as a head of the household need to borrow money, which is a sign of vulnerability, but it is a sign of good network too. Women often borrow to meet emergency needs such as death, accident, theft etc for payment of dowry for their daughter's marriage. Nearly one third of the female heads borrowed for this purpose as opposed to 14% of their male counterparts (Salahuddin, 1997).

Network is very significant to women particularly those that are vulnerable socially and economically. It is one of the coping strategies for women for their survival. Awareness of the needs of their communities tends to be greater among women than men, since it is normally women who have to cope with problems of housing and access to services. Women's survival strategies often depend on building up networks of women within the community. The communal kitchens set up in Lima, Peru, help to reduce the time women spend individually cooking for their families and so allow them extra time to earn money (Momsen, 1991).

Ray and Vasundhara (1996) in their research on NGO in South India also finds that women view the co-operatives as their windows to the outside world and as places where women can discuss their problems with each other, indicating that the co-operatives have had a profound impact on many women. The members consider the unity and solidarity among women in the *sangham* (group) to be one of the most important benefits of membership. "This *sangham* is like my mother's house... I have the confidence that financial help is at hand in the hour of need" (Ray and Vasundhara, 1996).

Leelasena and Dhammika (1996) in Sri Lanka have the similar experiences about women who tie together in an organisation. They stated that because of the *samiti* (*samiti* literally means association and refers to the Rural Women's Development Society in this case, in Sri Lanka) women's mobility has increased as a result of participation in the groups of five and RWDS (Rural Women Development Society). Now women leave the home and farmstead for RWDS meetings and work with their group of five members, broadening their social contacts and increasing their physical mobility. Women also discuss their personal and economic problems during the weekly group meetings. Many women commented on the importance of sharing problems with the group members and what a great relief it was to realise that they were not the only one facing these problems. Public speaking and leadership experience, as well as the solidarity of group membership, have made women more confident than before in dealing with authority figures. On a personal level, the ability to save money, borrow and pay back loans has increased women's self-confidence (Leelasena and Dhammika, 1996).

7.2.7 Crisis and Crisis Coping

A Bangladesh Institute of Development Studies (BIDS) study on poverty also have shown that the crisis and crisis coping is an important indicator to understand the condition of rural women. The finding of the study is "not only are gender disparities **serious in terms of current status** differentials, the same is the case with regard to the **dynamic issue of the opportunity frontiers open to women**. Particularly insidious here **is the constraining impact of violence and insecurity whose burden falls heaviest on females**" (Rahman and Hossain, 1995).

This poverty study measures the changes in household vulnerability through these indicators, such as crisis, coping capacity and access to Emergency Credit. Rahman and Hossain (1995) states, "Vulnerability to crisis events and the consequent threats of **income erosion are crucial barriers to economic graduation out of poverty**. Crisis **events bring about tangible economic losses or impair livelihood strategies**. The **significance of this income erosion threat ... average household losses due to crisis events and subsequent coping costs**" (Rahman and Hossain, 1995).

7.3 STATUS AND EMPOWERMENT OF WOMEN IN THE DEVELOPING COUNTRIES

7.3.1 Women in Developing Countries

The development of a nation cannot only be measured through the technological and materialistic advances, but through the quality of life the people live. The growth of a nation lies in its capacity to elevate the lot of the weakest section of its society. Pandit Jawaharlal Nehru had stated, "the status of women indicates the character of country."

The long-term socio-economic development of a nation cannot be fully realised if women, who usually constitute 50 per cent of the population, enjoy a subordinate position to men; and their potentiality remains unexplored. For the upliftment of women, particularly for poor women, internationally as well as nationally many efforts (Mexico conference, Nairobi conference, UN decades, Beijing conferences etc.) have been taken and it reflects the global concern of recent times on issues related to women's role and status in society. Even today, women, particularly poor women in the developing countries have a relatively lower status socially, economically, and

politically. Still in the present global context, we see that in almost all the developing countries the status and the position of women are controversial (Ahmed, 1997, Chaudhury and Ahmed, 1980).

The worsening situation of women in the Third World developing countries had drawn the attention of many researchers and many international development organisations. Ester Boserup's book *Women's Role in Economic Development* (Boserup, 1970) was the first, which brought the Third World women into the limelight.

At the World conference for the International Year for Women, in 1975, a ten year plan of action was launched on "equality, development and, peace." There were various international development organisations, including the United Nations that took an initiative for women's development. After the failure of the First Development Decade ((1960-1970), the UN shifted its direction for the Second Development Decade (1975-1985) to better the lives of the majority of people in the Third World, and, in particular, to pay more attention to the poor in the Third World. The UN noticed that even though women's economic contribution to the development process was crucial, women were not included properly in development (Maguire, 1984).

In this context, the UN began to be concerned about how to integrate women into development. The UN declared 1975 "International Women's Year." In the same year, the UN also declared a "Decade for Women" 1975-1985. Goetz (1995) states that, "Since the United Nations Decade for Women (1975-1985), the demand for policy attention to women's needs in development has often been framed in terms of a project of access, or "integration" to a range of development policy making and project implementation institutions".

Moser (1989) argues that, "In fact, during this decade there has been a considerable shift in approach on the part of both academic researchers and policy makers". The UN organised three major WID conferences - the Mexico Conference (1975), the Mid-Decade Conference in Copenhagen (1980), and the Nairobi Conference (1985) to integrate women into the development process. In Nairobi in 1985, various strategies were prepared which were called the "Nairobi Forward Looking-Strategies for the Advancement of Women". In this forum, it was decided that Third World women should be at the centre of the feminist discourse rather than relegated to footnotes (Guy-Sheftall, 1986). A group called DAWN (Development Alternative with Women for a New Era) tried to develop at the Nairobi Forum a Third world women's perspective in dealing with women in development.

As big funding agencies such as USAID and the World Bank, began to pay special attention to women, more development projects for women in the Third World began to be launched. Subsequently, the Nairobi strategies have influenced the preparation of development policies and programs of numerous governments and non-governments organisations.

Despite all efforts, both theoretical and practical, however, women's conditions in the Third World have not improved much since Nairobi conference. While women present one half of the world population and one third of the official labour force, they still perform nearly two-thirds of all work hours, receive only one tenth of the world's income and own less than one one-hundredth of the world's property (Kubota, 1983, Ahmed, 1997).

7.3.2 Women in Bangladesh

The status of its female population is an important factor affecting the socio-economic development of a country. Here I present a brief description of socio-economic status of women in Bangladesh both in the larger society, as well as in their own family.

In this section, I describe first the conditions of women in Bangladesh, and then the development policies and programs affecting women taken by the government and by NGOs. In order to examine the development debate and its impact on the lives of rural women in Bangladesh, the following section I first describe the socio-economic status of women in Bangladesh.

The status of women in Bangladesh is dismal; the women are often describe as "Poor, Powerless and Pregnant" (Population Crisis Committee's Briefing Paper No. 20, *Country Ranking of the Status of Women*). As a whole, in Bangladesh women are dominated by a patrilineal and patrilocal kinship system which regulates the role and relative status of women and enforces the dependence of women on men. Economic segregation due to non-accessibility to resource base keeps women away from income generating opportunities strengthening women subordination to male authority. Moreover, as Bangladesh are comprised of a predominantly Muslim population, "purdah" or seclusion has traditionally kept women outside the power structure, denying them access them in many opportunities. Women in Bangladesh, in general, have always been the victims of two major social factors, poverty and patriarchy (Ahmed, 1997).

"Bangladesh is one country where the worst excesses of the patriarchal system, submissive and passive women and men who consider women less valuable than their cattle, are daily encountered" (Garry, 1995, Ahmed, 1997).

From early childhood, however, girls are made fully conscious of the feeling that, unlike their brothers, who are assets to the family (as bread earners), they are most often thought to be liabilities particularly since girls join their husbands after marriage. The nutritional disadvantage against girls is also reflected in the pattern of mortality rates by age, whereby girls face higher mortality rates at all ages 1-4 years. A large part of these differentials are now recognised as being the outcome of sex-biased behaviour with the family in terms of allocation of resources like food and medical care (Chen and D'Souza, 1981, Sen, 1981, Mahmud and Mahmud, 1985).

As they grow up, they perceive the preferential treatment given to the male members of the family in terms of good food, clothing, and opportunities for education (see education chapter) and health services. If a family has the resources to send some of the children to school, boys get preference over girls, even if the later is the brighter. From early childhood the girl is trained to fit into the only socially acceptable role for her, that a wife and mother.

Among the poor in rural Bangladesh, systems of patrilineal descent, patrilocal residence and purdah (the practice of secluding and protecting women to uphold social standards of modesty and morality) interact to isolate and subordinate women. Women are socially and economically dependent on men. Average family incomes tended to be lower in households with both male and female income earners, as opposed to households' dependence on men's earnings alone. In addition, there was a tendency for women's contribution (both relative and absolute) to be higher in the poorest households. This suggests that it is the poorest, most desperate families

that, given the opportunity, are more willing to stretch purdah norms and take the social risks entailed when women engage in wage or self-employment (Hashemi et al., 1996).

There have been several studies relating to the life style and the status of women in Bangladesh (Garry, 1995, Ahmed, 1994, Kotalova, 1993, White, 1992, Halim, 1991, McCarthy, 1993, World Bank, 1990, Lily, 1997, Mannan, 1989, Hossain, 1988, Chen, 1986, Chowdhury and Ahmed, 1980, Jahan, 1989, Lindenbaum, 1974, Ahmed, 1997). These studies argue that, although the average Bengali women, particularly in the rural areas, contribute very significantly to the household by doing laborious work, day in and day out at a level, no less vital than that done by her male counterpart in the field, yet her worth, in the eyes not only of her father, brothers, and husband but also in her own, is low.) (Ahmed, 1997).

Women in Bangladesh participate in family based agriculture, where they often put in more hours than their husbands do. They are also engaged in all kinds of different non-farm activities and in the recently developed export oriented industry. But as in other developing countries, women's contribution to the economy have largely remained unrecognised and unaccounted for and consequently their access to essential services necessary to overcome gender specific constraints to remunerative employment and a better quality of life have been denied. The current trend indicates that the traditional roles of women in Bangladesh are changing fast due to increasing landlessness, poverty and male out-migration (Task Force Report, 1990).

To give a simple and concrete illustration to the discussion above is that by whichever standard one wants to describe the position of women they come out as deprived when compared to men. By tradition and cultural norms, women have a much lower status than men do. Discrimination in the treatment of male and female starts at birth and continues throughout the different phases of life.

Some thirty to forty years ago dowry was not given in rural Bengali Muslim marriages, dowry was a Hindu custom. Today dowry seems to be the rule, nobody talks about the boy's family losing honour if he demands dowry. Infamous case-stories of family members helping the groom to kill the bride if she does not bring the expected dowry from her father's or mother's house now frequently appear in Bangladeshi newspapers. Such stories have been so much part of Indian newspaper reporting that they don't make news anymore, soon that may also be the case in Bangladesh. It is amazing to observe how a Hindu custom like dowry is being turned into a Muslim custom in Bangladesh at the same time as a more aggressive and suppressive version of Muslim fundamentalism is on the increases.

The "case of dowry" is a stark expression for the increasing lack of dignity in the relations between the genders and for the decreasing "value" of women. It also stresses how difficult it is to assess concepts like "awareness" and "empowerment". People without a historical dimension to their understanding of rural Bangladesh see the NGOs' attempts at raising an opposition against dowry as a struggle against an age old custom, whereas it ought to be seen as an attempt to protect the remains of female dignity. Self-defence is of course also a form for empowerment, but the final interpretation is not, that the situation of women in Bangladesh is improving because they fight dowry, the conclusion must be that women are forced to fight a down-hill battle (Arn and Lily, 1992).

7.3.3 Women in India

Inequality between men and women is one of the most crucial disparities in many societies, and this is particularly so in India. The concept of women's status has undergone changes during the last two centuries in India as much as in other countries.

In India the status of women has been many ups and downs since the ancient Vedic times to the present day. While the status of women in the Vedic period is a debatable issue, the ideas of Manu are more explicit regarding control of women.

In Manu Samhita, ideas about womenhood are laid down, and morality is assigned in authoritarian codes which bring down women to the level of sub-species. This trend persists even now, despite the introduction of many laws in favour of women (Mohan, 1989).

Now in India, fifty-five to 75 per cent women dropout of their primary education due to various reasons. Ninety per cent women do unorganised jobs and only 13 per cent are engaged in white colour jobs. Child marriages have not stopped till date, there are still 7 per cent girls get married between the age group of 10 to 14 years and per cent is much higher i.e. 43 per cent between the age group of 15 to 19 years (Mittal, 1995). The mortality rates of female tend to exceed those of males until the late twenties, and even the late thirties in some states in India (Agarwal, 1985).

Three-fourths of Indian women live in rural areas, comprising around 5,00,000 villages. They contribute to the production of around half of our food. They are involved in operation like planting, weeding, thinning, manure spreading, harvesting and storage. In horticulture their contribution is much more. Small animal rearing, care of milk animals, dairy etc. is done primarily by women. Thus, rural women have to play multiple but complex roles as mother housewife, farmer, trader, worker etc., all combined in one person. She therefore, has to work for 13-14 hours a day with very little share in family food and nutrition without any appreciation for her contribution, much less payment or share in the production and without any leisure-time activity (Chowdhury, 1992).

Even where economic growth has a positive influence on the status of women, e.g. by expanding female employment opportunities or literacy rate, this influence tends to be slow and indirect. It is important to aim at more rapid social change based on public action.

The agency of women as a force for change is one of the most neglected aspects of the development literature, and this neglect applies as forcefully - or more - in India as anywhere else. There has, happily, been a growing awareness in recent years of the disadvantaged predicament of women in Indian society. That understanding of the victimisation of women has to be supplemented by recognition of women as agents of social change. It is not merely that women must receive more justice, but also that social justice can be achieved only through the active agency of women. The suppression of women from participation in social, political and economic life hurts the people as a whole, not just woman. The emancipation of women is an integral part of social progress, not just a 'women's issue' (Dreze and Sen, 1996).

7.4 ROLE OF THE GOVERNMENT IN WOMEN'S STATUS AND EMPOWERMENT

7.4.1 Role of the Government of Bangladesh

Development theorists are certainly right to point out that modernisation theories which have guided development planning and scholarly analysis regarding development since the 1960s have not treated women as an important issue. My analysis of the development policies carried out by the government for women in Bangladesh concludes that their critique is certainly applicable in the case of Bangladesh. The growing world-wide concern about the worsening conditions of women in the developing countries caused the Bangladesh government to shift its programs and policies towards women from the welfare approach to income-generating programs. The government announced various plans and programs for women for alleviating poverty, illiteracy, unemployment, and population control. Critics argue that when resource allocation were made, many of these sectors did not get due share (Khan, 1990, Ahmed, 1997). Consequently, the "integration of women in development" process did not take place and women are marginalised (Khan, 1990).

Recently there has been a growing awareness among the planners and policy makers in Bangladesh regarding the heavy social cost of the total exclusion of women from the development process. The Government has shown concern for the condition of the women and has adopted a number of policies to change women's status. Many NGOs outside the Government have also sprung up to achieve the national goals of economic development and population planning.

The National Women's Development Policy has been put forward for upgrading the social status of womenfolk and for eliminating discrimination between men and women. Among other silent features of the policy are, security of women in social, familial and state levels; empowerment of women in political, social and administrative matters; human rights for women; and, highlighting the positive image of women and girl-children through the mass media (*The Daily Star*, March 9, 1997).

Although the government of Bangladesh is making policies and programs for improving the social and economic conditions of women, the major efforts in women's development are coming from NGOs, which offer non-formal education and training. A few separate NGOs run by women do exist in Bangladesh, which concentrate on women's basic and strategic needs and where local women play enhanced roles in-group activities, and power is more nearly equalised between workers and women. Development policies of international organisations, such as the World Bank and Care, for women in Bangladesh also emphasise economic development, hoping to increase household income, create employment and substantially improve the utilisation of human resources (Ahmed, 1997).

According to the Task Force Reports (1990), not very much is being done "especially for women" in the development effort. For those who are new to the world of official development planning we owe it to say, that almost all official reports about rural development on every, or every second page contains the words "and especially the women", it is like magic words, but they don't work.

7.4.2 Role of the Government of India

In the last five years the Government of India has brought forth many amendments in law to give women an equal right and status - a full Ministry of Social and Women's Welfare has been formed in 1985. Yet women in India face some of the most heinous crimes committed against them, such as rape, flesh trade, forcide, female infanticide, child abuse, wife battering, dowry deaths, sati, financial exploitation, sexual exploitation of working women and female students. Law is there to prevent all this, yet women are oppressed, exploited cheated, uneducated financially dependants, mentally cloister, morally run down and physically violated (Mohan, 1989).

In 1974 a report by a National Committee on the Status of Women (GOI, 1974) called attention to growing deterioration in women's status, as measured by decline, since 1971, in the sex ratio, women's work participation, political representation and health and educational standards. These findings stimulated a renewed interest in women's position and gender equalities (Chanana, 1988, Desai and Krishnaraj, 1987, Jain, 1996, Banerjee, 1995). The Report dwelt at length on the overwhelming situation of poverty in the country and on the large concentration of women in the unorganised sector, and emphasised that women in poverty should receive priority in all measures to promote and sustain women's equality. It has to be noted that this shift in emphasis was a departure both from earlier discussions on the women's question within India and from the debates initiated at the global level prior to 1975. It seems that the association of women with poverty was the great discovery of the international Women's Decade. Only its first glimmer became visible in 1975. The Report of the CSWI was a major contributor to that glimmer (Banerjee, 1995).

The concept of equality which is being debated in the Indian society today is not of recent origin. The Indian National Congress accepted this in the Resolution of Fundamental Rights in 1931, which has become the basis of the Indian Constitution. Several seminars, conferences, research studies and women's forums have contributed a great deal on the present status of women.

Several schemes such as Mahila Mandals, Development of Women and Child in Rural Areas (DWACRA), Training of Rural Youth in Self-employment (TRYSEM), Integrated Child Development Services (ICDS), National Rural Employment Programme (NREP), Rural Employment Guarantee Programme (REGP), Drought-prone Areas Programme (DPAP) etc. primarily meant for women development have been in operation, yet these have not yielded spectacular results because of the constraints and social restrictions from which women suffer.

Though the Indian Constitution gives equal rights to men and women, Indian woman have not achieved absolute equality in actual practice. There is the rule of equal pay for equal work, which none can challenge but in actual practice women are sought to be kept down in other ways. As is clear, they find it difficult to achieve access to high-level jobs where men reach more easily than them. This is one way of discriminating against women.

Though protective legislation has made some headway there are still some shortcomings either in the law itself but mostly in the non-implementation of protective measures which the government has initiated over the years since Independence. In the matter of property for instance, action needs to be taken to ensure a woman's right to part of her ancestral property. Though the amended Hindu law has given the Indian women many new rights, but judicial activism

particularly at the higher levels has been of help. The need for a shelter for the estranged wife has been recognised in some of their pronouncements.

The seventh Five Year Plan of rural development aimed at improving the skills of the women, in fodder-production, post-harvest technology, application of pesticides, budding and grafting, horticulture, fisheries, poultry, dairy, social forestry, etc. under integrated rural development programs, 31 per cent of households which are women headed are being covered. They are given suitable training. The Jawahar Rozgar Yojana (NREP) is being utilised to give employment to women. Up to 31st March 1991, the share of women in employment generation was 24.36 percent under Jawahar Rozgar Yojana. Under the scheme of Development of Women and Children in Rural Areas (DWACRA) which covered 187 districts during 1990-1991, 4500 groups of women with membership of 74,400 were formed according to the Ministry of Rural Development (Ministry of Rural Development, Annual Report 1990-1991).

Violence against women whether it is rape or harassment for dowry has been a serious matter. The Dowry Prohibition Act 1961 was amended in 1986 to make the law effective. The period of filing complaint was then left open. The court now has powers to act on its knowledge or on a complaint by a recognised welfare organisation. The offence has been made cognisable for the purpose of investigation. A new section on dowry murder has been introduced in the Indian Penal Code. The implementation of National Perspective Plan for Women by the Government will also go a long way in giving opportunities for women's participation in the national life.

7.5 ROLE OF NGOS IN BANGLADESH AND INDIA

NGOs/the voluntary organisations have a very significant role to play both in the prevention and cure of this social evil. The scope of functions of the voluntary organisations in uplifting the status of women is very wide. But unfortunately they have not realised the potentialities that they have as pressure groups. The public also has become so dependent on the government for the solution of even those problems, which can be tackled by the people themselves. It is high time that the people should realise that the development of the society mainly depends on the efforts of its people and not merely on the government (Sapru, 1989).

7.5.1 Programs of Saptagram Nari Shanirver Parishad (SNSP) in Bangladesh

The work of mobilising and organising groups, keeping regular contact with the groups and organising and facilitating the various training sessions for group members and leaders etc. is the core of SNSP empowerment programme. "Saptagram's broad goal is to make 'women of the deprived section of ...rural communities... conscious of the root cause of their... deprivation and the means with which to tackle them' (SNSP, 1989, Howes, 1999)."

An evaluation report on SNSP assesses women's empowerment process through its women's activities and programs. It figured out that 'SNSP registers, or monitors, the group awareness and empowerment by the way groups take up and participate in "andolon", or movements. By the reporting time for the evaluation (group questionnaires) 246 groups were, or had been, engaged in "andolon". That is 31% of the groups had been, or were involved in actions against dowry, illegal divorce and polygamy, violence against women, ideological and economic suppression and other forms of unjust treatment. The first Six Monthly report, 1992, mentioned 35 such actions that year (Arn and Lily, 1992).

Main focus of SNSP is also build up awareness among poor women through various programmes, for example, non-formal education, income generating activities and organising women's group. Successfully SNSP was able to create a deep impact on changing intra-household relations, women's capacity to engage in new types of work and generate significant income, their access to loans, their ability to read and write, their knowledge of law, and, most of all, the increased self-confidence arising from their ability to associate and act collectively have together had a significant bearing upon relations within the household. Whilst it is difficult to quantify the changes that have taken place, a number of trends are apparent (Howes, 1999).

Previously, nearly all property was vested in men. Now that woman are aware of their property rights and are able to contribute directly to capital formation through their income-generating activities, they have been able to claim joint rights in land, housing and other major possessions.

In addition, they now routinely expect to be consulted about the acquisition and disposal of assets. They are also given a say in major household decisions regarding the education and marriage of children, and have been able to better access schooling for their daughters, and helped postpone their age of marriage.

In a study on SNSP, Howes (1999) also observed that members of the SNSP are changing their situation than before. He noted "With increasing financial contribution and perceived value to their husbands, divorce is now said to be rarer, and members have generally been successful in resisting attempts by their husbands to take further wives. For the same reason, and because men fear the repercussions from the group if they transgress, the incidence and intensity of domestic violence are believed to be substantially reduced from former levels" (Howes, 1999).

Women themselves think the SNSP programs are important for their own well being. As data has shown the majority of women having group membership and the type of income-generating opportunities they provide make their status better in the family. Desertion is not uncommon in rural areas in Bangladesh, and is a major reason for women to become destitute. This is one of the major sources of insecurity in their life. Thus, for good reason, many women fear being deserted. The in depth interviews indicated that women who are not enrolled in an NGO are anxious to join, and women are very interested in access to skills and financial resources which would allow them to earn income themselves (Amin and Pebley, 1994).

7.5.2 Programs of Rangabelia Tagore Society for Rural Development (RTSRD) in India

It has been seen among the respondents in Rangabelia Tagore Society for Rural Development (RTSRD) that working women have played an important role in decision making process within the family. Women's position in the family has also changed due to their contributions to family income. While in many families the male head of household is still considered the principal income-earner, increasingly it is the woman in the household who is assuring the family subsistence and security through her ability to earn and save and access credit (Leelasena and Dhammika, 1996).

The economic impact of income generating activities of RTSRD on the status of women is tremendous. Although women consider other impacts of participation in the RTSRD to be as important as, or even more important, they have realised greater confidence, security, and independence and gained respect inside and outside of the

household as well as have wider awareness of issues affecting them and their communities (Carr et al., 1996). Women have also become more comfortable speaking in public and group meetings. Women have become more mobile as a result of their involvement in the RTSRD programs.

7.6 IMPACT OF NGO INTERVENTION ON SOCIAL STATUS AND EMPOWERMENT OF WOMEN IN BANGLADESH AND INDIA

7.6.1 Evaluation of the Response

This section of the chapter aims at explaining the impact of NGO intervention on social status and empowerment of the respondent cases of SNSP and RTSRD in relation to the participation of the respondents in various development activities of the NGOs. As I described in the methodology chapter, the study was carried out in four villages in each country where the two selected NGOs -- SNSP and RTSRD -- conducted their development operations. The study focused on the in-depth interviews of 40 women involved with these NGOs for more than five years, categorised as category 1. The respondents from SNSP are involved mostly as members of a savings group. Most of the RTSRD respondents received some kind of training or are actively associated (participated meeting, join workshop, etc.) with the organisation. In addition to the 40 in-depth case studies (Category 1), I incorporated and analysed the perception of other study samples that were interviewed; 20 dropped out members (Category 2) 20 non-members (Category 3).

The questionnaires (Annex 1) and the guidelines for interviews (Annex 2a-2f) contain the basic questions and approaches that I used to understand the dynamics (or the changed dynamics) of the social status and empowerment of the respondents due to NGO intervention. I summarised the detailed interviews and compiled the information in tables. Participant observation also adds to the insights in this connection. The research methodology chapter provides ample description of the nature of my study and the mode of analysis. The analytical approach is qualitative and is based on in-depth interviews and participant observation of a sample. The inferences drawn, therefore, are not based on statistical analyses.

I have chosen five indicators (after Hashemi and Schuler, 1994) to look into the socio-economic status of women within the family and outside. The indicators are:

- Decision-making power within the family
- Freedom of movement and self-autonomy
- Insecurity
- Network
- Crisis and coping pattern.

I have tried to evaluate the social status and empowerment of women in the area of the study with the help of these indicators.

Here, I have considered the women as having a better status and empowerment within and/or outside the family if they have decision-making power within the family,

freedom of movement and self-autonomy, confidence in facing social insecurity, good network, and the coping capacity to meet any socio-economic crisis. These indicators will shed light on the status and empowerment of women. Women are considered as having lower social status or being unempowered if indicators showed negative results.

7.6.1.1 *Decision-making Power of Women within the Household*

To understand the decision making process respondents have been asked who takes the major decisions on purchasing and selling resources (land, house cattle etc.), children's marriage, children's education and big expenditures in major crises like illness, loss of property, etc. If a woman have played a significant role in this process she has a better status within her household and is more empowered compared to others.

Interestingly there appeared no significant differences in the decision-making process in Bangladesh and India. Husbands played a strong role in the decision-making process in Bangladesh. Out of 20 Category 1 households in Bangladesh, five husbands have taken the decisions alone whereas in India only one husband takes the decision by himself. At the same time, out of 20 only three women were able to take the decision by herself in Bangladesh while, in contrast, five women were capable of taking the decision in India. Interestingly, all of these women were either **widow, deserted, unmarried, or the husband and/or the household head was absent.**

In case of the dropped out members (Category 2), the picture was quite different from Category 1. Out of ten, only two women have the decision-making power in true sense while seven have no voice in the decision-making process in Bangladesh. Only one respondent is by default her own decision-maker since her husband is absent. The husband or the son or the brother-in-law or the father has taken all the household decisions. In India, while two women take their own decision, three women take the decisions along with their husband, and four have no decision-making power.

In case of Category 3, it was revealed that the male members dominated their women in terms of decision-making and mobility. The situation seemed similar both in Bangladesh and India. Out of ten households, eight male members (husband, father-in-law) take the decision in Bangladesh. In India, seven male members take all the decisions out of ten households. Their male members also restricted their mobility. It was also apparent that in both the countries the women were not allowed to go outside the village without the permission of their male family members, particularly husbands. In some extreme cases, women are not even allowed to go outside the home without the male members' permission.

7.6.1.1.a Dynamics of the Decision-making Process

Decision-making by women can be characterised by the following broad factors.

7.6.1.1.a.1 Self-Decision

Marital status determines women's status and decision-making power. In a number of cases, women became the decision-making authority in the family, by default, in the absence of male head of the household. Women have to take all the decisions by themselves. Ayesha from Bangladesh, for example, is a *de jure* household. Mamotaz from Bangladesh also has the same situation. And Monoara is a widow. All these three women are decision-makers.

7.6.1.1.a.2 Consultation

In some cases, women have been consulted before taking the household decisions. In those cases also, the husbands basically take the decisions, however, they consult the wives and also to some extent honour their suggestions in the decision-making process. Women have not played any strong role in taking any major decision. Maleka from Bangladesh and Anjolee from India have been consulted by their husbands. In case of unmarried women (Bashona from India for example) parents gave importance to her opinion about her marriage.

7.6.1.1.a.3 "Limited Empowerment": Women can take Minor Decisions

Women, in both the countries, seemed to have been allowed to take minor decisions. They (Momota from Bangladesh and Bidida from India for example) worked hard for the economic improvement of the family. So their husbands are convinced about their contribution in the family and counted them more than ever before. They have earned the position to play a significant role in the minor decisions in their household.

7.6.1.1.a.4 Equal Role

Husband and wife played almost equal role in decision-making in some cases where they have good relationships and mutual understanding. In those households, women particularly have a strong contribution to improving the household condition along with their husband. They participated in the income-generating activities both inside and outside the households. These women are ambitious and insightful. They always keep trying to do betterment of the family. They have a strong contribution towards the future planning of the family. So husbands or heads of the households are appreciative of their roles and contributions and pay attention to their thoughts about the family.

7.6.1.1.a.5 Male Dominance

There is a sharp difference between Bangladesh and India. It shows that husbands played more dominant role in Bangladesh than in India. In the Hindu religion, women are better respected because they have female goddesses (Durga, Kali, etc.), who have an impact on the social life too. This concept has been criticised by many sociologists. The cultural legacy of female goddesses within the Hindu religion may have helped. In today's context, usage of such image is often misappropriate.

A dominant feature in the decision-making process that emerged from the study is that women are now consulted and, on some occasions, both men and women together take a decision. Gradually the number of women has been increasing in the job market. They are doing more work including household work than men do. It brought a good impact on their social status. Male members are realising the women's roles more than before. Their dedication and sacrifices make the husband understand that women are also worth for the economic improvement of the household. But the supremacy of the male is not altogether affected by that. Moreover, patriarchy and the very socialisation process make women accept the male supremacy. Still the supreme authority and the priority are in the hand of men. Though women are working hard, even more than men are, they are given an inferior position both within and outside the household.

The deep-rooted patriarchal attitudes have strong impacts on the minds of the women as well, which is the worst part of it. Moreover, it cannot be denied that the

society itself is patriarchal and the male by default is the household head and is "responsible" for his family. But the case studies shows that women works hard for the house hold compared to the men but get the inferior position and status. This leads to women's inferior status, less power, and eventually results in disempowerment. Income and conscientisation process might have changed the role leading to a better relationship. But cultural and patriarchal social structural notions could supersede in all sphere of life irrespective of class, caste and gender.

7.6.1.2 Freedom of Movement and Self-autonomy of Women

Concept of mobility has been taken to understand the freedom of movement and self-autonomy and to some extent social security of women. Mobility or freedom of movement of women depends on the social institution. Mobility of a woman depends on the age, marital status, money, and distance to the place from the village. I have taken a standard distance from the village to the nearest town (for example, Faridpur -- the nearest town and Dhaka the Capital of Bangladesh, Goshaba/Caning -- the nearest town and Calcutta -- the Capital of West Bengal) to understand the status of women's mobility.

I asked the respondents whether she had ever been to the nearest town or the nearest big city. If she had gone to the nearest city (Dhaka/Calcutta), she was considered to have the freedom of movement, which in turn would indicate that she is in a better social status. If she had gone or showed her confidence to be able to go to a distant place alone, I considered it as the sign of confidence and courage of the woman to move alone. The same confidence hinted at her autonomy as well. Visiting nearest town alone shows the freedom of women but not that much compared to who could be able to go to the city alone. Who had gone to the nearest town at least once was considered as having more freedom than others. Freedom of movement and self-autonomy improves the women's position in the household and the society as well. To a greater extent it shows her decision-making power also, which ultimately leads to her empowerment. Those who have never visited any of these places have no freedom of movement and that proves their lower status within the household and less decision-making power. Economic condition and social insecurity have to be taken under consideration to assess the mobility of women. Because of poverty women cannot move much even though they have no restriction. For example, Bulu Mandal from India had not faced any restriction from her father-in-law (household head) until or unless she asked the money for travelling. If she spends her own money it will be okay. Social insecurity is another important issue, which restricted the mobility of women. How insecurity stops women in many ways in the locality has been discussed in the next section.

Out of 20 respondents from Bangladesh, only three women had gone to Dhaka alone (Jahanara, Momotaz Begum, Aeysha). Rest of them never had been to Dhaka. In India, nine women visited Calcutta; only three of them (Ishani, Monjusree, Anita) had gone alone. Eight women went to Faridpur (nearest town) alone in Bangladesh. Nine women went to the nearest town alone in India. Out of 20, five women had never gone to the nearest city or the town in Bangladesh. In India, only one woman never had gone to the nearest town. There is no information about five women from Bangladesh and one woman from India.

There is a sharp contrast in women who travelled to the nearest city between Bangladesh and India. Nine women visited nearest city alone whereas only three women visited the nearest city in Bangladesh. Moreover, only one woman had never been to the nearest town in India, but in Bangladesh there are four such cases. It can be concluded that women have more freedom of movement in India than

Bangladesh. Impression of data about decision making power and social insecurity is almost similar between Bangladesh and India, so it can be argued that socio-cultural and economic phenomenon are the causes for less freedom of movement of Bangladeshi women. Women in India, particularly women in West Bengal have entered in the public arena much earlier compared to the women in Bangladesh.

In Category 2, out of ten only four women had gone to the nearest city (Dhaka) alone in Bangladesh. In India, seven women went to the nearest city (Calcutta) and among them four had gone alone. In Bangladesh, four women had gone to the nearest town (Faridpur) alone and only one woman had gone to Faridpur but not alone. Out of ten women in India, three women had gone to the nearest city (Goshaba/Caning) alone. So it has shown also that not only the impact of organisation but socio-economic and cultural atmosphere are also favourable for women in India.

In Category 3, out of ten women four women had gone to the nearest city alone; among them one woman had gone with her husband (Amirun, Shankar, Nurjahan). In India, out of ten four women went to the nearest city but none had been to Calcutta alone. From Bangladesh two women went to the nearest town alone and one woman had gone with someone. In India three women had gone to the nearest town alone but one had gone with someone else. In Bangladesh, two women (Karimon and Rezia) had restricted mobility and were not allowed to go outside the home without their husband's permission. One woman from India (Sonoka) has the same restriction. There is no information about one woman from each side because of methodological error. However, in the case of mobility, the situation of women in Category 2 and in Category 3 seemed equally positive like in category one. NGO membership is not the sole feature to get an access in the public places.

7.6.1.3 *Insecurity of Women*

Feeling of physical insecurity is an important dynamics of women's social life. One of the major problems facing women both in Bangladesh and in India as well as all over the world is the sense of insecurity. Women folk are the victims of insecurity more than men are. As an under-privileged section of the society, poor women face the worst condition. However, social insecurity is one of the crucial factors that hinder the development of women.

Here, I would to look into the women's sense of security in their social life. One of the biggest problems, facing women in India is a sense of insecurity (Sapru, 1989). As long as a woman feels insecure, she cannot come up in life. This destroys many opportunities and ambitions of women for their own development. Half the population fails to get a chance to blossom for absence of social security. Being a woman, I personally consider the sense of insecurity as the major hindrance of development particularly for the women in the developing countries.

A number of questions have been asked following the questionnaire. "Do you feel any insecurity in your locality, personally or in general?" "Are you afraid of moving around alone at night?" "Do you feel any sense of insecurity to move around as a woman or can you move freely being a woman?" This is a qualitative study but with the help of the structured guideline, I tried to get an idea about the insecurity of women in both the study areas. I would like to explore, what are the hindrances in social atmospheres that are related to physical security of women, which may restrict their mobility as well as the options for a better life forcing them to be "disempowered".

In Category 1, out of 20 respondents 16 women expressed no insecurity in the locality in both the countries. From both the countries only three respondents think there is insecurity around the locality. In Bangladesh in Category 1, respondent from one village (Madandia Chandpur) said that there was no insecurity because of strong steps of the UP (Union Parishad) chairman in their locality. Mamata says, "The Chairman himself could do wrong, but he would not allow any one else to do the same." The statement of Minoti also strongly supported Mamata's view. Maleka from another village said that there is general security, but girls cannot move around at night. Rokeya who is from another village in Bangladesh said that in the absence of her husband or son she feels insecure for her 15 years old unmarried daughter. Though she is running a tea stall by herself in the public place and earns her living, but she has a continued fear of insecurity for her daughter most of the time.

In India, most of the respondents speak in the same voices suggesting that they had faced no problems in moving around in the daylight but the situation is altogether different at night. Jhorna says that she refuses better job offers because of insecure feelings of being a woman to go to an unknown place alone. Deepali is a hard-working agricultural labourer. She said that within the boundary of the village they are fine, but not outside. The unmarried women feel more insecure than a married woman does. Bharoti and Bashona never move at night alone because their family prohibits them from doing so. Radha Maity from India, a mother of three daughters, said that bad boys create insecurity so we never move at night. Rokeya and Arju Begum from Bangladesh have the same insecure feeling.

In Category 2, four women expressed their insecure feeling in the locality in Bangladesh while in India only one has a similar sense of insecurity out of ten women.

Most of the women from both the countries in Category 3 expressed that there was no such insecurity. For example, six women from Bangladesh and five from India thought the locality is secure enough. But Aminor talked about insecurity from Bangladesh. In her version, teasing women by men is very common in the locality. Nurjahan married off her daughter at a very early age because, "we have no guardian to take care of and my daughter had been disturbed by many young boys."

Chandana from India also expressed her insecure feeling in a sad manner. In her words, "a senior person used to bother me relentlessly with indecent proposal after the death of my husband". She, however, has a good relationship with her relatives and friends who, on behalf of her, taught him a good lesson. A strong network would be very supportive not only in economic crisis but also in emotional crisis too.

7.6.1.3.a Dynamics of Social Security for Women

Within the broad-spectrum respondents feel secure in their locality. But, the study revealed the following broad facts about the mobility of women:

- Women in both the countries need male partners or at least someone with whom to move especially in the dark, which is true for both the countries. For example, Maleka from Bangladesh and Monjusree from India expressed the same feeling. "There is apparently no such insecurity but a fear complex still works. We never move around with young daughter at night without male escorts.
- Young girls are common victims of teasing by bad people. Young girls, particularly who are unmarried, are restricted by their guardians

on their mobility because of eve teasing. Moreover guardians are conscious about the reputation of their unmarried daughter for good marriage. Rokeya has a fear of "bad person" for her unmarried daughter though she has not faced any insecure event yet in Bangladesh. Arju although does not have any young daughter, but feels the same way. "Bad boys create insecurity around the locality and it hampers the higher education for girls. Parents feel discouraged to send the daughters to the distant places for higher education", according to Arju Begum, a respondent from Bangladesh.

- Patriarchy itself creates insecurity. Within patriarchal society, the process of culture and socialisation make women a second grade human being. This attitude gives the space to a man to see women as objects of sex but not as equal human beings as him. Because of this low status, women always have fear deep inside that she might be attacked in any time, which grossly hamper her natural growth as well as her life opportunities. That can be easily understood by a comparison between a woman from a less secure society and a woman from a relatively secure society. In the developed world, women are in a much better position than the women from the developing world in terms of both economic and social life. Irrespective of rural or urban, poor or rich, educated or uneducated, women experienced the same insecurity. Although being a middle class educated women coming of a relatively better economic background, ironically my guardians as well as I feel the same way the rural women did in the study areas. So, insecurity is a big enemy for the development of women. In modern times, however, the women are victims of neglect, distress and insecurity arising out of male-dominated and oppressed social order. A woman was know to be Dasi (slave girl) or is compared to man's shoes in rural Haryana (Chowdhury, 1992).
- Options for women are generically limited. As mentioned earlier, insecurity limits the options for women. In the chapter of education, we will see that although parents have a positive attitude towards girls education, they feel discouraged to send their daughters to distant educational institutions because of insecurity. So they marry their daughters off to get relief from the responsibility of an unmarried daughter. Moreover, women cannot avail themselves of the best options because of the prevailing insecure environment. From India, because of social insecurity, a divorced working woman Jhorna couldn't avail for herself better jobs that she badly needed.

What is needed today, is to restore the confidence of women in their own capacity and to provide a sense of security to them. The problem is a very complicated and comprehensive one. It needs an integrated approach, tackling the problem by different agencies. It may be divided into four broad categories,

- (i) There is a need to create awareness in the society of the social ills.
- (ii) The law enforcing agencies should be made more effective and suitable to tackle the problem from the right perspective.
- (ii) To make necessary changes in the procedure and machinery of judicial administration so as to get the desired results.

- (iv) To provide socio-economic security for women.

7.6.1.4 Network of Women

The network of women refer to the support systems of how the women meet their day to day crisis as well as major crisis (scarcity of meal, lack of petty cash, long treatment cost, dowry, natural disaster, and loss of property) of the household. Strong network ensures that they are able to cope with the crisis better than others do. They have the capacity to cope with the crisis so they have a better position in the household. On the other hand, households benefited because of the social connection that brings a positive attitude towards women. That is to say the woman who has strong network socially has been considered as of better status that leads to empowerment of women within the *household*. Here women are categorised as *empowered*, *less empowered* or *disempowered* on the basis of their social relationship that is termed as network of women. If she has a strong relationship with friends, relatives and organisations (NGO) she is considered to have a *strong network*, relationship only with relatives or only with friends and organisational friends shows *moderate network* that give her less empowerment.

Who the person you go to when you are in day to day or big crisis? Or from whom you get help when you need? Who supports you in your bad days? With the help of the answers of these questions I tried to figure out the pattern of the relationship women have with their relatives, friends, neighbours and the NGO.

Most of the respondents in Category 1 have a good relationship with their relatives, neighbours or friends in both the countries. For example, in Bangladesh, out of 20 women 10 women think that they have good relations with their neighbours, friends, or relatives. They are confident that they can go to them when they are in crisis. Six women have good connections with the NGO with whom they are involved for more than five years. Four women have no significant network.

In India, 8 women have neighbours, friends and relatives to support them in their crisis. Six women in India get support from the NGO they are related to. Five women do not have a good network.

Out of ten Category 2 respondents from Bangladesh, only one woman had a good connection with the NGO although she is not involved with the NGO now. Three women have a poor network. Out of ten, seven women get support from their relatives, friends and neighbour.

In India, the situation is similar. Seven women have good relations with their relatives, friends and neighbours. But none has a connection with the NGO. Bad networks have been seen among three women.

Among the Category 3 respondents, six women have bad networks out of ten. One of the causes of bad network is poverty. Falani and Nurjahan's relatives are poor so that they do not expect any support from them. Fatima is a newcomer in this village so she did not get the chance to develop a strong relationship. In India, seven out of ten women have good relations with their relatives, neighbours and friends. Two women do not have any good relatives who could help them in crisis.

In case of network of rural women, NGO is not playing a stronger role than relatives are. Rather women have a good tie with the relatives, friends and neighbour to cope with the crisis. Even those who are involved with the NGO for more than five years

also have a strong network with their relatives compared to their relationship with the NGO (see result of Category 1). Despite the relationship with the NGO, the rural women are more dependent on kinship and social relationships for coping with their small as well as major crises in both the countries. To meet any major crisis, women rely on their parents and only in a few cases on their in-laws. But for minor things (for example, borrowing rice, or small amount of money, etc.), they go to their neighbours who they live with like a relative for many years. So social relationship is much stronger than the organisational relationship among the rural women. In comparison with the Category 2 and Category 3 respondents, Category 1 respondents naturally have a better relationship with the NGO. It seems that though social relation is still playing a dominating role, there is a trend that NGOs are also becoming friends to them (see the results of Category 1).

7.6.1.5 Crisis and Crisis Coping Pattern of Women

In rural areas women particularly are facing many crises in everyday life. These crises have a deep impact on their socio-economic condition. They are prone to economic crisis, natural disaster, property loss, dowry, sickness, accident or death of the household head, and also legal cases very often. Here I would like to explore the crisis of rural women and their coping mechanisms to deal with the crisis in their lives. This process will project not only the distressed situation of poor rural women and but also the strength and power in their social life.

Here women were asked whether they have experienced any big crisis in the last five years and how they coped with it. Answers highlighted another dynamics of their social life as well as their capability to deal with it. Their capabilities and strength indicated their better status and empowerment in the social life.

In the category one, four from Bangladesh and thirteen from India said that they did not face any big crisis in last five years. Out of forty respondents, no information was available about three women. The common crisis that women faced in both the countries is physical illness and treatment cost. Maleka from Bangladesh and Radha from India have to meet the treatment cost for their sick husbands. Their husbands have chronic illness and it requires substantial amount of money, which turned into a chronic crisis for the families. Anjoli from Bangladesh also faced the same crisis when her eldest son was sick for a long time and could not work although a big joint family was dependent on his sole earning. Loss of property is another common crisis to the rural women. From Bangladesh, Lalboru, Mamota and Maleka also fell in crisis when their livestock were stolen.

The respondents identify dowry as a big crisis. The girl child is also a source of tension for the parents for the burden of dowry. Kamala from India said that her economic condition had deteriorated by marrying her daughter off. She had to spend a lot of money by selling properties over and above the support given by her bothers.

Natural disaster is also a big crisis to the rural life. This is truer in case of the study area in West Bengal, which is a disaster-prone landscape. Jahanara and Rahima from Bangladesh were badly affected by the storm, and Biddabati from India also faced the same natural disaster. She lost her house in severe floods in the Sunderbans area. The NGO, however, supported her by providing housing materials.

Desertion by husbands is a common crisis in the life of rural poor women. Respondents of this study also identified desertion as a crisis in their lives. Rina in India has been suffering from acute poverty with three minor children and living

unemployed with her poor parents. She said, "we (women) always have a fear of desertion by the husbands and are suffering from insecurity of life both economically and physically."

The way women cope with the crisis is by taking loans from the NGO. Maleka, Rahima and Rokeya rebuilt their houses by getting loan from the NGO). Borrowing money from friends, relatives and neighbours is a significant coping pattern in rural areas (see the network section). Rahima, Anjolee, Maleka and Kamola have a good network that helps them to meet the crisis. Hard work and own savings helped Rokeya, Monoara and Jahanara to overcome the crisis.

In category two, women experienced the same types of crises as women in Category 1 did. Usha lost her property when fundamentalists burnt their houses as a consequence of demolishing the Babri Mosque by the Hindu extremists. But her neighbour and relatives were very supportive and through income-generating activities Usha had overcome her crisis. Anjuman Ara, Sondha Das and Gouri Mandal had crises due to sickness, accident and death of their husbands, respectively. Their husbands deserted Jorina, Amena and Surobala. The Category 2 respondents in both the countries experienced similar common crises. Two women from Bangladesh, five from India did not face any big crisis in the last five years. There is no information about one respondent from Bangladesh and one from India out of forty women in Category 2.

Usha, Arju, and Surobala have a strong network to cope. Gouri Mandal catches 'Bagda' in the river to earn and meet her crisis, even at the risk of her life.

In Category 3, Falani, Chandona and Rezia experienced crises like desertion, accident or death of the husband. Lalita Mandal has economic crisis because of lack of employment. Nurjahan spent 70 thousand to save her and her brother from a legal case against them. Seven women from Bangladesh and four from India have not faced any big crisis in last five years. There is no information on four women in India.

Women who are in Category 3 cope with the crises with the help of the relatives and neighbours, commonly by borrowing money. Their relatives and neighbours and Rezia have supported Falani and Chandona and Nurjahan borrowed money to cope the crisis.

Results pictured the crises of rural women as basically two, which are as follows:

- Crisis related to the death, long time sickness, and desertion by the husband. That is to say, as a bread earner and head of the household, the husband himself is an important factor in determining the quality of life of women in rural areas, both in Bangladesh and in India.
- Deterioration of economic condition, natural calamities, dowry, loss of assets have been found as a source of crisis in the life of rural women.

Significant coping pattern among women are strong networks due to good relationships with relatives and neighbour. This pattern is most common in both the countries. Self-initiatives and income are the other ways through which women are coping with the crisis. A few can access loans from NGO; confined to only those who are involved with the NGO both in Bangladesh and in India.

7.7 IMPACT OF NGO ON STATUS AND EMPOWERMENT OF WOMEN

7.7.1 Decision-making Process

Period of involvement with the NGO is an important issue to understand the women's position in the decision-making process. Women who are involved with the NGO more than five years (C1) are more involved in the household decision-making process than the respondents from Category 2 and Category 3. Except in the female-headed households, husbands or male members take all the decision in case of dropped-out and non-members in both the countries. The situation seemed a little better in India compared to Bangladesh. Socio-cultural difference between the two areas may be the reason behind this. It appeared generally true that women's access to independent sources of income is positively related to their participation in the household decision-making, the treatment they receive from family members and their role in the family division of labour. NGOs, by creating the income-generating opportunities for women, are playing a significant role in making women directly and indirectly involved in the decision-making process. The role of NGOs can be summarised from two broad perspectives.

- Direct loans provided by the NGOs and creation of economic opportunities for women imparted a considerable impact on the society. All on a sudden, the society started thinking that women are also important. She is earning money and bringing loan or other facilities contributing to the betterment of the household. The male member understands that women also have an economic and social (meaning she can have NGO supports when in need) power and he also can use this power for a better life. This realisation has a tremendous impact on the role of a woman in the household. Decision-making process is a part of it. Rokeya is running a tea stall and bought a rickshaw van for her husband by taking loan from the NGO. She not only earns by herself but also helped her husband to find an earning source. Monjusree is working hard in income-generating activities within the household and as a non-formal school teacher of the RTRSD. Both of them have good relationships with the husband and they are playing an important role in the household decision-making process.
- Women's savings group formation and social relationship created by the NGO stimulated the process of women's empowerment. SNSP in Bangladesh through their non-formal education program and saving group formation has created a deep impact on the decision-making process as well as their lives. Another study (Ahmed, 1997) on SNSP revealed that all the participant women in the study valued the curriculum of the Saptagram NFP program because they viewed it as relevant to their own daily life. They believed that they were not only learning basic skills through Saptagram but also learning different issues concerning women which every woman ought to know in order to establish her rights in society and in the family. On the whole, literacy was perceived to be important for establishing these women's voices in the family and in the society. The participant women felt that their lives have changed after joining the NFP programs.

7.7.2 Freedom of Movement and Self-autonomy

Poverty broke the social restrictions on mobility of women (Chen, 1990). Criterion of employment opportunities and credit also helped women to come out of their confinement. It also has an impact to change the intra-household relationship, which has been discussed in the previous chapter. Women now face less social restrictions than they did before joining the NGOs.

Patriarchy not only restricted women's autonomy but also has a critical impact on the development process as well. Breaking out the restriction of 'Purdah' and increasing the mobility of rural women is an outcome of two causes. Poverty has driven women to the 'public place' for her survival, which is playing a significant role to increase the mobility of women. The NGOs have a positive impact on the mobility of women in rural areas. NGOs successfully created a positive impact by creating income-generating activities and credit programs targeted at rural women. Moreover, being a member of a savings group women periodically meet each other. So women need to go beyond their household for interaction. But interestingly, mobility increases also among women who are not directly involved with the NGOs. Most probably it is an indirect impact of NGO activities by creating a positive social attitude towards women's movement in the locality.

7.7.3 Insecurity

Women feel more secure and confident because of the support system they have being a group member of an NGO. Amin and Publey (1994) reported similar findings in a study on NGO programs in Bangladesh. They reported:

Women themselves think the NGO programs are important for their own well-being. The majority of women in all experimental groups say that group membership and the type of income-generating opportunities they provide make it less likely that a woman will be deserted by her husband. Desertion is very common in rural areas in Bangladesh. Thus, for good reason, many women fear being deserted in their life. The in depth interviews indicated that women who are not enrolled in an NGO are anxious to join, and women are very interested in access to skills and financial resources which would allow them to earn income themselves".

7.7.4 Network

Women are dependent on their relatives, friends and neighbours to cope with their crises. SNSP organised women in a savings group that worked as a target group in their other activities. These savings groups operate within themselves for saving money. In emergencies, women could borrow money to meet the crisis. The NGO works as a support system for a considerable number of women (see result of C1). Because of these saving groups women get the chance to meet each other in a regular manner. That helped indirectly to build up a social relationship among them. The NGO creates the opportunities and potentiality to build up network. Group members even are involved in stopping the ill treatment to their fellow members as well as other women in the locality. Through the training program for women, RTRSD helped women to know each other. Mahila Samity hostel provides a shelter for socially vulnerable women (destitute and helpless). Eventually, those women become friends or sisters to each other, even sometimes are more supportive of each other than their own relatives.

Monjussree said, "I miss those days when I was in the training programs. So, whenever I get a chance, I go there and talk with the 'Didi' in the Mahila Samity and I believe they will help me in any of my crisis." Presently Monjussree is working as a non-formal teacher of RTRSD. Therefore, directly and indirectly the NGO is helping to create networks among women who are involved with them. But NGO cannot effectively create any impact on women who are not the members of the NGO. For example, except one, no respondent from Category 2 and Category 3 from Bangladesh considered the NGO as a support system in coping with their crises.

7.7.5 Crisis Coping

As members, Maleka, Monoara, Rokeya and Biddaboti got loan from the NGO to cope with their various crises. Lalboru, Maleka and Anjoli borrowed money from the neighbours and friends in their crises. Only those who are involved with the NGO got the chance to take loan. With the NGO supports they could overcome the crisis. But relatives, friends and neighbours also played an important role in helping them in crises. Saving money is another way of coping with the crisis (Category 1). Interestingly, Mamota who is actively involved with NGO failed to cope with her crisis. NGOs also have their limitations in meeting all the crises of all their members.

Respondents from Category 2 and Category 3 do not get any facilities from the NGOs. Support from relatives and neighbours, borrowing money and doing extra work make them able to cope with the crisis. Although they have the support from the relatives, they have insecure feelings in the back of their minds that it is not certain forever. The situation may not be remaining the same and the relatives might have limitations in future.

7.7.6 Demonstration Effect

NGOs are working actively at the grassroots level as well as at the policy level to stop violence against women both in Bangladesh and India. Like other NGOs, SNSP and RTSRD mobilised women to protest against all the evils around them. This process is yet to reach every woman, but successfully they have created an image of a protector. In Bangladesh, SNSP organised a huge gathering in front of the District Magistrate office to protest the murder of a woman for dowry. Women who are involved in this study informed me about the event. In India, the RTRSD Mahila Samity has a training program only for women where destitute, divorced and deserted women get priority and shelter. However, number of available space is limited because of resources constraint. But it is a symbol of an organisation where women can go during her crisis. Sushila from India said, "I will try to keep in touch with the "Didis" in the Mahila Samity because I might need their help in developing the future of my daughter."

7.8 CONCLUSION

Women who are involved in income-generating activities and work equally hard with their husbands to change their socio-economic situation have a better status in their family. At the same time, their mobility and network is greater than others. This criterion was confirmed among those who are involved with the NGO more than five years.

Especially, women who are involved with the NGOs have a better role in the decision-making process. So, NGOs have significant impacts on the status of women

within the family and some extent in the society as well. The study revealed the following facts:

- Women who have a better status in the family or are respected by their husbands or male members in the household are more liberal to their children's education, irrespective of gender.
- Women who contribute to the well-being of the family are allowed to participate in the future planning for the family.
- Women who are involved with the NGOs have gained the courage to move alone. But social insecurity is an obstacle to sustaining their courage.
- They are keener to get involved in economic activities and had a tremendous aspiration to change their socio-economic situation.
- They have helped their husbands and others as well to change the attitude towards women that brings about a better socio-economic condition of the family. They paved the way to make women worthwhile for the family and for the society as well (demonstration effect) which inspires other women and men. In this way, the NGOs have a significant impact on the development process in general and betterment of women in particular.

NGOs have success stories but all these stories do not have a consistent trend. NGO activities have not emerged as a potential social movement though it has changed the life of the poor in terms of the socio-economic context. A social movement is needed to change the oppressive socio-cultural structure to pave a way for a better condition of women, particularly for rural women in Bangladesh and in India. There are of course many NGOs, which have done considerable work in the fields of education, and public health, but have not paid much attention to the overall problems of uplifting the status of women in the society.

Moreover, women are captive in the hands of patriarchy and social injustice. Religious and socio-cultural norms and values still are not favouring women, particularly in the rural areas. Lacks of opportunities and social insecurity are destroying their potentiality and prospects. This has a negative impact on individuals and on society as well and consequently is hampering the growth of the development process. Only a few women are able to change their socio-economic situation with the help of NGOs, their hard work along with their husbands and a good understanding between the husband and the wife. These instances gradually influenced others and subsequently are helpful in gradually changing the social attitude towards women. And this is the best part of it.

"It is felt that apart from the traditional beliefs and practice, lack of political will, judicial insensitivity, bureaucratic apathy and absence of awareness about the problem, are impediments to the implementation of even the best plans for development of women. Therefore, "what is required is genuine social change in favour of the females challenging the prevailing orthodox beliefs and practices, self-introspection and active role of mass media" (Report of the Secretary General of the UN at the World Conference on Women at Nairobi in 1985).

Chapter Eight
IMPACT OF NGO INTERVENTION ON EDUCATION

Chapter Eight

IMPACT OF NGO INTERVENTION ON EDUCATION

8.1 INTRODUCTION

8.1.1 Concepts of Education and Literacy

Sociologists argue that the basic function of schooling is to reproduce societies' *values* and *norms*. Both Structural-functionalists and Marxists agree on this, but for quite different reasons. The former argues that it is necessary in order to maintain the stability of the social order in the interest of all. Whereas Marxists see the basic function of education as the reproduction of the social relations of capitalist economic production, and thus the maintenance of a class order which subordinates the less privileged.

Durkheim (1956) stated that the process of education was to be understood in terms of its contribution to the promotion and maintenance of the social order. Durkheim also believed that changes in education were caused not so much by the changes which originated in the realm of the educational institutions alone, but by the changes occurring in the wider society (Madan, 1993, Lily, 1997). Mannheim has a related viewpoint, which regarded education as a means of solving problems and removing social antagonisms (Jary and Jary, 1991).

For most scholars and researchers, however, the study of education has meant investigating activities related to learning, usually the context of the schooling (Kuper and Kuper, 1985). Paulo Freire, Gramsci, Ivan Illich, Saul Allnsly, Julius Nyerere, and many other radical educators from the Third World who are often labeled revolutionaries, consider that formal education inhibits creativity and domesticates the intentionality of consciousness by isolating consciousness from the world, thereby denying men and women their ontological and historical vocation of becoming more fully human (Freire and Macedo, 1987, Ahmed, 1997). Education involves both the notions of socialization or enculturation in general and the specific process of formal education (Seymour-Smith, 1986, Lily, 1997).

Literacy is defined as the ability to read and write, whereas *education* thus includes a number of aspects embracing the knowledge, ability and skills acquired through work experience, social and cultural practices as well as literacy (Giddens, 1993, BRAC, 1983, Lily, 1997). In my study, I have used the prism of the concept of education, not the concept of literacy, to understand the perception on education of a small cross-section of poor people of Bangladesh and India.

8.1.2 Education and Inequality

The development of education has always been closely linked to ideals of mass democracy. Reformers value education, of course, for its own sakes – for the opportunity it provides for individuals to develop their abilities and aptitudes. Much sociological research has been trying to find the answer whether education brings the equalities. But the result is that education tends to express and reaffirm existing inequalities far more than it acts to change them (Giddens, 1993). Inequalities imposed on children by their home, neighborhood, and peer environment are carried along to become the inequalities with which they confront adult life at the end of the school (Coleman *et. al.*, 1966, Giddens, 1993).

8.1.3 Organization of the Chapter

Education is one of the most important determinants of social development. In my research, I have brought into the fact and tried to explore the level of consciousness of the respondents towards education. A special reference was made to their consciousness towards female education in particular. Within the limited scope, I also tried to evaluate how the respondents conceive the government and NGOs' initiatives in improving the scopes of education in the community. This Chapter contains the evaluation of the perception of the respondents on education. I have, however, started the Chapter with a theoretical discussion on women and education. This section includes a discussion of the general status of female education both in Bangladesh and India, government initiatives in improving female education, followed by a section on NGO initiatives in female and non-formal education (NFE). The latter section includes a description of the educational programs of the selected NGOs, SNSP and RTSRD, in Bangladesh and West Bengal. The final section reports the evaluation of the perception of the respondents.

8.2 WOMEN AND EDUCATION

8.2.1 Women and Education in the Developing World

A famous Chinese proverb says, "if you want to plan for a year plant wheat, if you wish to plan for ten years grow trees, but if you want to plan for 100 years educate your women." The underlying significance of this proverb is enormous. An educated woman can educate her entire family. The importance of education for poor women of developing nations emerges because education can play multiple roles to make poor women important agents of change and can be considered as a tool of social change.

Education helps expand the economic opportunities, which leads to better health, hygiene, nutrition, and education for children and aspiration for better life. All this lead women to the path of development. Many studies showed that, once educated, women are playing a strong role in decision making gradually. In Bangladesh, Mizan (1994) showed that participation in the educational program of Grameen Bank has a positive and significant effect on women's decision-making both in the bivariate and multivariate context. The greater participation of women in Grameen Bank led to their higher decision-making power (Mizan, 1994). Once illiteracy is removed, other windows of development will open automatically. In other words, as education emphasizes the importance of practice as seriously as that of theory, education can lead poor women to engage themselves in social transformation as agents of change (Kwon, 1992, Ahmed, 1997).

The feminist discourse believes that education brings empowerment for poor women, which helps them understand their real situations. Through education poor women can identify that the cause of the oppression is not incapability but underlying oppressive and exploitative social system. Moreover, they can learn skills to make them independent and self-sufficient (Ahmed, 1997). Much of the key process of socialization now occurs in and through education rather than within the domain of the family. Education is a major force in redefining women's roles and status (Sapru, 1989)

With this understanding, many Third World countries have tried in recent years to redirect their educational efforts towards the rural poor (Giddens, 1993). Over the

past quarter-century, the educational systems of most Third World countries have expanded rapidly; yet there are still several societies, where over half of the children receive no formal schooling whatsoever. The status of children's education in the developing countries is available in a number of reports (e.g., Giddens, 1993, Begum and Sultan, 1995, Stromquist, 1990, Ahmed, 1997, Dreze and Sen, 1997). In 1991, it was estimated that 28% of the population of Third World countries was illiterate. In India alone, over 250 million people are unable to read and write (Giddens, 1993). And in Bangladesh, only one third of the population over age 15 is able to read or write (Begum and Sultan, 1995). The causes found were diversified in various countries. It is linked to contextual factors in which social class distinctions, general levels of socio-economic development and marginalization of certain groups play an important role (Stromquist, 1990).

Evidently, a persistent phenomenon observed in most societies is that women comprise the majority of illiterates. In the developing countries, including Latin America, Africa and some of the Asian countries, women are illiterate. Moreover, the number of illiterate women has been increasing not only in absolute but also in relative terms; according to UNESCO data they represented 63% of the illiterates in 1983, and 58% in 1960. Two out of every three adult women in Africa and one of every two in Asia are illiterate. In the African and Asian areas there is a literacy gap of 21 percentage points in favor of men (Begum, 1994).

In all countries, illiteracy rates are higher in rural than in urban areas. UNESCO data for 15 Latin American countries shows that rural areas have greater levels of illiteracy than urban areas regardless of sex, although women have a slightly greater disadvantage compared to men, 27.5% illiteracy gap exists between urban and rural women compared to 35.4% gap between urban and rural men. It was striking to observe that the gender gap in rural areas almost doubles when compared to that in urban areas, that was 6.3 versus 12.0% (Begum, 1994).

8.2.2 Women and Education in Bangladesh

Bangladesh ranks 115 out of 131 countries in its literacy status where only one third of the population over age 15 is able to read or write. 85% of rural women are illiterate, but in a functional sense most of the rural female literate are also illiterates (Huq, 1995, Ahmed, 1997). The overall literacy of the country was 24% for men and only 16% for women in 1985. As a result of government and NGO efforts, the overall literacy rate of the country rose to 35.3% of which 44% for men and 25.8% for women (BBS, 1993). A review of primary education in Bangladesh notes that 80% of all rural households have not one member in the family with a complete primary education. The extremely poor families (more than a third of the population) hardly send any of their children to school.

The gender gap increases with each level of schooling. The percentage of female children attending primary school is 61.0 as against 68.9 for male. On the other hand, the dropout rate for the female is higher (17.6%) than that of male (15.3%). Girls have a lower enrolment and higher dropout rate than boys in all levels for socio-cultural economic reasons (Begum and Sultan, 1995, Lily 1997).

Educational attainment of Bangladeshi females is among the lowest in the world, as much because of the limited concept of women's role in the society and the economy as of the extreme poverty of the country. Only one in three school-age girls are enrolled in school; only 2% of women between the ages of 20-24 are in universities; and, only 3 out of 1,000 women are in professional jobs (World Bank, 1990). Due to socio-cultural norms and also long tradition, of social injustice and inequity poor rural

women are not allowed to go outdoors (Huq, 1995, Ahmed, 1997). Hence, the reasons for low literacy rate among women in Bangladesh are a mix of historical, socio-economic, religious and cultural factors (Ahmed, 1997).

8.2.3 Women and Education in India

Forty-eight percent of India's population consists of women, but the literacy rate is only 24.82% as against 46.89% for males. The recognition of female education as a social issue is very recent in India. The dominant Brahminical tradition reserves the study of the Vedas to men of the twice born caste, and tends to consider female education as a threat to the social order. Female scholars and writers make occasional appearances in Indian history (and there are examples of remarkable women intellectuals, such as Maitreyi and Gargee, in the ancient scriptures), but widespread female literacy is a twentieth-century phenomenon (Tharu and Lalita, 1991, Dreze and Sen, 1997).

8.2.3.1 Literacy in West Bengal

Literacy rates increased between the 1981 and 1991 censuses in rural West Bengal from 48.6% to 57.7% for the 5+ population overall, and from 36.1% to 47.2% for females (Census of India, 1981 and 1991, Dreze and Sen, 1997). These rates of increase were not spectacular by the standards of other Indian States. West Bengal's rank among the major Indian states remains unchanged for overall as well as female literacy rates between the two census years.

According to the 1991 census, West Bengal literacy rate for the 7+ male population was 68% compared to the Indian average of 64%, and the corresponding literacy rate for females was 47% compared to the Indian average of 39%. More recent changes in literacy patterns would appear in the literacy rates of younger age groups. According to NSS estimates for 1987-88, the literacy rate for 10-14 years old males in rural areas in West Bengal (69%) was lower than the Indian average (73%), and was lower than all states with the exception of Bihar (60%), Andhra Pradesh (66%), Madhya Pradesh and Uttar Pradesh (68% each). West Bengal's female rural literacy rate for the same age group (61%), however was significantly higher than the Indian average (52%). While West Bengal's narrower gender gap in literacy rates compared to the Indian average (both according to census and NSS data) might be viewed in a positive light, it ought to be a matter of some concern that in the younger age groups this narrow gap appears to be a consequence more of an extraordinarily low literacy rate for males rather than an extraordinarily high one for females (Dreze and Sen, 1997).

8.3 ROLE OF THE GOVERNMENT IN WOMEN'S EDUCATION

The constitution of Bangladesh and an act of parliament calls for compulsory primary education, affirms primary schooling for all children from 1992 and has even made schooling for rural girls free up to class VIII (Hossain *et. al.*, 1992). In Bangladesh, the free primary school system is predominantly run with governmental support. Since the 1971, the Government of Bangladesh (GOB) has given higher priority to the principle of universal primary education and adult literacy. The GOB has also emphasized a woman's education program in each of the Five-Year Plans (FYP)¹.

¹ The First FYP, 1973 to 1978, emphasized women's income generation through multi-sectoral activities. The Ministry of Local Government and Rural Development has taken up

During 1990-2000, compulsory primary education for every child was being introduced with a view to full coverage by year 2000. Increased donor support for primary education is reflected in the US\$ 310 million General Education Project 1991-96. Despite this efforts, an estimated 34 million children will either dropout or never enter primary school between 1992 and 1998 (Hossain *et. al.*, 1992). Although Bangladesh spent over 10% of its central budget on education, this represented only 1.3% of GNP (compared with an average of 2.3% in other South Asian and 4.1% in East Asian countries). In the 1994-95 national budget a maximum of 16.25% resources have been allocated for the education sector (Lily, 1997).

In India, the National Policy on Education (1986) is a landmark in the approach to women's education. The National Literacy Mission is another step towards eradication of literacy in the age group of 15-35 years by the year 1995. Universalisation of Elementary Education, enrollment and retention of girls in the schools, promotion of *balwadis* and crèches, increasing the number of girls' hostel, women's polytechnics and multi-purpose institutions, and adult education programs were some of the steps taken to boost women's education. Vocational training and technical-cum-professional education helps women to enter the non gender-specific jobs (Chandra, 1996). To raise the educational status of women, government emphasizes on educational programs for women in the Five-Year plans².

The highest priority has been on the programs of universalisation of elementary education for fulfillment of the constitutional directive, yet the achievements fall short of targets. For example, 93 lakhs³ out of a target 102 lakhs girls in 1985-86 could have an access to education in the age group of 11-14 (classes VI-VIII), by contrast to 187 lakhs out of 188 lakhs boys in the same group and corresponding to the same year (Tharu and Lalita, 1991, Dreze and Sen, 1997).

the Functional Literacy Program for women, which was converted to a women's cooperative program with World Bank assistance during the First FYP. The Second Five Year Plan (SFYP) programs of women cover diverse fields such as skill development, farming, nutrition, childcare, literacy, accommodation for career women and job seekers, rehabilitation of deserted women, rural credit schemes, etc. During the Third FYP (1985-90) some steps were taken to eliminate the gap between men and women and promote education. During the Third FYP, under the women's Affairs sub-sector, around 60,000 women are trained in different vocational skills and other human resources development. The Forth FYP for education (1990-1995) earmarked 3.58% of the total budget for this sector, which is relatively higher than allocations in the past but still highly inadequate to meet the need. In the Fourth FYP, an independent non-formal education project for girls aged 8-15 years was proposed for effective participation of girls. In this plan, in the case of secondary and higher education, a special scholarship scheme for female students was introduced to reduce the number of dropouts. The secondary education of girl students up to grade 10 outside of municipal areas has been free of cost. The government has decided to establish one separate secondary school for girls for each Thana. The Fifth FYP (1996-2000) also embarked on innovative programs for women's education.

² The Third FYP (1961-1966) supported Female Education as a major welfare strategy. Rural welfare services and condensed courses of education had priority, besides provision of service maternal and child welfare, health, education, nutrition and family planning. The Forth FYP (1969-1974) continued the emphasis on women's education. The Fifth FYP (1974-1979) emphasized the need to train women in need of income and protection. Functional Literacy Programs got the top priority (Chandra, S. K. Women's Development Problems and Prospects, Aleem, 1996). The Sixth FYP (1979-1984), on the basis of the report by the Committee on the Status of Women in India, education has included in the Sixth Plan as a major program for the development of the women.

³ 1 lakh = 100,000 = 0.1 million

The poor functioning of India's schooling systems is one reason for the persistence of endemic female literacy. In this connection, it is important to stress that the failure of government primary school in large parts of the country is because it is not gender-neutral, especially in rural areas (Dreze and Sen, 1997).

The government launched various educational programs and policies to improve the literacy rate both in Bangladesh and in India. Education is essential for both boys and girls for development. With this understanding, education for girls has been given priority more than before. The UN declaration of 'year of girl child' makes it significant in developing countries. Accordingly, the governments have taken programs and policies. Bangladesh government is trying to improve the educational system in Bangladesh by introducing General Education Program and Universal Primary education. Measures are being taken to bring about changes in the contents of Curricula, raise attendance of students, check the dropout rate and improve the quality of teaching at both primary and secondary level.

Since the formal education system fails to reach the vast majority of the population (women) in developing countries, the governments along with donor organizations, look for alternative ways to reach the rural population - that alternative is through NFE. For ensuring the girls' access to some education, the strengthening of the NFE machinery is necessary. By this children, especially girls, who have never been enrolled or who have been dropped out can be easily brought inside the education system and imparted some education (Chandra, 1996). But a persistent feature of NFE programs run by governmental agencies is that they address mainly the reproduction role of women, they seek to more informed mothers, more effective family caretakers and more efficient home managers (Ahmed, 1997). Since 1993, Government has been making education free only for girls up to class VIII in Bangladesh to encourage female education. But still the literacy rate is very low among the females though increasing importance is given to it.

The scenario is no different in India. The formal education system is limited to reach young people, and cannot assist older women to overcome their illiteracy. NFE, designed to bridge this gap, suffers from certain limitations, enjoys low status and priorities, and is often seen only as a poor man's or woman's, option to formal education (Mazumder, 1978). The NFE scheme which was designed to impart education through NFE centers to drop-outs and others in selected areas of ten educationally backwards states of Andhra Pradesh, Arunachal Pradesh, Assam, Bihar, Jammu & Kashmir, Madhya Pradesh, Orissa, Rajasthan, Uttar Pradesh, and West Bengal.

8.4 ROLE OF NGOs IN EDUCATION PROGRAMMES

Besides the government, NGOs play an active role to address these needs unmet by the government development and education policies. For example, some NGOs offer income-generating activities for women and some offer various NFE programs. Young (1993) sees NGOs as a channel through which planners can be informed of women's needs and priorities so that women's views constitute essential inputs in to the revision of projects and plans. NGOs can play an important part in promoting the interest of the citizenry (Young, 1993, Ahmed, 1997).

NGOs, in conjunction with or to match the government launched various educational programs and policies to improve the literacy rate both in Bangladesh and in India. Education for girls has been a prime focus of the NGO educational programs. NGOs

also have anchored their educational programs following the UN declaration of 'year of girl child' and have taken programs and policies.

8.4.1 NGOs and Types of Educational Programmes in Bangladesh

The NGOs in Bangladesh are involved with the General Education Program and Universal Primary education. As a matter of fact, NGOs have been playing a very important role in raising women's consciousness through NFE programs in Bangladesh and India.

Large NGOs in Bangladesh such as the BRAC (Bangladesh Rural Advancement Committee) and Proshika Manobik Unnayan Kendra have expanded significantly throughout Bangladesh with programs based upon the mobilization of landless groups around income generating activities and conscientization strategies associated with the work of Paulo Freire (Freire, 1973, Lily, 1997). Other NGOs such as SNSP, seeing the success of BRAC, have followed this lead on a small scale (Ahmed, 1997).

8.4.2 NGOs and Types of Educational Programmes in India

The recognition of female education as a social issue is very recent in India. But NGO activities (precisely, individual philanthropic and social welfare initiatives) aiming at education and health are not new in India even nor in West Bengal. Throughout the 18th century, voluntary action had consisted almost entirely of cases of individual philanthropy and religious charity. During the following century, however, voluntary action throughout India began to take on a more sustained and institutionalized role in society⁴ (Alliband, 1983, Kalimullah, 1989).

In the 1960s, efforts were focussed on productivity oriented technology and on functional literacy oriented extension work. By the 1970s, many NGOs began to feel that the problems of the masses were linked to the country's oppressive social structure and a new type of NFE geared to making the weakest sections aware of their situation to enable them to become active agents of their own development and their society. (Fernandes, 1981, Kalimullah, 1989).

8.5 EDUCATIONAL PROGRAMMES OF SNSP AND RTSRD

8.5.1 Educational Programme of SNSP

Saptagram Nari Shanirvar Parishad (SNSP), the selected NGO from Bangladesh, has a non-formal education (NFE) program to make conscious the rural poor women, so that they become confident to change their oppressive condition and the overall situation.

In addition, conscientization through adult education classes is an important component in its approach. This takes place through a learning-teaching format in which literacy is taught, not through the convention of using words that have little relevance to the everyday lives of poor people, but rather through dialogue around words and themes that have a deep resonance (Ahmed, 1997). These may include

⁴ Two types of voluntary endeavors have been taken by two great men Nobel laureate poet Rabindranath Tagore and religious philosopher Ramakrishna in West Bengal. Poet Tagore's effort at 'Sriniketan' around 1921 is an example of "non-missionary" NGO endeavor.

class-based themes such as wages, landlords, property, as well as gender-based ones such as dowry, wife-beating, divorce and land rights. The discussions generated allow participants in the training programs to analyze and question the realities behind the everyday words, to construct alternative visions, and to reflect on the strategies by which these visions might be brought closer. The act of moving beyond acceptance of structures which are so pervasive and deep-rooted that they become invisible to the exploration of how these structures are sustained – and who they benefit – is seen as a politicizing process (Kabeer, 1994).

As described earlier, SNSP is an organization run by women and for women, working in rural areas in Bangladesh. SNSP, as a recent evaluation report stated, is not about 'including women' in development or about 'the women specially' (Ahmed, 1997). It is a development organization that is for women (Am and Lily, 1992). SNSP tried to find a more appropriate syllabus for the adult education program, "one that would better reflect the needs of these women" (Kabeer, 1995). Kabeer (1995) puts it as in the following:

They wrote to different countries. But no suitable books were found. So the organization created its own syllabus. Lesson had to deal with such contemporary issues as marriage and divorce and women's rights. At the same time, this would provide a golden opportunity to address the whole range of oppression and inequalities that women have to face.

SNSP is appreciated for its curriculum of NFE, which was created by the organization and was related to real life situation of the rural poor women. A study on the NFE of SNSP showed that the curriculum is more related to the life of rural poor women in Bangladesh. For example, a typical topic discussed would be "Ajmat Bibi's Life Story". It is the story of an oppressed women who was abandoned by her husband and showed how she had changed her life (Ahmed, 1997).

8.5.2 Educational Programme of RTSRD

RTSRD has a strong focus on NFE programs to raise the consciousness among the rural poor (Anonymous, 1991, 1999). It has NFE centers for the dropout and the non-schooling children. The literacy program started in 1978 with the established of 22 non-formal schools. In 1989, 504 schools were operating with the help of government agencies. Approximately 11,500 students have graduated so far from these schools. Currently this program has been merged with Mass Literacy Program of the government and, instead of non-formal schools, 100 adult education centers are running in Gosaba block (Kanjilal, 1998). Ratio of male and female student in the schools is almost equal. 133 female teachers are working in the NFE projects.

The percentage of literacy in the islands of Sundarban was very low when Rangabelia Project started functioning. The literacy rate amongst men was 22% and amongst women was 4%. There was no government sponsored literacy program at that time. Only 15-20% of the school going population used to attend government primary schools. The rate of non-school going and drop out children was very high. The main reason of such a state of situation was poverty. The children belonging to the age group 9 to 14 had to learn their own bread working as child labor. There was no tradition of girls attending formal schools.

The teachers of Rangabelia School felt a moral obligation of doing something to change this impossible situation. In 1978, the teachers of the schools started ten NFE centers on a voluntary basis. The centers started functioning for six days a week and the timings were adjusted according to the teacher's convenience.

In late seventies the Education Department of the Government of West Bengal started implementing a centrally assisted NFE Program. The State Education Department sanctioned 47 NFE centers in favor of Rangabelia Project. In a few years the number of centers increased to 235. However, the state government withdrew this program in 1989. The Human Resource Development Ministry, Government of India, collaborated with the Project and sanctioned 100 centers consisting of 10 upper primary and 30 primary centers. In 1989, the same Ministry sanctioned 200 Adult Education Centers and 10 Jana Siksha Silayam for the Project. During this period, the state government initiated a large-scale mass literacy program with the assistance from UNICEF. Thousands of centers were opened which teachers ran on voluntary basis. The Education Department of the project and almost all the workers effectively participated in government sponsored mass literacy program and the NFE centers were all closed.

However, the completion of the mass literacy program highlighted the necessity of reviving the NFE centers for the children belonging to age group 9 to 14 and 90 primary and 10 upper primary centers again started functioning under literacy mission. This program is continuing at present. It was decided that active participation of the teachers of different High and Higher Secondary schools in this programs would be helpful to make it a success and hence the program is running with their help and guidance.

The project has faced several problems due to the discontinuation of government schools. However, it has tried to work around them as best as it could. Till date more than eighteen thousand learners have passed out of NFE program of the project (Anubhav, 1995).

8.6 EDUCATION: PERCEPTION OF RESPONDENTS OF BANGLADESH AND INDIA

This section is devoted to explaining the perception of the respondent cases of SNSP and RTSRD on children's education, particularly on female education. As described in the methodology, the study was carried out in four villages in each country where the two selected NGOs, SNSP and RTSRD, run their development operations. The study focused on the in-depth interviews that were taken from 40 women involved with these NGOs for more than five years (I categorized them as Category 1. The respondents from SNSP are involved mostly as members of a savings group. Most of the RTSRD respondents received some kind of training or are actively associated (participated meeting, join workshop, etc.) with the organization. In addition to the 40 in-depth cases, I also incorporated and analyzed the perception of the non-members and the dropped out members that were interviewed.

The basic questions that I asked to elucidate the perception of the respondents on education, particularly children's and female education, are in the questionnaires (Annex 1). I summarized the detailed interviews and compiled the information in Annex 3 Tables 8.1 (Bangladesh) and 8.2 (India) for the in-depth cases, in Tables 8.3 (Bangladesh) and 8.4 (India) for the dropped out members and in Tables 8.5 (Bangladesh) and 8.6 (India).

8.6.1 Evaluation of the Responses

Generally speaking, the respondents, both in Bangladesh and the West Bengal, valued education as the most important. Education of the children visibly appeared

as a top-order priority of the parents, irrelevant of whether they are sending, or are able to send, their children to the school. The parents seemed willing to give both the boys and the girls the opportunity of receiving education. However, there appeared a clear-cut gender discrimination regarding the parents' attitude towards the level of education of male and female children. Though majority has a positive attitude towards female education but discrimination between son and daughter is still playing a dominant role in their perceptions. Exceptions also do exist in the willingness of some parents of sending the girl children to the school. Perception regarding the importance of education does also vary.

There is relatively little variation in the educational aspiration for girls and boys among Bangladesh and India. A number of prevailing factors, similar for both Bangladesh and West Bengal, shape the decision of the parents to educate their children, especially the girls.

The nature of my study and the mode of analysis of the perceptions have amply been described in the research methodology chapter. The analytical approach is qualitative and the inferences drawn, therefore, are not based on statistical techniques. Having stated this disclaimer, I have stratified the responses in three different levels for the ease of discussion. My study revealed a broad, three-dimensional perception on female education, as in the following:

- a) Positive attitude,
- b) Negative attitude, and
- c) Indifferent attitude.

8.6.2 Positive Attitude: Willing to Educate Girls

In Category 1, out of 40 respondents from SNSP and RTSRD, 27 women expressed strong positive attitude towards female education. Majority of the respondents, however, possesses a sense of discrimination regarding the level of education for boys and girls. A dominant feature seemed to exist among the respondents regarding the level of education of children. While a respondent want to educate their daughter to a limited extent, the same person wants to educate her sons as much as he wants or the family can afford. Only five women thought both daughters and sons should be educated equally, provided opportunity presents itself. But, the rest of the group (22) opined that the boys should have a higher level of education than the girls. For example, in Bangladesh, Minoti said, "I will marry her (daughter) off after she passes the S.S.C. examination because I can not effort the educational expenses for both the son and her. Moreover, in our community (Hindu) girls cannot help the parents after marriage." As Minoti went on and on, I discovered that discontinuing the daughter's education vis-à-vis supporting the son up to any level have more to do with family traditions than economic capability. She continued, "I am interested to educate my son up to B.A/M.A because their paternal uncles received the same level of education." Ishani, Tripty, Deepali, and Biddaboti from India echoed Minoti's comments and said that the feel they importance of children's education for a better future, but the sons will get priority.

There is no significant difference in the attitudes between SNSP and RTSRD respondents towards the highest level of education for a girl. Some of the respondents in RTSRD expressed hopes of educating their daughters up to the M.A. degree, whereas only one respondent from SNSP wanted to educate her daughter till M.A. The study finding showed that secondary or higher secondary is a satisfactory educational level for the girls in the study areas.

Responses that I received from the non-members and the dropped out NGO members were similar. Most of the respondents valued the children's education as most important. Perception regarding the value of women's education also followed a similar pattern as of the NGO member respondents. Boys, in their opinion, should get priority over the girls both in terms of opportunity for and level of education.

8.6.3 Factors Influencing Positive Decision

Sufia from Joydevpur (Bangladesh) said, "If we educate them, they will be grateful and think that because my parents gave us education, we are able to earn". She feels very responsible for her daughter's future. She added, "If they become educated then they will get better position in society. Moreover, they can earn even if they teach students within the household. Therefore, they will remember us that because of our parents we are able to earn."

Arzu Begum thinks that only education can give them social prestige and better economic position. In India, Bulu Mondal and Monjusree Mondal thought in the same way. "If we can educate our son and daughter, then they will have a better position and prestige in the society. It wouldn't matter much even if they do not get good jobs, they can do business or anything for their living, but just being educated will give them a lot of social prestige", said Monjusree and Bulu.

Mamota from Chandpur Madandia (Bangladesh) has no daughter but she thinks that girls need some education for good marriage. Shaheda and Jahanara from Komorpur (Bangladesh) think the same way. In their own words, "Educated girls will get good husbands. In case the husband's income is not sufficient, she can earn to support her family."

The above responses of the respondents regarding their perception of education in general, and their willingness to educate the daughters in particular, lead to a number of observations. Perception about and positive attitude towards girl's education of the respondents have been influenced by a number of factors. Broadly, some socio-economic expectations played a major. Here I would like to discuss the factors for positive attitudes of the respondents of SNSP and RTSRD towards female education.

8.6.3.1 Social Expectations

The respondents have some expectations from their educated child. Most of the women want to educate the daughters for good marriage, social status and prestige.

8.6.3.1.a Education is Good for Marriage!

The age-old traditional belief that women are born only to get married and render services to their husbands and the families has been clearly reflected in the responses that I received from the respondents. The parents are, therefore, anxious to make all possible efforts to increase the marketability of the daughters. According to most of the respondents, an educated girl would be more valuable in the *market* for marriage. The most common incentive for educating the girls, therefore, is to be able to find better husbands for their daughters.

8.6.3.1.b Education Contributes to Upward Mobility

Most of the respondents firmly believe that education will bring status for them as well as for the children. The parents want to see the children moving upward in the existing social strata; they want to see the children belong to an *educated* class,

which will bring more prestige for them. The concept of upward social mobility seems to play a practical role in making the parents, most of that had not been opportune to receive any education, conscious about their children's education.

8.6.3.2 *Economic Expectation*

8.6.3.2.a Education Brings Opportunity and Income

Better living for themselves, and their children, is a common expectation of the parents. If a girl is educated, she would get a job and play a significant role to change the condition.

One of the respondents expressed that women are getting more opportunities or avenues for employment compared to men. Shonabhan from Bangladesh, for example, commented that recently women are getting more opportunities in the society; even they are getting jobs much more easily than a man do. She explained, however, "Women are getting jobs easily because they accept a lower salary".

Some thought that if women can earn she could contribute to her family. Some of the respondents consider education an investment and, therefore, expects a return. For example, Amena from Bangladesh wants to educate her daughter-in-law up to B.A. level hoping that she should get a job. Unless she gets a job, there is no point educating her. Her reasoning is simple, "After investing so much of money in her education why should I keep her within the house? She better find a job and brings some money home. If needed, I would hire someone to help me in the household work."

Guarantee for a short-term income, for instance, to get some food-grains under the government's Food for Education (FFE) programs also does lure a number of parents to send their daughters to school.

Other studies also support my finding. In a study reported by Naved (1994) in Bangladesh the women said that it was easier for a woman to find a job and earn an income if she is educated. They added that if anything goes wrong in her life education would enable her to support herself (Naved, 1994).

8.6.3.2.b Education Guarantees Personal and Social Security

Education brings about security to the person being educated. Moreover, an educated person can render a better security to the family and the people related to him/her. In case of emergency or any economic need or crisis in the family, an educated girl will stand a better potential for contributing to her family. This realization has emerged from the reaction of a number of respondents. Shonabhan's daughter, who was deserted by her husband with a minor child, is working in a factory and staying with her mother. Her daughter helps Shonabhan in running the family. This was only possible because she gave her daughter the opportunity of attending the school.

A common perception prevailing in the society is that the sons will give the old age security to the parents. Therefore, a son should get the priority to be educated over a girl so he can earn more money and secure the life. This age-old social perception has been altered to some extent. As a matter of fact, many respondents said that nowadays girls are more concerned than boys about their parents. Monowara regrets that she did not educated her daughter. She preferred to educate her son

with the expectation that he will take care of her in her old days. Her expectations, however, fell flat since her son cares very little about her wellbeing.

8.6.4 Negative Attitudes: Unwilling to Educate Girls

Although not totally negative towards educating children, in category 1, five women showed negative attitude towards female education. Sometimes, it was not clear why a respondent would not want to send the daughter to the school. Lack of motivation or awareness could be a reason. Laily Begum, for instance, stopped her daughter's education because of household work. She even thinks that education is not at all essential for girls. While Laily Begum's opinion presented an extreme situation, a number of socio-economic reasons seemed to play a critical role to shape this opinion. I would discuss the reasons in the following section.

Responses that I received from the non-members and the dropped out NGO members resembled that of the NGO member respondents.

8.6.5 Factors Influencing Negative Attitude

8.6.5.1 Educating Girls is a Bad Investment

In the existing socio-cultural (patriarchal) system, girls should leave their parental home and permanently live with her in-laws. Commonly, she is not supposed to support her parents. As a matter of fact, the expectation is the other way around in real life. It is expected that the girl's parents should extend help whenever she or her in-law's family needs (or demands). Hence, it is a bad investment in educating a girl.

Kakar (1978) stated that the investments that parents make in the education of a daughter primarily benefit others, often distant households. This can strongly reduce the perceived value of female education, at least of the point of view of parental self-interest. The perception is neatly summed up in such popular saying as "bringing up a daughter is like watering a plant in another's courtyard" (Dube, 1988, Dreze and Sen, 1997).

In rural India, a large majority of girls are expected to spend most of their adult life in domestic work and child rearing (and possibly some family labor in agriculture). It is in the light of these social expectations about the adult life of women that female education appears to many parents to be somewhat 'pointless' (Dreze and Sen, 1997).

In a number of studies (Dreze and Sen, 1997, Caldwell *et al.* 1985, Raza and Ramachandran, 1990) it became apparent that in India, the expansion of female literacy has been comparatively rapid in areas where gender relations are less patriarchal. Kerala is the most obvious example, but the same observation applies to much of south India, and also to parts of the Himalayan region in north and north-east India, including Manipur, Meghalaya, and Himachal Pradesh.

8.6.5.2 More Education means More Dowry

The respondents' (5) opined that whenever a girl becomes educated, she would need a more educated groom. Usually educated (and well off) grooms ask for a higher dowry. It will, therefore, cost the parents more in terms of dowries to marry her off.

8.6.5.3 *Poverty Restricts Female Education*

As mentioned in a previous section, Monjusree and Bulu Mondal were strongly in favor of their children's education. They were afraid they might be forced to discontinue the children's education because of poverty. Respondents who showed unwillingness towards educating girls echoed the same concern. Poverty is pervasive in the rural population, especially the respondents I selected for this study. Poverty restricts everything they would like to do or accomplish. When it comes to children's education, unfortunately, the main victim of poverty is the girl child.

Because of poverty dropout rate still is very high in rural areas particularly for girls. A survey carried out in 1974 among 233 villages in Bangladesh indicated that girls are less likely to continue beyond the primary level than boys (Rujicka and Chowdhury, 1974, Chowdhury and Ahmed, 1980). Not only do girls have higher drop out rates, they also drop out earlier than boys.

8.6.5.4 *Social and Economic Insecurity Restricts Female Education*

Social insecurity for girls forces the parents to stop their daughters' education. Parents are not interested to send the daughters to distant school. They commented that if the girl earns bad name it would be difficult for them to marry her off.

Still traditional values (religion) and insecurity of life and poverty played a deep impact on the mind of the rural women, which hinders the development process for the poor rural women (Naved, 1994).

A number of studies (Dreze and Sen, 1997, Caldwell *et al.* 1985, Raza and Ramachandran, 1990, Dreze and Saran, 1995) revealed that in case of male education, the economic incentives are strong, because improved education enhances employment prospects, and parents have a strong stake in the economic advancement of their sons (including - but not exclusively - for reasons of improved old-age security). The influence of these economic motives in educational decisions relating to male children also emerges in my study.

8.6.5.5 *Lack of Motivation Restricts Female Education*

A simple reason that restricts some parents to educate the daughters is their lack of motivation. Lalbaru, for instance, would not send her daughter to school because she prefers to have her daughter to help in the household work. The story is also true for Laily Begum. Of course, poverty and social reasons play their roles, but lack of vision and motivation, in my opinion play rather a greater role.

8.6.6 *Indifferent Attitude: No Solid Opinion about Female Education*

Seven persons exhibited an indifferent attitude towards female education (see Table xxx). Responses from the non-member and dropped out categories were similar (see Table xxxa). The reason for this indifference is mainly poverty. The other significant reason is the traditional attitude of the respondents. I will attempt at describing the reasons in the following.

8.6.7 Factors Influencing Indifferent Attitude

8.6.7.1 Poverty Restricts Female Education

Most of the respondents cited poverty as the main reason that prevents them from sending the children to schools. The immediate victim, of course, is the girl child. When poverty bites the family hard, the parents immediately tend to discontinue the children's education, which is especially true for a girl child. The general attitude towards educating children, however, resembled that I cited in the previous sections. There was consensus about the need to educate both male and female children. One group of women said that the boys should be more educated than the girls, because they did not see any economic value in educating a girl. As Minoti from Bangladesh thinks, "male children should get priority in terms of receiving education, because they will work and earn money for the family." Girls on the other hand, are not supposed to do that. Another group of women stressed that the level of education for both girls and boys should be the same. But, when asked about a constrained financial situation, without exception they answered that the daughter's education should be discontinued. Thus, financial capability and the question of social and economic security seem to be of utmost importance in determining who amongst the children would receive education.

8.7 ROLE OF NGO INTERVENTION ON THE PERCEPTION OF RESPONDENTS

8.7.1 SNSP and RTSRD: Comparison of Actions and Impacts

As discussed in the chapter on research methodology, SNSP adapted the GAD approach while the basis of RTSRD interventions is the WID approach. SNSP's approach was not supply-driven, rather it came out from the group members. The male members of the household previously used to prevent women from joining SNSP's NFE programs. Including the male members eased the access of women to the NGO programs, including the NFE. However, both SNSP and RTSRD made significant stride in raising awareness among women through NFE programs. Both SNSP and RTSRD focused on NFE and adult literacy as a tool of development. NFE for women of SNSP was appreciated for playing a significant role in the development of women. The programs have been successful and received appreciation from the people in the community.

There has been a difference between the source of funding between SNSP and RTSRD for conducting the NFE programs. SNSP was solely dependent on donor funding for the NFE program. SNSP, however, received some food-grain under the Government's Food for Education program. RTSRD received funding from the Government of India until recently. The success of the NFE programs of both the NGOs, however, attained a similar magnitude. Both the NGOs created significant impact in changing the perception of the members as regards the education of their children, particularly girls. People who have been dropped out of NGO programs or never joined the program also appeared to be affected. The reasons for the success of the NGOs in changing the perception are discussed in the following section.

8.7.2 Reasons for Success

8.7.2.1 *Creating Success Stories and Demonstration Effect*

Successful women in the society have an impact on the mind of the respondents in the study. While the success of individual women in the upper class of the social strata was deemed as a success emerged out as a natural outcome of the individuals belonging to the privileged upper class only⁵, the success of commoners are taken as a source of inspiration. In this light, the most important role the NGOs have played is in creating success stories and, consequently, the demonstration effect of successful women in the society. Now the poor rural women see many educated women working in various fields in the society. After the emergence of NGOs, many women got involved with the organizations at various levels. It became also apparent that women from different social strata and class background can work in the same organization. Many women have gained the capability of supporting their families, even, in some instances, their parental family.

Similarity of the responses from the non-members and dropped out members provides additional support that the demonstration effect of success stories has played a vital role in changing the existing perception or creating a new perception of the people in the community. While the direct NGO beneficiaries are going through the process of transformation themselves, people surrounding them are benefiting from the examples being taken place around them.

Even though the narrow scope and sample of this study restricts me from making a detailed and obvious conclusion, the responses hint towards a conceptual framework of modern sociology. While the individually successful women in the neighboring society appear as representatives of the upper strata, the aim of the poor people is to create an alternate hegemony (Gramsci, 1971) for themselves. Educating children, perhaps, is a way in their mind to create this hegemony.

8.7.2.2 *Creating Social and Economic Opportunities*

NGOs created many opportunities for the development of women in rural areas, which inspired and motivated women for education, income and so forth. Most of the respondents thought that educated girls get jobs fairly easily because of the new social opportunities that have emerged for women. Rahima, one of the respondents from Bangladesh, wants to educate her daughter for getting a good job. Rahima is aware of the fact that because of NGO activities in the rural areas, many job opportunities have been created. She left her husband and was staying with her father with her only daughter. She is working in SNSP local office, making sanitary latrine pans. She is, therefore, optimistic that her educated daughter will get a job in the NGO.

Another study (Ahmed, 1997) conducted on SNSP found the same expression from a respondent. Ahmed (1997) thus concluded that it would be interesting for the NGO people to include some history of famous women 's lives and the contribution in the curriculum. She believed that it would encourage women in the rural areas to learn their history and increase their self-esteem by making them proud to be a woman. It

⁵ Naila Kabeer – the eminent feminist scholar, for example, hails from the village Komorpur of Bangladesh. She belongs to the upper social class. The respondents take her as an example, but not to follow. Ironically, they categorized me as well as a “naturally opportune” person belonging to the privileged, ruling class!

may lead them to take more progressive steps by following the footprints of their sisters.

There is some evidence that the value attached to female education in India can change very substantially over a relatively short period of time under the impact of economic change, public action, and social movements (Dreze and Sen, 1997). This has been noted in several field studies, including Caldwell *et al.* (1985), Chanana (1993), Vlassoff (1993) and Dreze and Sen (1997). As evidenced in a number of studies, the experience of the recent Total Literacy Campaign is particularly instructive in this regard (e.g., Ghosh *et al.*, 1994, Sengupta, 1992, Agnihotri and Sivaswamy, 1993, Saldanha, 1994).

8.8 CONCLUSION

In a nutshell, the study reveals that women are very positive towards female education in Bangladesh and in India. Women consider education to be highly prestigious both in Bangladesh and in West Bengal. They strongly believed that an educated person is valued and honored by everybody in the society. They commented that in every aspect there are sharp differences between an educated person and an illiterate person. The perception of the respondents towards children's education in general and female education in particular is summarized in the following:

- **Children's education is a top priority of the parents. Most of the respondents value female education as the most important.**
- **Gender discrimination still is a deep-rooted socio-cultural problem that reflects in the perceptions towards female education of rural poor women both in Bangladesh and in India. Boys will get priority over girls.**
- **Positive attitude of the parents towards female education emerges out of some social and economic expectations.**
- **A very few respondents showed negative attitude towards female education. The negative attitude is also a product of a number of social and economic reasons.**
- **The impact of both SNSP in Bangladesh and RTSRD in West Bengal has been significant in shaping the perception of people on education. The NGOs has been successful in raising the awareness not only among the members, but also among the non-members in the community.**
- **Directly and indirectly NGOs created success stories which rendered a strong significant influence on the respondents perception to be positive on female education in both the study areas in Bangladesh and in India. As a new agent of social change NGOs/voluntary organizations create examples that education is a most important tool to get an upward mobility in a society, especially for women.**
- **NGOs have created a number of social and economic opportunities which benefited a large number of women, from the middle and lower middle class to the poorest of the poor. This has specially inspired the poor women to be positive towards their daughters' education.**

Chapter Nine
INSTITUTIONAL IMPACT

Chapter Nine

INSTITUTIONAL IMPACT

9.1 INTRODUCTION

This chapter deals with the role of NGO in motivating women to participate in the activities of the NGOs. The other chapters of this thesis dealt with the impact of NGOs but here, from the perspectives of the respondents, I would like look into the women related programmes and activities of Saptagram Nari Sanirvar Parishad (SNSP) in Bangladesh and Rangabellia Tagore Society for Rural Development (RTSRD) in India. This chapter will give a brief history of the membership of the respondents and the advantages and disadvantages they have experienced as a member of the organisation.

Respondents mix up the SNSP as an organisation with programmes of SNSP, for example, the saving group (Samity). Field workers of the SNSP visited the villages and talked to the women to make group for group saving, locally called the 'Samity'. The members of the group have to deposit Tak'a 10 every week and cannot cash it before five years. To make a group at least fifteen members are needed. There are, however, some larger groups having around forty members. A field worker is supposed to visit the 'Samity' once a week to collect the money.

Women take loan from the 'Samity' under the supervision of SNSP from the field to the office level. With the help of the SNSP field worker, from each 'Samity' elected a chairman, a secretary and a cashier for said Samity. Momota, a cashier of a 'Samity' in Bangladesh, confidently said, " Now we can run our 'Samity' with or without the help of the SNSP. Now they do not come to the field regularly to collect the weekly savings, but we arrange the group meeting and collect the money from the members and keep it with us even for two months".

Rangabellia Tagore Society for Rural Development (RTSRD) currently does not have any saving group program like SNSP. They have been conducting a training program for women through the Mahila Samity for six months. They are offering courses on tailoring, knitting, weaving, batik for women. They have been creating a network in different villages in Sunderban areas through the participants of this course. Most of the women are not involved with the RTSRD directly but have a strong network with the Mahila Samity and have the 'we' feeling among the participants. Respondents from India were chosen from the women who had completed the course of Mahila Samity of RTSRD and are directly or indirectly keeping strong network with the RTSRD activities in Sundarbans areas of West Bengal, India.

My purpose was to look into the impact of organisation on the life of the respondents, basically through interviews with the Category One respondents (those who are involved with the organisation for more than five years) in Bangladesh and India. This chapter is presenting the dialogues of the respondents as they have expressed their feelings, suggestions and complains (if any) against the organisation as being a member. In addition, a description has given on the impression of the male members of the households and community leaders from the field at the end of the chapter to get the idea of male perspectives toward gender and development. That said, my

intention has been to understand the reaction of the male section of the society to the whole process of NGO and its women related activities in the respective areas in Bangladesh and West Bengal, India. Interviews were taken from twenty (20) male members from Bangladesh and West Bengal, India.

9.2 INSTUTIONAL PERCEPTION OF THE RESPONDENTS

Section 1:

Processes and the Inspiration of Becoming a Member and Reasons for and Period of involvement.

BANGLADSH

Ayesha Khatun

A field worker of the NGO had come to the village at the beginning to convince them to join the NGO. Ayesha joined NGO to expand her network. She thought, "Here I am very alone. So, if I get involved with others I may get help in crisis". She heard about the Samity from the NGO field staff (Mannan bhai and Depali apa). They had come to the village and visited the whole village and talked to the people about many things, particularly the role of NGOs. Many people got involved after talking to them. Then I was convinced that if I became a member of the Samity and deposit Taka 10, after five years I would get Taka 2000. This will help me economically in the long run. Ayesha is involved with this NGO for 6 years. They keep Taka 20 per month and cash it after a certain period. Some of the samities invest the money or give loan with interest to regenerate the funds.

Lalboru

SNSP staff had come to the village to convince people to join the NGO. She said, "They arranged a gathering and we sat together to listen to them. They have requested us to make a saving group and deposit Taka 2 monthly. They finally could convince us to take the risk because it was matter of two taka only. Initially we did not trust them but finally we understood that it was for our own good". She joined the SNSP 20 years ago.

Momota Begum

Along with other women in the village, Momata Begum was motivated to join NGO by the field worker on the SNSP. They had visited them several times to convince them about the positive role of NGO. She said, "At the early stage of the NGO intervention none had full trust on NGOs. But the field workers convinced them and the villagers joined the NGO 'out of curiosity'. Then I gradually understood the good side of the NGO. I have joined with the intention that I will be economically benefited". She joined SNSP 10 years ago.

Minoti Rani Podder

The neighbours influenced her, seeing them economically benefited through NGO. She discussed with the neighbours who are already member of the NGO to know all about the NGO. She was motivated by them and joined the NGO basically to get loans. She said, "Because of lack of money I could not run rice business. I got loans and invested it in the business. We work hard to improve the economic condition. She is a member of SNSP for 6 years.

Shamorthaban

She does not remember the name of the organisation (SNSP). She said, "A field worker had come to the village and motivated others to join SNSP activities. I have joined because neighbours and others did. They have said that it would be good for us." She joined SNSP 10 years ago.

Amena Begum

She heard about NGO from the field worker of the SNSP. She joined seeing others in the villages who had already joined. Moreover, she wants to improve her economic condition. She said, "I have been force to pay the instalment weekly but perhaps I would not be able to save this small amount of money at home because of poverty. A substantial amount of money after five years helped me to buy a cow." She works hard and after her started earning, the economic situation turned into a good shape. She is involved with SNSP for seven years.

Laily Begum

She came to know about SNSP from the field worker of the organisation. She said, "I have joined NGO to save some money which would help me economically. Moreover, it created the relationship among the members which emotionally or financially help each other". She is a member of SNSP for last five years.

Maleka Begum

Her neighbour had come and convinced her to join SNSP. The others who already join NGO influenced her. Her involvement is as a saving group member of the SNSP. She is involved with SNSP for seven years.

Sufia

She joined the 'Samity' of SNSP because of her relatives asked her to join with them. In addition, she said, "After a few years getting a lump some amount of money is very helpful for the economy of the household on return of depositing a small instalment every week. This is a convenient way to force saving. "So, the Samity is good for us", she concluded. She joined SNSP as a member of the 'Samity' five years ago.

Shonabhan

She came to know about the SNSP from the field worker of the organisation. But she decided to join seeing others' involvement. She is involved with SNSP for thirteen years. However, this long experience with SNSP was not very helpful to improve her economic situation compared to others due to the lack of male supports.

Malika

She had learnt about SNSP through the field worker. She was convinced by them and joined for a better future. Moreover, joining the NGO would give her the chance to meet other women in her village and build up a network, she thought. This inspired her to join the NGO. She is involved with the SNSP for more than ten years.

Shaheda

Her relatives who live in the same village informed her about SNSP. She joined SNSP fifteen years ago for economic benefit.

Jahanara

She knew about SNSP through field worker who had come to their village at the early stage of SNSP. She said, "I have joined SNSP thirteen years ago for economic benefit".

Anjoli Prova Sharma

She was the one who joined SNSP at its initial stage. The founder of this organisation had come to her and motivated her to join SNSP. The founder (Rokeya Kabir) had visited in whole village to motivate all about the positive roles of a NGO at its early stage. She said, "I have joined SNSP for economic betterment of my family. At that time my children did not have proper clothing and we were in a distressed situation." She joined SNSP seventeen years ago.

Momotaz Begum

She knew about SNSP through her sister living in the same village. She joined with an expectation of getting loans so that she could improve her economic condition. She joined five years ago.

Rahima Begum

She joined SNSP being influenced by others in her village. Field worker of SNSP also came to her to ask her to join. She joins SNSP ten years ago.

Rokeya

She was motivated to join the 'Samity' by the field worker of the SNSP. She joined because "it will develop the habit of savings and a substantial amount of money will be helpful for doing something constructive for the betterment of the household". She joined SNSP ten years ago.

Monoara

She came to know about the SNSP through the field worker who had visited their village at the early stage of the organisation. She joined because, "as a member of the 'Samity' I will get a saving in a couple of years with very small amount of instalment payment. That usually is not possible in my hand-to-mouth situation. She has been involved with SNSP for sixteen years.

Arzu Begum

She knew from the field worker of SNSP. She said that the 'Samity' forced to save and that ultimately helped toward the economic betterment of the household. She is a member for eight years.

Surjoban

Her relative informed her about SNSP. She said, "I have come to know from my sister-in-law and I was told if I joined my economic condition would change. I would be able to buy 10 katha land and send my children to the school. Because depositing a small amount of money would increase to a substantial amount after five years, which I could use for my economic development. That's why I joined SNSP. Her involvement with SNSP is for seven years.

INDIA

Bharoti Mandal

She came to know from her father who participated in the meetings arranged by RTSRD. She said, "Though my family is not supportive to my job at RTSRD but I thought if I work at home there is no economic return. Now, to some extent I have economic freedom". She joined RTSRD five years ago.

Bashona Jana

She joined in the training on weaving in the Mahila Samity seven years ago. After that she joined the production unit of RTSRD.

Jhorna Mandal

She joined the training programs of Mahila Samity through her sister who is the member of the management body of the RTSRD. As a divorced woman, she joined RTSRD for a job ten years ago.

Bulu Mandal

She had come to join the training program of Mahila samity for six months to train her up in income generating activities. She joined fifteen years ago.

Sushila Gain

She had attended a meeting organised by the founder of the Mahila Samity (every one call her 'Didimoni') at the very early stage of the organisation and she was influenced and join RTSRD. She said, "I was impressed by 'didimoni's discussion and thought if I could make the dresses of my household it would be good for my household". She joined eighteen years ago.

Monjusree Mandal

She heard about the training programs from people of her neighbouring village where women have joined this program with a stipend. At that time she did not have any good source of income. She joined with an expectation that she would get a good

job in the Mahila Samity and it would help to change her economic condition. She is with the RTSRD for last ten years.

Kamala Mandal

She came to know from her brother who works for RTSRD. She worked as a non-formal teacher for three months in absence of her husband who is the teacher at the non-formal education programme. She is related with the RTSRD for around six years.

Ishani Mandal

She knew about RTSRD through a field worker. She said, "I have joined because I thought I would learn about many things. Moreover, my husband participated in the meetings of RTSRD and encouraged me to join the training programmes of RTSRD. She took training on tailoring from RTSRD fourteen years ago.

Shefali Mandal

The RTSRD management called upon her as an educated woman at that time in the village to participate in the health training programs. She said, "I was encouraged by my in-laws and my husband to join RTSRD as a health worker." At that time they had come from Bangladesh and were facing acute poverty. Her earning had been covering the cost of their grocery. She joined sixteen years ago.

Kabita Mandal

She joined the sewing programs of RTSRD to acquire some skill to earn some money. She joined RTSRD twelve years ago.

Runu Roy

She came to know about RTSRD from the health worker of RTSRD in her village. She said, "She brought the application form from the RTSRD office for me. I would have not been able to join the training programs without her support". She joined because, "After I failed in the examination I wanted to pursue something else". She is a young girl and her involvement has not been long.

Anita Das

She came to know about RTSRD's training programs from the health worker of RTSRD in her village. She joined with the expectation of getting a job at RTSRD in future. She joined around nine years ago.

Kalpona Das

She knew about RTSRD from her neighbours. She joined because, "After the devastating flood I had nothing to do; no income, no job. And I thought I would get an employment opportunity in RTSRD" (in the training programs women are getting stipend and accommodation). She took the training nine years ago.

Nomita Das

She came to know from the health worker of RTSRD in her village. She said, "I have joined because I wanted to learn more". She is involved with RTSRD for last ten years.

Depali Das

She is not directly involved with RTSRD's economic activities but is very enthusiastic to participate in all the events of RTSRD. She expects loan or other supports from RTSRD. She is involved with RTSRD for around eight years.

Radha Maity

She was informed through a worker of the RTSRD at that time. Then the founder of the Mahila Samity motivated her. She was among the few who started the Mahila Samity under the leadership of the founder. She said, "I had joined because I wanted to enjoy a good environment and socialise with good people". She is now working in a different government project outside her village. She left her job in the Mahila Samity because of low remuneration. She said, "because of my prolonged illness I needed to earn more to support my family". But she is well connected with the RTSRD and is involved with meetings and other activities. She joined twenty years ago.

Rina Nath

Mahila Samity at its initial stage was working in one of the school's room where Rina was studying. After completion of her schooling she talked to the didimoni (teacher) and joined the Mahila Samity of RTSRD. She said, "I wanted to learn some skill to earn in future". She is involved with RTSRD for around six years. But she took the training only three years ago after she was deserted by her husband.

Tripti Maity

She was also a student of the Rangabelia School and knew about the Mahila Samity from her childhood. She said, "I failed my examination because I never got enough time for studying. After school I worked in the field of chili as a labourer and caught 'bagda' from the river". Moreover, because of poverty she had to discontinue her studies. She wanted her brother to continue his studies. Then she decided to join RTSRD to earn. She is working there for more than five years.

Biddabati Barik

She is one of those who joined the Mahila Samity of RTSRD at the very early stage. She was in a very vulnerable situation both emotionally and economically at that time and was convinced by the founder of the Mahila Samity. She joined the RTSRD to bring changes to her life. She is engaged with the organisation for the last twenty years.

Shushila Joarder

She came to know about the activities of RTSRD from a meeting arranged by RTSRD. She joined the Mahila Samity to improve her economic condition. She joined seventeen years ago.

Section 2: Mode of Involvement (Description)

BANGLADESH

Ayesha Khatun

She is connected with SNSP through its saving group activities. She deposits ten taka a month and is expecting a good amount of money after five years that she could use for the betterment of her household, she said. She took loans twice from NGO. First time she took five thousand taka and bought a cow, which she sold after rearing for seven thousand taka. The cow also had a calf, which she gave to a neighbour for rearing ('Borga'). With the second loan amount two thousand taka, and another five thousand taka she borrowed from her employer, she repaired her house. She was paying her loan by instalment. She was involved in non-formal education program of SNSP and now can write letters. She was also involved in the training programmes of SNSP and went to Rajbari (another town of Faridpur district) and Kushtia (district) for training. She said, "In the training we have learnt about health related issues. We also learned how to keep good relationship with each other for the strength of the group and also about legal rights and its related issues (such as taking thumb impressions ['tip shoie'] for cheating and grabbing lands, etc").

Lalboru

She is the member of the saving group. They have a monthly meeting and deposit 10 taka in every meeting. This force saving, she said, will be ultimately better for my household and me as well. She took loan from the SNSP and repaired her house. She has a plan to buy a land for them.

Momota Begum

She got a loan from the SNSP, which helped her build her house and buy a cow. Mamota and her husband work very hard which is another main reason for their economic improvement. She joined the training programmes. She said, "I have participated in training programme and my mother took care of my children and the household work. But, I never joined any overnight programmes".

Minoti Rani Podder

She emphasised on the opportunity of taking loan from the SNSP, which is an open window for them. She said, "Who is going to give us money? We are intelligent and hard working but we need investment to run the petty business. After joining SNSP I got loan and changed the housing condition and was able to invest more money in the rice business, which make my economic condition better". She joined the training programmes and her husband took care of the children and the household. She convinced her husband to cooperate with her. She said, "I have told my husband that if joining the NGO brings the economic changes in the household why should you stop me? Finally he supported me".

Shamorthaban

As a member of the saving group she attends the monthly meeting and deposits the instalment. She said, "I have gone to other distant villages to participate in training programmes several times. There we are taught on hygiene, how to do poultry and livestock etc. Right now I do not remember everything." She did not get any loan from SNSP, she complained.

Amena Begum

She participated in the training programmes of SNSP outside the village. There she had learnt about hygiene and maternity related issues, she remembers. She is related to the SNSP through saving group membership.

Laily Begum

She is connected with the SNSP as a group member of the 'samity'. She got awarded about health, hygiene from SNSP. In addition, she said, "We are taught how to help each other and keep unity among the group members from the meetings arranged by the SNSP".

Maleka Bagum

She is a member of the 'Samity' but is not involved in other activities of SNSP.

Sufia

She is dissatisfied because of misunderstanding among the members of the 'Samity' that led to dissolve the 'Samity' before due date. Now they have created a new group identical to the 'Samity', she said. She never joined any NGO training programme because of her husband's disagreement.

Shonabhan

She participated in several training programmes on fisheries, livestock and forestry conducted by SNSP in different places. But she complained that women could not be able to use their knowledge because of poverty. She said, "Due to lack of resources and support system practically women cannot use their training. They have given training on livestock but because of poverty they could not able to buy appropriate food for the livestock and SNSP did not take any step in this connection". Similarly, who do not have access of ponds cannot use their training on fisheries, she said.

Maleka

"I was informed about the bad side of dowry, legal rights of women and how to keep unity among the womenfolk to face the challenges of the patriarchal society", she said. She had gone for training to learn about poultry, livestock etc. she said. She had gone to other town to attend training programs conducted by SNSP.

Shaheda

She takes loan and invests it in economic improvement of her household. She had gone to the training of SNSP in her village.

Jahanara

She has participated in a meeting and followed by a rally protesting violence against women organized by the SNSP.

Anjoli Prova Sharma

She joined the SNSP training programmes on sewing, food processing, etc. and on the basis of that training now she is supplying processed pulse to another NGO.

Momotaz Begum

As a member of the 'Samity', she said, "I got Tk.100 or more in my sickness from the 'Samity'. So in our crisis, the Samity is a big help for us".

Rahima Begum

She went to a five-day long SNSP training programme to a distant place from the village. But she said, "I did not enjoy the training".

Rokeya

She joins every monthly meeting of SNSP. Moreover, she had participated in five/six training programmes of SNSP and visited several places in this connection. She has learnt how to take care of poultry and livestock, etc. She joined the non-formal education programmes but now she forgot most of it, she said.

Monowara

She participated in several training programmes like consciousness raising, and income generating work. She said, "We are taught to stand on our feet and protest against all the evil of the patriarchal society". She was also upset about the dispute among the 'Samity' members that broke the unity among of the members.

Arzu Begum

The name of her 'samity is Jui mahila samity. She is helping her husband in tailoring in the household. She is not involved with SNSP except being a member of the 'Samity'.

Surjoban

She did not participate in any training programmes. She was not even able to attend the monthly meetings because of her job as a daily labourer. Her sister-in-law deposits her instalment to the 'Samity'.

INDIA

Bharoti Mandal

She joined the tailoring training programmes of RTSRD. Then she joined the Mahila Samity, the production unit of RTSRD, permanently. Then she shifted herself from tailoring to weaving section because tailoring section does not have work throughout the year.

Bashona Jana

Initially she joined in the training programmes at the Mahila Samity for six months. Then she worked for another three months without salary. Now she is working in the weaving section of the production unit of RTSTD.

Jhorna Mandal

She took training for six months and joined the production unit of the Mahila Samity and has been working there for the last ten years. Like others she earns according to the level of production. She is staying at the Mahila Samity Hostel.

Bulu Mandal

She is involved in the tailoring section of the Mahila Samity. She works from the morning to the evening to earn more. She has a good network with the Mahila Samity and got support in her long sickness, she said.

Sushila Gain

She has joined in the first batch of the training programmes in the Mahila Samity of RTSRD. She said, "We were taught about how to do vegetable gardening, keep good hygiene, etc. along with the sewing training". Now she is working as a trainer and instructor of the knitting section of the Mahila Samity.

Monjusree Mandal

She got the training on tailoring in the Mahila Samity. Now she is a non-formal teacher in the RTSRD project. In spite of this she organizes and motivates women from her area to attend the meetings, workshops and conferences arranged by RTSRD. She is working as a key person from the villages to the RTSRD.

Kamala Mandal

She is not directly related in the activities of RTSRD now because of her heavy household work. She worked as a non-formal teacher. She said, "I enjoyed my work outside but I have to do all the household work after coming back from the work which is not feasible for me". But she attends all the meetings and workshops arranged by RTSRD and that way she still keeps the contact with the organisation.

Ishani Mandal

After getting training she worked at home and earned which is not a big help in her household but helped meet minor demands at that time, she said. Now she is not directly involved in income generating activities of RTSRD but is well connected through attending meetings and other programmes of RTSRD regularly. She thinks that she is a part of the RTSRD.

Shefali Mandal

She got training on health in 1981 for fifteen days. Then she started working as a health worker in her locality. She covers 700 households. She is trying to raise consciousness among people particularly women about vaccinations, tetanus injection for pregnant women, hygiene, sanitation, prevention of diarrhoea and family

planning. In addition, she tries to convince villagers to test the soil in the RTSRD lab to scientifically understand what types of production is suitable for that particular land, she said.

Kabita Mandal

She is not now directly involved in income generating activities of RTSRD but has participated in all the meetings and gatherings arranged by RTSRD. After she got the training from the RTSRD, she started earning through sewing in her locality.

Runu Roy

She got training from RTSRD on knitting and wants to buy a knitting machine at home to make winter clothes and earn some money by selling the product. She said, "I have learnt about health, poultry, vegetables gardening, forestry, and cultivation and how to boycott dowry".

Anita Das

After getting the certificate from the RTSRD she failed to get any appropriate job. She said, "I have contacted the nearest shops who are interested to buy readymade garments, but in vain".

Kalpona Das

She wants an employment opportunity to reduce her poverty. She is not directly involved with the economic activities of RTSRD. But she participates in all the meetings and gatherings organized by the RTSRD.

Nomita Das

She is a non-formal teacher of the RTSRD. She cannot participate in the training programmes because of her minor children. Under the non formal education program of RTSRD, she teaches children who are dropped-out or are unable to go to school because of poverty.

Depali Das

She is not involved in the economic activities of RTSRD but she helps the health workers to mobilise people to join RTSRD meetings or other programmes. She always extended her hands to support RTSRD's activities.

Radha Maity

She worked in the Mahila Samity for around five years. Though she is not now involved in income generating activities of RTSRD, but she regularly keeps in touch with her previous colleagues. She has attended all the gatherings of the RTSRD and gives support whenever needed.

Rina Nath

As a deserted woman with three minor children she desperately needed a job and requested the RTSRD management to put her in any job in the RTSRD activities as a trainee from the organisation. She would like to join as a non-formal teacher in the non-formal education project of RTSRD. But she did not get any positive response

from them. She said, "I have joined the training programs with a nine months old boy at home with my mother. I have requested them to allow me to go home in the evening for breast-feeding. They have agreed. But after the long day he could not eat and got stomach upset. So I couldn't feed him. Then I stayed at night in the training programs. But they did not give us the money for buying sewing machine what they were supposed to give. Moreover, I accepted their suggestion to join the training on poultry for a loan or a job in the RTSRD but all went in vain ". Out of frustration she kept herself away from the RTSRD activities, she said. But she would not like to discontinue the connection because of the hope that one day she would get something from there.

Tripti Maity

After getting training from the RTSRD she is working in the tailoring section of the organisation. She got Rs. 500 from RTSRD to buy a sewing machine at home but used it in her economic crisis, she said.

Biddabati Barik

She left the job in the Mahila Samity because of low remuneration. She was taught about poultry, vegetables gardening, livestock and she earns more doing this. But she is very active in mobilizing women to join RTSRD. Still she has a good relationship with the members of RTSRD and helps them whenever they ask for it. Her husband is working in RTSRD as a village organiser.

Shushila Joarder

She left the job at the production unit of the Mahila Samity because of better offer in the Ramkrishna Mission as a trainer. In addition, she said, "They have given all the support to the education of my daughter and my salary and scope of work will increase in future as they promised". But she has a good relationship and eager to keep the relationship with the RTSRD authority for a better future. She said, "I have two young daughters who need economic opportunities for a better future. It will be wise to keep the connections with the organisation for the employment opportunities for my daughters. I also take help from them whenever I need".

Section 3:

Positive and Negative Experiences Being a NGO Member

BANGLADESH

Ayesha Khatun

She does not have any negative attitudes about NGO rather she is benefited being a member of the SNSP, she said. "I have become conscious after joining the NGO. Earlier we were fool. Now we have learnt many things. So we can fight against unfair things. Now I have courage to go to many places easily, even to Dhaka, alone. I am capable of answering back bad comments". Last time when her husband visited her house (though he deserted her), he told her not to join the NGO. But she refused and answered him back, "These people helped me in my crisis, not you. So I will not leave them."

Lalboru

She has not participated in any SNSP activities other than being a member of the saving group. Even though SNSP is now closing its activities, she said, "SNSP made me confident and helped develop network in the village. Earlier, I did not come out from the homestead and faced acute poverty and no one is there to give me even five taka in my crisis. Now I move around and can go to many people to borrow money in the crisis. I have earned the trust of neighbours and can personally borrow up to taka 500. My social position is better than ever before".

Momota Begum

As a member she thinks, "Because of membership we are able to take loan from the group without interest but elsewhere it costs a 10% interest". Now she is the cashier of the group and complains against the SNSP. She said, "SNSP has taken interest on our savings and we do not understand why. It sometimes makes us confused".

Minoti Rani Podder

She hasn't any complain about the SNSP's role. Rather, she is glad to be a member of SNSP 'samity' that helped bring the economic changes in her household.

Shamorthaban

She does not have any clear perception about what she wants from the NGO for her development. After persuasion she said that loan would be helpful for me so that I can buy a cow and repair the house." She joined another NGO for loan but did not know the name. But in the last ten years she was only able to build one room with tin roof. She is involved in home-based family production and is not much ambitious for a better future.

Amena Begum

She happily said, "SNSP connections give the chance to talk to the neighbours and villagers, which was absolutely impossible earlier. Now I can move freely and have an association of women where share our common feelings". She is not happy with SNSP's organisation because of not getting a loan from there. She said, "I wanted a loan several times from the SNSP organisation but in vain. That will be extremely helpful to change the economic situation. But using my savings from the 'Samity' supports me a lot in my bad time".

Laily Begum

She wants to get involved with the NGO to get loan to invest toward her economic betterment. Moreover, she counted on social relationships, which would help her to cope with her crises.

Maleka Bagum

She said, "I took loan from the 'Samity' and bought cows and goats and sold them after rearing. It brought me some additional money that helped me in my economic crisis.

Sufia

Though she is not happy about the disagreement among the members but she thinks that the 'Samity' is very helpful for her. She said, "To meet my crisis only the 'Samity' is the best source to borrow small or big amount of money".

Shonabhan

She is very upset about SNSP because they do not have any credit programmes. This is one of the main reasons why women joined other NGOs in her locality, she complained. She urges that SNSP provides loan for the development of the poor women. She compared the SNSP's previous activities with recent ones. She said, "Now field workers come to the villages only to collect the instalments of the 'Samity'. They do not have any other activities now in the field level".

Maleka

She took loan from SNSP to meet her crisis through livestock rearing and poultry. But because of old age she cannot work that much. So she thinks loan will not work for the development of her condition since she herself is physically unable. But still she is enjoying meeting group members of her 'Samity' in the monthly meeting.

Shaheda

She said, "Now we have cow, poultry, rickshaw and land because of the SNSP credit programme and our hard work. Moreover, now I have become more 'chalak' (intelligent and conscious) and can move around freely". But she was frustrated because of the loss in business by their 'Samity' that created misunderstanding among the members of the 'samity'. Ultimately it was leading to breaking the 'samity' at one point, but some of them organised it again.

Jahanara

She is not quite happy about the role of SNSP. She said, "I am not that much benefited by SNSP. If I could get a loan from SNSP, I could buy clothes to make dresses in the household and my husband could it in the market. Even though they have assured us of giving a loan but finally it did not materialise. I have an expectation from SNSP that I will learn about several things, or will get tube well or will be a teacher in the adult education project but all seem to be in vain". But she said again, "But now I can talk to others confidently because of the NGO experience. I am even able to give emotional supports and suggestions to others in crisis".

Anjoli Prova Sharma

She is now involved in the saving group 'Samity' and discontinued the activities with SNSP. She expects a permanent job as a family planning worker or field worker of SNSP. Because of long-term involvement she was hoping that she would get a permanent job. She is disappointed with the management authority discontinued her involvement in the organisation.

Momotaz Begum

She wants loan to build her house from SNSP but did not get it. She then went to BRAC, another leading NGO, and got a loan from there. She bought a cow and gradually paid the loan.

Rahima Begum

She did not face any problems to be a member of the SNSP. She is happy because she got a job at the SNSP local office and earns Tk. 1250 per month. She said, "SNSP raised my confidence and made me more 'chalak' (intelligent and conscious)".

Rokeya

She pointed out the bad sides and good sides of the role of NGO. She said, "Because of misunderstanding and disagreement between the chairman and the cashier of our 'Golap Mahila Samity', members got separated from the 'Samity' and that destroyed the 'we feeling' among the members. This is the worst side of the samity. But through the 'Samity' I can borrow money in my crisis almost without any interest. I do not have any property so no one will be interested to give me any financial assistance. But being a member of the 'Samity I can borrow money when I am in need".

Monowara

She said, "Because of the loan facility we all are benefited".

Arzu Begum

She has no complain against SNSP. Rather, she is helped by the 'Samity.

Surjoban

She said, "With the first encashment from the samity, I repaired my house and I will buy a cow when the next saving will mature".

INDIA

Bharoti Mandal

She said, "Because of access to the Mahila Samity, I am enjoying economic freedom and have been able to buy sari yearly according to my wish. Besides this, I would buy medicine for my mother if others neglect it. Moreover, I can go to the samity in my crisis".

Bashona Jana

She is a very docile type of person. She leaves her work after lunch to do her household task. In addition, she works at the field as a family labourer in the harvesting time. She said, "Didi's (senior management body who are in charge of the different sections of the production unit of Mahila samity in RTSRD) are not happy about it. They do not try to understand the problems that I would face if I do not participate in the family labour".

Jhorna mandal

She said, "Because of RTSRD I have come out of my distressed situation. Now I can do some saving (per month Rs. 30.00 in a bank) and will do fix deposit when the

figure will be five thousand). Also, I have got support from my colleagues in my crisis. Nonetheless, I am not satisfied with my job. I have been doing it for last ten years. I need some break in my job. Moreover, because of my eye problem I am afraid I would not be able to do my job like I am doing now. But unfortunately there is no such scope here and I will not go for other jobs outside the Mahila Samity for security reasons”.

Bulu Mandal

She expects a loan from the RTSRD to expand business personally. She said, “If I get a loan I will buy clothes and make dresses and my brother-in-law will help me to sell it out in the near town market but there is no such hope in near future. Nonetheless, because of RTSRD we get the chance to earn and that raises our position in the household “.

Shushila Gain

RTSRD brings a total change in the life of the rural poor people in the Sunderban areas. She said, “Earlier, women were confined in the household and there was no role to play except cooking and cleaning. But now women are working even in the field as a labourer towards the betterment of the household side by side with male members. She accepts the disadvantages of the RTSRD and emotionally said, ‘this is my samity. As I do not want any damage in my family, similarly I do not want any kind of damage here either’. We built it by our own hard work. Earlier, Mahila Samity wasn’t looking like as it is now. It’s now a huge establishment having multiple activities. Nonetheless, I forget my pains and sorrows after coming to the Mahila Samity”.

Monjusree Mandal

She identified RTSRD as a place of unity and friendship. She said, “If I cannot go to the Mahila Samity often I become unhappy. I feel it to be my second home, even though I got hurt from the management because I cannot keep their offers as a village organiser because of my minor children. Still I remember his teasing attitude at me. Moreover, I think we deserved more salary. Because of RTSRD people, particularly women, are more conscious and informed about health, sanitation, maternity and income-generating work including agriculture related issues.

Kamala Mandal

Because of RTSRD people are aware about the health, hygiene and employment opportunity that helped to change the economic situation of many.

Ishani Mandal

She said, “RTSRD brought changes in many cases, for example, health, cultivation, poultry, etc. A significant change happened on the womenfolk. Earlier, there were social restrictions about women’s economic involvement, particularly outside the household. But now women are assertive and are participating in income-generating work. Now we will want to participate”. She continued, “RTSRD not only influenced those who joined its income-generating activities, but also many others who were influenced by seeing their neighbours and villagers. RTSRD creates employment opportunities for women. Women are working outside even as an agri-labourer, which was not common previously. They have become more conscious and understand what would be good or bad for them”.

Shefali Manda'

Because of RTSRD interventions there is a significant change particularly on women in the villages, she said. She finds women are doing income-generating activities and saving money for future. She said, "Even women are capable of controlling husbands to refrain from bad habits". Earlier the villagers did not accept her. "I was insulted by the mother-in-law". They said, "We gave birth without any injection, so our daughter-in-laws should not need it, you better leave now".

She is happy working with RTSRD. She said, "We have been attending the camp on health related issues every alternate year in the RTSRD main office. Besides, I have to report to the RTSRD office twice a month about my performance and overall situation of the village. Moreover, we are called to participate in the meetings with doctors when they visit the RTSRD". She does not expect any better job. She said, "I will not get a better job than the current one because of lack of eligibility and, on top of it, without any political affiliation".

Kabita Mandal

She said, "Because of the training I earn some money ". Moreover, RTSRD has improved many aspects of the development of the villages. They taught us how to do vegetable gardening, hygiene and family planning". She enjoyed her freedom while she was taking training from RTSRD and staying there for six months. She said, "I liked to listen to the teachers as they talked about many new things. I wandered around in the evening with other co-students. We sang together in the music class which I enjoyed a lot".

Runu Roy

She said, "Because of the training I am able to earn some money which is good for me as well as my family". She, however, finds some inconveniences. "Because of low quality food and rotten bathing water of the pond I developed some skin problems while staying at the Mahila Samilty hostel during the training period.

Anita Das

She demands a weaving centre in her locality from RTSRD to create employment opportunities for women.

Kalpona Das

She said, "RTSRD helped the poor after the natural calamity. Even they had come before the government with relief. I am glad to join the meetings and conferences of RTSRD because it gives me a 'we feeling' and I would like to involved with them to get their supports in future". She is waiting for a production centre or any kind of income generating activities for women in her village. That, in her view, would help the poor women like her. She is upset because of not being able to use her skill that she learned from the RTSRD training.

Nomita Das

She said, "Because of RTSRD interventions women folk are more conscious and are constantly trying to change their economic conditions. They are pursuing the economic opportunities and now the husbands are not against it because of the extra

income in the household. Now it is almost impossible in our village to find out a woman who is sitting ideal and not doing any income generating work." She, however, complained against RTSRD with anger, "They have urged the women for saving in the meeting and I feel like saying them that please give us employment opportunity first and then we will save. Otherwise where shall we get money? Shall we steal it from our husbands?"

Depali Das

She wants to keep good relationship with RTSRD for economic opportunities from there. She wants an employment with them. She admitted that she gets some privileges from them because of her supports and hard work for them. She said, "Earlier it was difficult for us to motivate women but now motivation is not required". She took loan for poultry from RTSRD. She is benefited from RTSRD. She said, "I like the environment of the organisation. It makes me more conscious and aware about many aspects of life. The way I am talking to you now is also a contribution of my association with RTSRD".

Radha Maity

She likes to keep the connection with the RTSRD but she has some complains. She said, "I was scolded if I was late at work. The Management does not want to understand my problems. I come to the Mahila Samity after completing all the household work. Moreover, the remuneration is not okay according the work even though I enjoy to be with the RTSRD and my friends which gives me support emotionally in my crisis.

Rina Nath

She said, "Because of RTSRD women are becoming self sufficient and getting involved in many income-generating activities. Earlier they were suffering the torture of their husbands. But now the situation has changed". But poultry training would not be useful for them who got training from the RTSRD because of lack of capital. She has complained that the RTSRD authority is biased in case of giving money and loan to the beneficiaries.

Tripti Maity

She is unhappy about her job. She said, "There is no opportunity of a better position and better economic scope". She even thinks that they are not neutral to all because she and her family are supporting different political parties. (RTSRD is also having a political image which I also experienced in my staying in these villages. People identify the RTSRD's political stand on the basis of the NGO leader's political stand. They think RTSRD is inclined to RSP.)

Biddabati Barik

She said, "I have strong tie with the core members of the RTSRD and got supports from them in my need."

Shushila Joarder

She has a good understanding with the RTSRD staff and she sought their professional help whenever she needed. RTSRD programs for women have significant impact on the womenfolk. She said, "Now women are coming out from the

household and participating in the economic activities for the betterment of their household”.

Section 4:

What is needed for changing the Condition? Or what is needed for Development?

BANGLADESH

Ayesha Khatun

There is a significant change in the life of Ayesha Khatun. She has become confident and strong because of involvement with SNSP. She is very hard working and has an ambition to change her life. So she worked hard and changed her condition economically and socially. But she is afraid that if she gets sick how her family will survive. Still she wishes a reunion with her husband and is looking for his help. But she realized, “Even in my hardship, I have my freedom. But I was beaten up while I was with him. I have a better life now”.

Lalboru

She does not see the development of her own only. Rather she sees it as the household development. She wants jobs or income generating activities for her two sons. She thinks it will bring changes in her household. She, however, complains against her son that he does not contribute to the household.

Momota Begum

She wants SNSP to create employment opportunity for all. She thinks that will reduce the poverty.

Minoti Rani Podder

Though she is benefited through loan from SNSP but she wants more economic changes and asks for a permanent job for her. She said, “I would be happy if I get a job. I know I am not eligible for big posts but there are many jobs where I will fit. If SNSP create such kind of job for me it will be a great help for me”.

Shamorthaban

She is looking for loans to improve her economic condition.

Amena Begum

For the alleviation of poverty she demands for loan for herself. But she has suggested giving grants for the extreme poor that are not capable of taking loans. And that, she thinks, will help to change the economic condition of the poor.

Laily Begum

She thinks loan will help to change the poverty situation.

Maleka Bagum

She thinks that sewing machines and employment opportunities are the ways to help womenfolk for their economic development.

Sufia

She said, "Because of the 'Samity I could take a loan and bought a cow which I sold after rearing for two years and earned a substantial amount of money. Then I have a plan to buy a land for us, which will bring economic prosperity for us.

Shonabhan

Loan, appropriate programs and related facilities according to the necessity of the poor women would be helpful for their economic development, she has suggested.

Maleka

Employment opportunity and loan will help women to improve their economic condition.

Shaheda

She said, "Labourer in agri-processing unit (locally called chatal) and sewing will be possible employment opportunities for women. She wants to be a cook in some organisation."

Jahanara

She desperately wants to be involved in income-generating activities. She said, "I prefer to do something at home for earning some money. But if I do not get anything at home I will look for job outside. It would be very helpful if I get a loan to do a poultry farm at home from SNSP. Earlier, I did private tuition at home to teach religious books to the children but they stopped coming because of the rainy season and the distance as well". She is eagerly looking for an employment opportunity for her economic betterment.

Anjoli Prova Sharma

She wants a permanent job with any NGO or organisation for her economic betterment. But she thinks she is getting respect from the household because of her contribution to her households.

Momotaz Begum

She said, "If we could work, we could change our economic condition. First of all we need employment".

Rahima Begum

She thinks employment is the prime precondition to the development of women. She said, "Earlier, women did not work but now they started working and they need employment to reduce the poverty. I am benefited because of my employment at SNSP. Even loan will be not that helpful for me. How could I pay the loan back?"

Rokeya

She wants an economic change in her household and, along with other members of the household; she is working hard towards it. She said, "If I have a land I could plant trees and sell it out in future when I am in need. Moreover, poultry and livestock rearing is a good way to get economic benefit. We took loan from another NGO (Palli Paragati) and my husband bought a van-rickshaw and I am running a tea stall, which brought economic prosperity in my household. Nonetheless, I am facing poverty and need to find a way out of it".

Monowara

She said, "Because of involvement with SNSP I have a place to go and can talk to others. But earlier I was not an assertive person though I know accounting".

Arzu Begum

She said, "I cannot say much about it but giving sewing machine to women might be helpful for the economic development of the household".

Surjoban

She said, "Involvement with the NGO is beneficial. Those who took loans are mostly benefited but I did not take loan with the fear of not being able to pay it back. Sewing machine and capital for business are needed for the development of women".

INDIA

Bharoti Mandal

She said, "I want to learn typing and asked for leave but the samity didn't accept it. If I could learn typing I would have earned more than what I am earning now at the Mahila Samity". She wants to earn more to save some for her dowry, she said.

Bashona Jana

She is happy to work at the Mahila Samilty. Beyond that she has no other interest about it. She usually does not join the meetings arranged by RTSRD because her mother participates in all these programmes. Earlier, her father also joined but recently he feels discouraged because all the meetings are held at night and he does not want to stay up long. Her brothers are involved in a political party and are not interested about RTSRD.

Jhorna Mandal

She wants a promotion as a trainer at the Mahila Samity but the management told her that there was no scope, which makes her very upset. She wants to earn more to secure her life.

Bulu Mandal

She thinks training for skill development and loan will be helpful for the economic betterment of women.

Sushila Gain

She wants training programs for women so that they could do some income-generating work. In addition, they will motivate others to join the income generating activities. She said, "I want an economic improvement in my household so that I can support my son's education. I would like to buy a knitting machine at home and supply the products to different places. It will help to bring economic betterment of the household".

Monjusree Mandal

She thinks, "Without overall development proper individual development cannot be possible. Therefore, development is needed from the holistic perspective so it will gradually lead to individual development. She suggests different programs for those who are not able to join RTSRD's training programs due to lack of education. For them handicrafts, such as making 'dhup kati' (fire stick for religious occasion), paper bag, etc. might have been a useful way to make them involved in the income generating activities. She wants to be economically benefited but she is afraid her condition could deteriorate by bearing her children's educational expenses. But she desperately wants her children to be well educated and to get a prestigious status in the society.

Kamala Mandal

She is working hard to improve her economic condition but it deteriorated because of the huge amount of expenses that were required for her daughters marriage. Her husband is a non-formal teacher of RTSRD. She got a job in a government project (ICDS) as a teacher but her husband did not allow her. Moreover, he confused her saying that she might get transferred to Madras. Who will be going to take care the household? She could not avail the opportunity because of gender bias even though it could be beneficial for the household.

Ishani Mandal

She wants economic changes for her and the other women as well. She cannot say what should be the way to develop the womenfolk but said, "They need some new programmes for the development of women. Providing access to loan would be one way to help them. Her poverty reduced than before after her son started working but still she is working outside for the betterment of her household.

Shefali Mandal

She is keen to educate her children. But she was upset because her daughter had an affair and got married against their will and discontinued her education. She thinks her condition will change if her children get educated and get a good job.

Kabita Mandal

She thinks employment is the key to the development for women and it will reduce the poverty as well.

Runu Roy

She thinks, "Women need development. They should be involved in income generating activities to have some money in their pocket so they do not need to

depend on others when they are in need. For example I have learnt knitting. On the basis of this skill I could earn and would become self-reliant.

Anita Das

She is looking for employment opportunity for the development of women. She thinks, "Women should have economic freedom to become independent".

Kalpona Das

She said that RTSRD should train women and create employment opportunity for their economic betterment.

Nomita Das

She thinks that employment opportunity is the prime necessity for the economic changes particularly for poor women. Now they have broken the social restrictions and are willing to join income-generating work. If RTSRD provides loan for the poor particularly for women it would be very helpful for changing the economic condition.

Depali Das

She thinks income-generating activities will help to change the economic condition. She wants loan to do poultry or any other handicraft to change her condition.

Radha Maity

She said that women are more visible now than before and it is an impact of the RTSRD. Though many of them are not involved in any income-oriented outside work but are attending meetings, public gatherings and talk to others publicly. This is the biggest achievement of RTSRD. She wants to educate her daughter. She demands the removal of liquor shops from the locality and ensuring security particularly for girls are essential for the development.

Rina Nath

She is facing acute poverty and wants to go to Delhi for employment if she could put her sons in the missionary boarding school. She has requested one of the senior members of the RTSRD to use her connection if possible to put her children in the boarding school.

Tripti Maity

She wants a better economic scope for herself and for the betterment of her family.

Biddabati Barik

She wants her children particularly her son to be educated enough to get a good job. She said, "I suffered a lot and worked hard for the betterment of the household so I do not want my children suffering like me".

Shushila Joarder

She is trying hard to reduce her poverty and improve her economic condition. She thinks that employment opportunity for women only could change their impoverishment.

9.3 PERCEPTIONS OF MALE MEMBERS AND COMMUNITY LEADERS

Twenty (20) male respondents were interviewed with a scheduled guideline in both the areas, Bangladesh and West Bengal, India. Most of them were either members of the selected households of respondents from the three categories (C1, C2 and C3) or the community leaders of the locality (school teacher, leader of local government and religious leader). Purpose of these interviews is to get an impression of the attitude of male members towards NGO activities in general and women related activities in particular. From both the countries though majority do not have negative attitudes but expressed a mix attitude towards NGOs and their women-related activities. Most of them though accepted it as a progressive change both in terms of household condition and as well as women's position but many of them still do have confusions regarding allowing their female members to join NGO activities until or unless it is related to any substantial economic benefit for their household. Majority appreciated the role of NGOs but some of them had opined that more credit or economic benefit from the NGO should be available.

To conclude, attitude of the male members has been changing because of economic return and observing the other's achievements in the society as a demonstration effect in the society. Here I would like to quote some of the dialogues of the male members regarding NGO and its women related activities. Perceptions of the male members are categorised as positive attitude, and negative attitude and mixed attitudes.

BANGLADESH

Positive

Habibur Rahman commented, "Microcredit from NGOs is extremely useful particularly for the poor who use this cash for income-generating activities like buying cows, rickshaws for their economic betterment. I did not take dowry because my father-in-law is poor. If my wife get a good job I will not stop her for household work, rather I will keep a domestic maid. After joining NGO my wife has become smart and intelligent ('Chalak' and 'chalu') and answers me back. But still I think it is good to work together to change the condition of the household".

Though Jalil thinks that NGOs have brought positive changes for the society, he will not allow her wife for outside work particularly in the harvest time because of family labour. He said, "If a women get education then children will be educated. That will bring prosperity for the household as well as for the nation".

Aienal sheikh said, "Because of NGOs we poor people get loan to meet our crisis and it is also helpful to improve our economic condition through using the loan in business. Earlier women were not intelligent ('boka'), but now they have become eloquent ('chonchola)". He is a religious person and believes in Islamic law 'sariot'

for women but said, "I have to accept recent social changes because this is related to economic return".

Lokman said, "Now women can keep accounting and go outside for jobs which is good for the household. But I will not allow her to go out unless there is economic benefit".

Mixed attitude

Lockman has a mixed attitude towards the role of NGO. Though he thinks that it brings positive changes for women, he said, "NGOs have both positive and negative sides. For example, if anyone misuses the loan received from the NGOs, it will turn into a bad fortune for him. On the other hand, using the loan in a constructive manner will be prosperous for the household".

Ismail said, "Though I have taken loan from the NGO but failed to run the grocery shop to buy more products due to lack of further cash ". He is a religious leader and spends most of his time attending religious gatherings or in the mosque and hardly gets time to think about his responsibility to his family.

Hossain said, "Because of free education children of daily labourers are also getting chances of education. An educated woman could teach her children that will make the nation educated. There is a big difference between educated and non-educated woman in every sense".

Haider Ali Mir said that though it is a good break for women but he will not allow his family members go outside for income generating work. He prefers rather home-based income generating activities for female members of his household.

None of the male members specifically had showed negative impressions toward women's participation in the NGO activities in Bangladesh.

INDIA

Positive Attitude of the Male Members

Bashudev Mandal said, "Because of NGOs, both the male and female are benefited. Now we know how to do cultivation in a modern way. Nowadays women are also participating in various economic activities and it will be extremely useful in the absence of earning male members (if gets sick or die). Now women have the capacity to cope with the crisis".

Shubhas Mandal said, "Because of involvement of my wife in NGO activities, we have become socially well connected. From NGO we get health services and others facilities as well. In addition, it helps to change our traditional mind and attitudes towards life that brings the economic changes as well.

Rebiti Singh said, "All we have achieved today are because of the NGO (RTSRD). Earlier women hardly used to come out from the house and were professionally involved outside home, if any, as a household maid. Now they have the courage and are trying to improve the economic condition of the household. Even they have learnt how to be a cultivator".

Bimal Krishna Mandal said, "Because of NGO we have learnt how to be united together. We are economically better than before". "I had a strong desire to educate my daughter as far as possible but she is not intelligent enough to go for higher education", she said it with a sad voice.

Bhagirothi Mandal said, "We have developed in many aspect because of RTSRD activities. Because of Mahila Samity's interventions women are able to talk to men publicly. Earlier it wasn't like that, they were shy. Now they are coming out and participating in the income generating activities for themselves and the household as well.

Lankhan Chandra Mandal said, "As a man I may not understand the problems of women but women will. But I think that it would be beneficial for both the family and the woman to work outside for the betterment of the family. In addition, female agri-labour will substantial support the family because it saves the cost of production that is ultimately beneficial for the family".

Mixed Attitudes of the Male Members

Ramapada Lashker said, "Now the situation has changed a lot in the society. Women are joining NGO activities and going outside the household. But I personally do not like to allow my female members of my household because then they will have to be roaming around many places".

Bhobesh Das as a teacher thinks that RTSRD is doing a great job for the rural development but he is not much informed about the role of NGO towards the women. He said, "Still women are not conscious enough. RTRSRD does not have any self interest that's why they are performing better than the government".

Negative attitude of the male members

Monoranjan Mandal said, "We are benefited in agriculture production by RTSRD. But I need my wife as a family agri-labourer for the production. So I might not allow her to go out for work".

9.4 CONCLUSION

It was revealed from the interviews with the main respondents and the male members of the society that because of the NGO involvement women got the opportunity to access credit for economic change of the household. This capability of bringing loan improved their position and simultaneously created network among the women of the saving group that supports her to cope with her crisis. That is also another way of making her worth in the household as well as the society.

Because of the NGOs they have entered the public domain from the confinement of the household. This is a significant move for women in breaking the chain of socio cultural-religious norms and values in traditional rural society like Bangladesh and West Bengal, India.

NGOs make women aware of their subordinate condition and make them think about it. NGOs might have not been that successful in changing the economic condition altogether but have been successful in bringing changes in the mind of the respondents who are still part of a traditional patriarchal society.

Chapter 10
CONCLUSION

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CONCLUSION

The last two decades have witnessed a great deal of write up on development and gender, particularly on rural areas of developing countries. A general agreement has been reached that gender-neutral development is a myth. Further, a consensus also has been arrived at that many third world country states alone cannot handle the issues of development. Therefore the role of NGOs has to be taken into consideration.

It is widely recognised that without the development of women who constitute almost half of the world's population, real development cannot be achieved. It was during this period of ferment, when the fundamentals of economic development were being challenged, that the situation of women gained urgency.

After The Second World War, debates on development and the Third World have emerged. Feminists writers, academics, activists are contributing to the development of women because they have argued that development process effected men and women differently.

The United Nations organised four world conferences on women in Mexico in 1975, in Copenhagen in 1980, and in Nairobi in 1985 and in Beijing in 1995. The year 1975 was declared as the International Women's Year and a conference was held at Mexico with the theme "Equality, Development and Peace." Subsequently, the United Nations declared 1976-1985 as the decade for Women to have the world attention focused on the problems of women. In 1985, the Nairobi Forward Looking strategies for the Advancement of Women were adopted by the United Nations for implementation. The 1995 World Women Conference in Beijing was the culmination of the international recognition of the women's critical and complex condition economically, socially and politically. Apart from international initiatives, many important developments at the national level also took place. Significant among them is the rise of strong women's movement.

In this backdrop, my intention is to search answers to the basic question, why despite all these national and international efforts women are still very poor all over the world and poverty is the highest among the female population? This research looked for the answer through a comparative study of the NGO activities in Bangladesh and West Bengal, India. A comparative study of societies with a common social history and different state policies will help to find a new vision and insight to reach a fuller understanding of gender issues and development process in this region.

The selected NGOs, the Saptagram Nari Swanirvar Parishad (SNSP) and the Rangabelia Tagore Society for Rural Development (RTSRD), have been working for a long time in women's development in the two countries, Bangladesh and India, respectively. Through a qualitative, but extensive field research I have tried to understand the impact of NGOs in the development process of rural poor women, taking the interventions of SNSP and RTSRD as the guide to understand the process. The indicators of the study, broadly, were the women's consciousness level and awareness about political and legal rights, dynamics of their intra-household relationships, impact of economic contribution to the household, their social status and empowerment in the household as well as the society and attitudes towards female education.

To improve the condition of poor in general and women in particular, NGOs have simultaneously met successes and failures. This study has proved again that the NGOs have been playing an important role to bring about changes in the life of poor rural women in Bangladesh and India. Thanks to NGO interventions, socio-economic and political positions of women – particularly those who have been involved with the NGO programs – have changed compared to others. This is particularly evident for the Category 1 women who are involved with the NGOs for more than five years. For example, because of NGO involvement the level of consciousness of the respondents have increased and they have become more aware of their legal rights. They are now able to seek better options for their lives. Consequently, attitudes of the respondents towards children's education, particularly female education become more positive. The dynamics of intra-household relationship also has changed a lot because of the women's involvement with the NGO programmes. The position of women has been uplifted in the family because of the economic contribution and they are now able to make in the household. This, in turn, is paving the way for better decision-making power, freedom of mobility, strong network and better crisis-coping capacity. I would like to summarise the findings on the basis of the indicators selected in the following sections.

10.1 Awareness

Awareness about political rights, an understanding of the women's role as well as the role of the NGOs and the governments in the development process, a vision to change the socio-economic condition – all indicate the level of consciousness of the respondents. Most of the respondents unanimously agreed that the NGO has a substantial role in creating awareness in the society in general and of women in particular.

Respondents identified the NGOs as a more effective development agent compared to the Government. Respondents visualised the role of the government for construction or reconstruction of the infrastructure or for providing relief to change their impoverishment, which is a common experience from both the countries.

The NGO has a significant influence on the mind of the respondents in raising awareness among them. The Category 1 (who have been involved with the NGO for at least five years) respondents without any hesitation identified the NGO as the agent to make them courageous, confident and intelligent. The Category 2 (dropped out NGO members) and the Category 3 (non-members) respondents also admitted that the NGOs had an indirect but important impact on them. Demonstration effect of the success of NGO members seemed to have a strong impact on others in this connection. The respondents in Category 3 also seemed to have an understanding of the positive role of the NGOs and seemed very eager to participate in economic activities to change their socio-economic conditions. The NGOs created a social atmosphere for the women where the society is realising gradually the potentiality of women to contribute to the betterment of the household as well as the society. This helps change the attitude towards the role of women in the society.

Employment is the prime priority for economic development of all the respondents irrespective of their categories. They are ready to participate in economic activities for the betterment of the household as well as themselves.

Respondents gave more weight to the NGOs as a development agent as opposed to the Government. Respondents visualised that the best role of the government is in construction or reconstruction of the infrastructure or in providing relief to change

their impoverished condition, which is common experience in both the countries. Moreover, some of the respondents raised strong allegations of corruption and nepotism against the government in both the areas.

Most of the respondents had voting rights but the majority was influenced about decisions mostly by the male head of the household. In absence of an improved social awareness level, the economic programme for improving the status of women and their empowerment may not be an easy. It was generally found that the male members of the family do not like the idea of their women to participate in the political process. Even when such participation is permitted, they attempted to influence them in every step of their activities. In several cases where women try to assert their rights to political participation, there was domestic unrest. While men approve the economic activities of their female family members, they imposed several restrictions on the movement of women and their freedom in spending their earnings. Unfortunately, there is a low esteem among women themselves regarding their status. They try to avoid misunderstanding with their male members and reconcile to their subordinate status in spite of their public stance otherwise. It will take considerable time for the social and psychological change to take place whereby women will acquire equal status with men in the pursuit of national development.

To be empowered is to be aware, visible, decisive and effective as a change agent. Political empowerment is the necessary element in this process. Politically empowered women will be able to make decisions and implement them. Constitutional provisions and legislation might not have succeeded to bring equal participation of women in decision making and politics. No amount of government help can really achieve the desired results, unless the women themselves realise the need of such a change. The aspiration about the equal opportunity and to fight against the social discriminations should come from them. This requires proper education to women about their rights and duties.

10.2 Intra-household, Kinship and Social Relationships

Dynamics of the women's relationship within the household determined women's status and the sphere of her autonomy. Employment of rural women in both Bangladesh and West Bengal is largely confined in the homestead and their numerous tasks; they are the lone performers. The public sphere, that is agriculture and related activities, is predominantly the realm of men and women are slowly emerging there. However, the male absence in private sphere, i.e. in household tasks, remain unchanged (Lily, 1997).

Whenever women try to enter the public sphere, which is still dominated by male, they face hindrance from male relatives (father, brother, husband, son-in-laws, etc.) as well as from the society. Not only the male household heads, but in some cases, elderly women such as the mother-in-law play a crucial role within the household in the decisions-making process, especially in the joint families.

A traditional society, like Bangladesh and West Bengal in India, interventions of NGOs - especially in women related activities - gradually changed the situation both in emotional and physical terms (Hossain, 1984, Amin and Pebley, 1984, Naved, 1994). Male dominance is first reflected in the family and a woman willing to reach out is exposed to the greatest resistance right from the family. NGOs' gender related activities helped women and played a prominent role in their changing attitude towards male dominance. Gender and development approach is well known among

NGOs who are working on women. It is not only trying to empower women but also focusing on the causes of disempowerment of women in a male dominated society. The labour related international and government policies also supported the role of NGOs in the development process.

Though NGOs are still facing resistance from a conservative section of the society, by now the role NGOs have been well accepted to all. Strong role of NGO workers at the early stage of the NGO activities in the rural areas and their motivational efforts paved the path for women to involve in economic activities. The role of the NGOs played a significant inciting factor in breaking the social barrier, while poverty acted as the pre-disposing factor to force women to participate in economic activities. Demonstration effects of success stories in the society acted as the final contributing factor in generating mass acceptance of NGOs approaches. As a result, people's attitude toward and trust in NGOs have changed significantly allowing women to participate in the public domain. Now NGOs are working as a socially recognised development agent, particularly in rural areas in Bangladesh and India.

Intra household relationship also changes because of NGO interventions in both the countries. Male domination is reduced because of women's positive role in the improvement of household and the recipient of the micro-credit from NGOs. Nevertheless participation in women's movements and activities are still restricted by the male members of the household and the society as well.

Women are still **captive** in the hands of a patriarch social structure. The religious and socio-cultural norms and values still are not favouring women particularly in the rural areas. Lack of opportunities and social insecurity are destroying their potentiality and prospects of a better life. This is consequently hampering the growth of the development process of the country.

10.3 Employment and Participation in Economic Activities

It was apparent from the discussion of the perspectives of the respondents that most of the poor women in both the areas are, with a very few exceptions, open to employment outside the household and in the more exposed public domain. Poor women are craving for opportunities but the capacity of the NGOs is in all cases limited. Moreover, the NGOs in both places can not access the poorest of the poor and the uneducated section of the women in both places. Because of this limitation, micro-credit helps the marginally poor section only, for the economic betterment of the household through women's participation in the workforce.

NGOs also failed to create employment opportunities, which are socially acceptable or suitable for a woman. Moreover, lack of funds and dependency on government and foreign organisations prevent the approaches from being sustainable. At times, managerial problems and less opportunity (low payment) discouraged women from joining or continuing with the NGOs.

Women, in a number of cases, were not being able to take the opportunities of economic activities for minor children. Old age vulnerability is another hindrance to women's employment. Moreover, social insecurity and lack of freedom of movement do not encourage women to reach out for employment.

Notwithstanding the limitations, NGOs are making significant strides in creating occupational opportunities for the disadvantaged women in both the areas. SNSP

have made women participate in economic activities in the household such as poultry, livestock, vegetable gardening, stitching, making puffed rice and all kinds of handicrafts. Creating savings groups among the poor women is another success of SNSP through which women built networks and support each other in crises.

RTSRD created employment opportunities particularly for the vulnerable women in the Mahila Samity – the wing for women's programmes. Moreover, women get employed in other programmes as teachers in the non-formal schools, health organisers, and administrative support staff in other various programs. As female education is higher in India compared to Bangladesh, RTSRD was able to create more employment opportunities for women. However, there are women who are deprived of the opportunities of the NGO programs due to lack of education. This is true for Bangladesh as well. NGOs often fail to sustain their economic activities, which is true for both the areas. Even though SNSP is providing credit through its micro-credit programme, it failed to run the programmes as sustainably as it should have been. Because of the failure of the projects themselves due to poor planning or due to lack of adequate funds to run effective programmes in a sustainable fashion, SNSP cannot sustain the economic activities for women. SNSP could not create enough jobs for women but were successful in making them aware of their potentiality. NGOs basically give loans and create savings groups. Poverty, as a push factor, drive women outside home and NGO work as a pull factor to create better atmosphere and positive attitude about the outside work for women.

On the other hand, RTSRD successfully created job opportunities but not enough for the huge demands. RTSRD trained women in various economic activities (sewing, knitting, weaving, dying, block printing, etc.). Due to the lack of adequate employment opportunities, most of the women remain unemployed or get involved again in traditional work as daily labourers or finds an alternate source of income such as catching 'bagda' in the river whatever risky and laborious it may be.

Success of both the NGOs lie in creating examples of the beneficiaries who have been successful in bringing about economic and social betterment for the household through involvement in economic activities outside the household. This has a deep impact both on women and the society in changing the attitude towards economic activities of women.

Employment opportunities for women bring economic prosperity to the household. It uplifts the women status in the family as well as in the society. The realisation slowly takes place that women can contribute to the household's economic condition. This understanding helps improve the intra-household relationship and gives women access to the decision-making process. She may not play a strong role in decision-making, but ignoring her completely would not be easy. So it can be argued that employment is an important factor for the economic and otherwise betterment of herself and her household.

Before the NGO intervention employment opportunities for women were few in the study areas. Only some traditional jobs like that of household maid, daily labourer, and processing rice in harvesting time were available in these areas. Now women were involved in several kinds of economic activities run by the NGOs. Not only poverty but also positive social attitude enabled women to join the workforce. Moreover, there is an enormous demand for employment among women from both the countries. Though social acceptance has increased, still demand for 'feminine' types of work is high in both the areas. But the point is that women still prefer employment; may that be of a type traditionally defined as 'feminine' involving fewer interactions in the public sphere. The new employment opportunities created by the

NGOs helped engage more women in the workforce and uplifted the women's as well as households' economic conditions. As a result, it encouraged more women to participate the economic activities. As a consequence, it reduced the social hindrance. NGOs in both areas created new opportunities for women but failed to address all the problems and cover the entire population through their limited resources and institutional capability.

Most of the respondents want suitable jobs in general to improve their economic condition. Except few exceptions all respondents are involved in home-based income generating work, for example poultry, vegetable gardening. With this income they can join 'saving group' programmes of NGOs and earn at least some economic independence. This group membership gives them 'we feeling' and many a times group members supports each other in their crisis. Most of them who are working outside contribute a lot to her family well being and are able to change the attitude and as well as her status within the household. Women express their frustration that there is limited opportunity to work for women. They have some idea about 'matikata' (Food for Work), which is for very poor women. For average women, there is simply nothing they can do. Most of the women are under-employed even in the household (Duza and Begum, 1993).

Role of the government in implementing various programs and policies would help to create social awareness about economic participation of women in the society. But lack of employment opportunities restrict women to participate in economic activities even though they have a positive attitude towards it. The Government policy and programme for women to change the situation regarding dowry, violence against women, various family laws, family planning, maternity care, old age pension for women, etc., either need to be strengthened or enforced seriously to help the poor women.

10.4 Social Status and Empowerment

Women who are involved in income-generating activities and work equally hard with their husband to change their socio-economic situation have a better status in their family. At the same time, their mobility and network is greater than others. This criterion was confirmed among those who are involved with the NGO more than five years.

Especially, women who are involved with the NGOs have a better role in the decision-making process. So, NGOs have significant impacts on the status of women within the family and to some extent in the society as well. The study revealed the following facts:

- Women who have a better status in the family or are respected by their husbands or male members in the household are more liberal towards their children's education, irrespective of gender.
- Women who contribute to the well-being of the family are allowed to participate in the future planning for the family.
- Women who are involved with the NGOs have gained the courage to move alone. But social insecurity is an obstacle to sustaining their courage.

- They are keener to get involved in economic activities and had a tremendous aspiration to change their socio-economic situation.
- They have helped their husbands and others as well to change the attitude towards women that brings about a better socio-economic condition of the family. They paved the way to make women worthy for the family and for the society as well (demonstration effect) which inspires other women and men. In this way, the NGOs have a significant impact on the development process in general and betterment of women in particular.

NGOs have success stories but all these stories do not have a consistent trend. NGO activities have not emerged as a potential social movement though it has changed the life of the poor in terms of the socio-economic context. A social movement is needed to change the oppressive socio-cultural structure to pave a way for a better condition of women, particularly for rural women in Bangladesh and in India.

Moreover, women are captive in the hands of patriarchy and social injustice. Religious and socio-cultural norms and values are still not favouring women, particularly in the rural areas. Lacks of opportunities and social insecurity are destroying their potentiality and prospects. This has a negative impact on an individual and on the society as well and consequently is hampering the growth of the development process. Only a few women are able to change their socio-economic situation with the help of NGOs, their hard work along with their husbands and a good understanding between the husband and the wife. These instances gradually influenced others and subsequently are helpful in gradually changing the social attitude towards women. And this is the best part of it.

10.5 Education

In a nutshell, the study reveals that women are very positive towards female education both in Bangladesh and in India. Women consider education to be highly prestigious both in Bangladesh and in West Bengal. They strongly believed that an educated person is valued and honoured by everybody in the society. They commented that in every aspect there are sharp differences between an educated person and an illiterate person. The perception of the respondents towards children's education in general and female education in particular is summarised in the following:

- Children's education is a top priority of the parents. Most of the respondents value female education as the most important.
- Gender discrimination still is a deep-rooted socio-cultural problem that reflects in the perceptions towards female education of rural poor women both in Bangladesh and in India. Boys will get priority over girls.
- Positive attitude of the parents towards female education emerges out of some social and economic expectations.
- A very few respondents showed negative attitude towards female education. The negative attitude is also a product of a number of social and economic reasons.

- The impact of both SNSP in Bangladesh and RTSRD in West Bengal has been significant in shaping the perception of people on education. The NGOs has been successful in raising the awareness not only among the members, but also among the non-members in the community.
- Directly and indirectly NGOs created success stories which rendered a strong significant influence on the respondents perception to female education in both the areas in Bangladesh and in India. As a new agent of social change NGOs/voluntary organisations create examples that education is a most important tool to get an upward mobility in a society, especially for women.
- NGOs have created a number of social and economic opportunities that benefited a large number of women, from the middle and lower middle class to the poorer section in the society. This has specially inspired the poor women to be positive towards their daughters' education.

They identify education as an agent of change. Moreover, attitudes towards female education are positive. For a good marriage and a good job education is important for both girls and boys in both the countries. But still discrimination against the girl child is reflected when they have expressed their desire of higher education towards their children as they have given priority to the sons.

10.6 Institutional Impact

It was revealed from the interviews with the main respondents and the male members of the society that because of the NGO involvement women got the opportunity to access credit for economic change of the household. This capability of bringing loan improved their position and simultaneously created network among the women of the saving group that supports them to cope with their crisis. That is also another way of making her worthy in the household as well as the society.

Because of the NGOs they have entered the public domain breaking from the confinement of the household. This is a significant move for women in breaking the chain of socio cultural-religious norms and values in traditional rural society like Bangladesh and West Bengal, India.

NGOs make women aware of their subordinate condition and make them think about it. NGOs might have not been that successful in changing the economic condition altogether but have been successful in bringing changes in the mind of the respondents who are still part of a traditional patriarchal society.

10.7 Demonstration Effect

Demonstration effect has a strong long-term impact on others in the society. This becomes evident when the respondents in Category 3 (who never joined any NGO programmes) also express a clear understanding about the positive role of the NGO and eagerness to participate in the economic activities to change their socio-economic conditions. Moreover, others in the society seem also influenced by seeing improved condition of the women who are members of the NGO. The NGO has been able to create a social atmosphere for the women. The society is now realising gradually the potentiality of women to contribute to the betterment of the household as well as the society. Consequently, it is helping to change the attitude towards the role and position of women in the society. All the respondents,

irrespective of the nature of their affiliation with the NGOs, have given prime priority on employment for economic development. They are ready to participate in economic activities for the betterment of the household as well as for themselves.

There is a trend of charismatic leadership among NGOs leaders that lead to management problems and create dissolution within the organisation. SNSP has faced trouble because of leadership crisis in Bangladesh. But in the other way NGO leaders are now leading political and social movements as a civil society. In Bangladesh, they are influencing political agendas and having supports from the government and the political leaders as well. Now they have come up as a parallel force to government in the all sphere of national level activities. A Former Finance Minister in Bangladesh asked cooperation from the NGOs for the development of the country. "During a pre-budget discussion with the NGO leaders, the finance Minister called upon the NGOs to play due role in eradicating corruption and launching a social movement for socio-economic development of the nation" (*The Independent*, April 6th, 1999).

Moreover, NGOs have participated in Election Campaign in 1999, and divided into groups indirectly affiliated with the major political parties in Bangladesh. "Non-Governmental organisations who have a major stake in the country's development activities will again play their role in the run-up to the national election, campaigning against war criminals, fundamentalists, terrorists and loan defaulters.

The Association of Development Agencies in Bangladesh (ADAB) is going to launch a massive 'election awareness' campaign against the forces who they think are to subvert the socio-economic progress of the country" (*The Daily Star*, May 20, 2001)

10.8 Are the NGOs Successful?

NGOs have success stories but all these stories do not have a consistent trend. There are few women are able to change their socio-economic condition with the support of NGOs. Moreover, they have been able to develop a better understanding with the husbands and work along with them. These instances gradually influenced others and subsequently helped change the social attitude towards women. And this is the best part of it. There are of course many NGOs that have done considerable work in the fields of education and public health, but they have not paid much attention to the problems of uplifting the status of women in the society.

It was observed that because of the NGO involvement there are positive changes particularly among those who are involved with NGOs for more than five years. Success of NGOs can be traced mostly regarding the issues of raising consciousness. They are aware about the health, nutrition, legal rights and electoral process. But on the other hand, they are not able to ignore the influences of the male members. Hence majority vote like their husband/father/sons or brother which is common in both countries.

Economic contribution through income generation is the major breakthrough in the households in Bangladesh and West Bengal, India. As an economic partner and a significant contribution for the betterment of the household make women worth not only within the household but also in the society. But socio-cultural-religious attitudes towards women are the crucial barriers for their development.

These impacts make women more confident, strong and ambitious in order to bring changes in their condition through income generating activities. More importantly,

demonstration effect has a deep impact on society. Women who are not involved with NGO but are influenced seeing women who are benefited because of NGO interventions. Failures of NGOs are mostly due to their dependency on foreign funding and donor-driven strategies. NGOs either fails to incorporate more poor women under the programmes or force to discontinue the programme because of lack of donor supports. Lack of sustainable development programmes development process has failed to reach the expected goals.

It was also evident that women's participation in decision making process, mobility, network, capability of facing crisis have increased because of economic contribution and hard work for the welfare of the household. Nonetheless, women are not getting the equal rights and status in the patriarchal society in both the places.

To conclude, it can be said that there are reasons for both hope and despair. That is to say, to some extent they are assertive, strong, confident on the other hand, they are docile, accommodative and sacrificing in nature. Successes of NGOs in both the countries are in having brought the opportunity outside the household. Participation in the public domain made them confident as a worthy member of the household and the society at large. Most significant achievements of the NGOs are in the creation of a positive atmosphere for women. Its demonstration effects have had a deep impact on the society.

NGOs have already achieved part of the intended result through the GAD approaches to bring changes to some extent in the life of rural poor rural women. Now NGOs are accepted as an agent of development parallel to the government. But to prepare women for new challenges, education, economic opportunities and appropriate training should be enhanced. Now NGOs should rethink their approaches and strategies for further development of women both in Bangladesh and India.

"It is felt that, apart from the traditional beliefs and practices, lack of political will, judicial insensitivity, bureaucratic apathy and absence of awareness about the problem, are impediments in the implementation of even the best plans for development of women. Therefore, what is required is a genuine social change in favour of women challenging the prevailing orthodox beliefs and practices, self-introspection and active role of mass media" (Report of the Secretary General of the UN at the World Conference on Women at Nairobi in 1985). The NGO activities have not emerged as a potential social movement though it has changed, in certain instances as evident from the conclusions above, the life of the poor in terms of socio-economic context. Social movement is needed to change the oppressive socio-cultural structure to give women a better condition, particularly for the rural women in Bangladesh and India.

As a comparative study, contributions of the SNSP in the gender development but become inactive and almost closed due to leadership problems. The RTSRD on the other hand, although operating under a charismatic leadership, has been successful in creating a viable management body to function effectively. Different roles of state and the government have made an impact on the development process. In case of RTSRD, accountabilities are stronger than SNSP.

To sum up, India has a long democratic process and the Left Front government in West Bengal is working in rural areas through Gram Panchayat since the last two decades. Enrolments of female students in schooling are significantly higher in West Bengal as compared to Bangladesh. In Bangladesh, democratic processes are still at the nascent stage that leads to an ineffective local government in the grass root

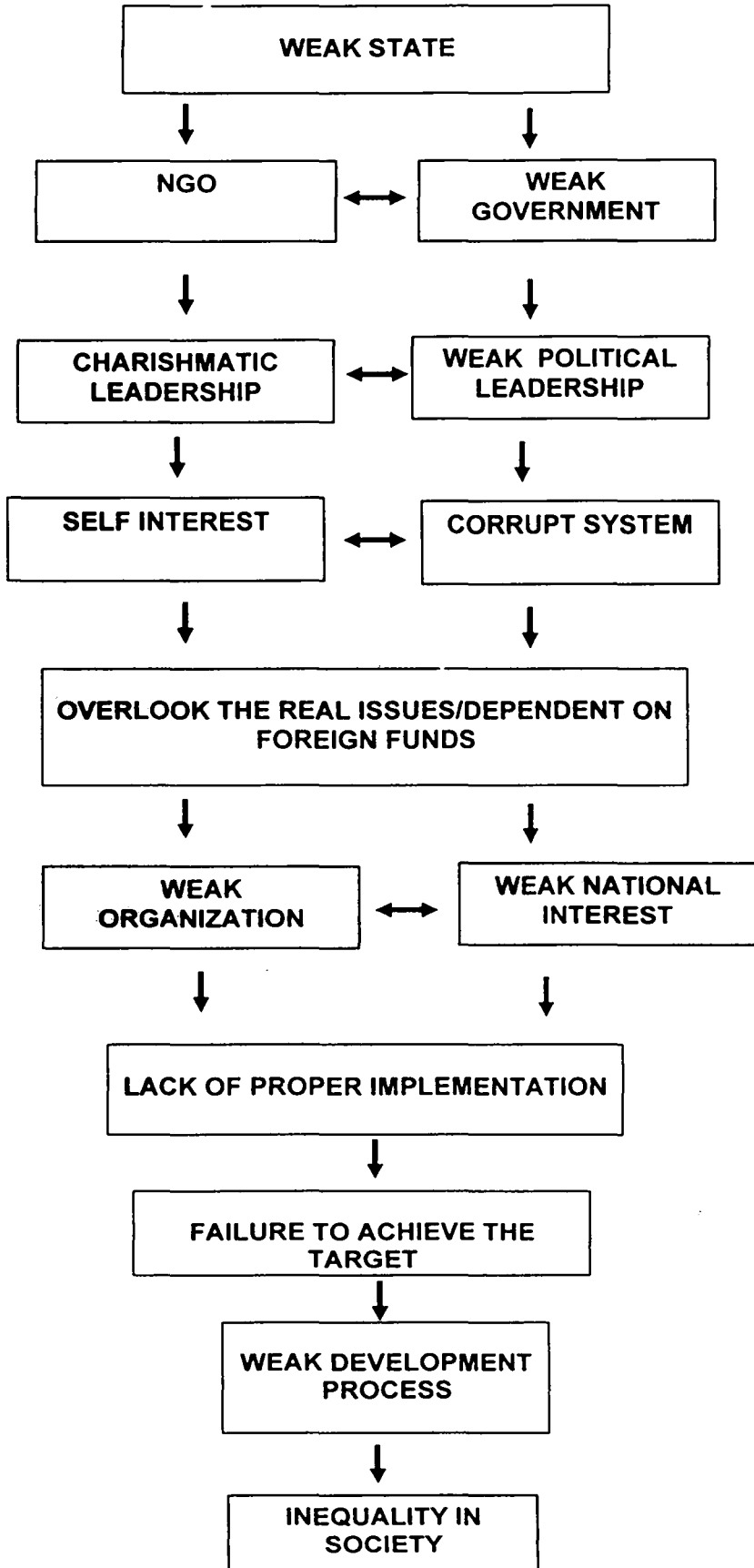
level. In addition, chronic dependency on foreign aid makes the development process slow and dependent.

Despite all the hindrances, in both the cases women have crossed many hurdles and attained economic opportunities to change the socio-economic condition. Economic opportunity is the prime priority as identified both the cases of the respondents as an agent of development.

Finally, these small achievements and failures are indicative of an ongoing process of the development of women. The history of the world has been changed politically, economically and socially in the last decades. Separate movements, NGO achievements and positive steps of national governments and international agencies are the sparks of hopes despite all the despairs. These rays of hopes will lead to a new direction with the action and reaction of the changing socio-economic and political order in the world. Now women have to pass a crossroad to search for new directions of life.

It has been mentioned earlier that the aim of the thesis is to explore the question of 'why women are still the poorest among the poor despite all governmental, NGOs' and international efforts?' A comparison of two different NGOs and their development activities, particularly women related activities, in two different nation states with a common social history and role have thrown some light on these critical issues related to the complex nature of the development process. The above discussions have already showed the similarities and dissimilarities between the two development processes in two different countries. The schematic diagram below will help to enrich the discussion to understand the complex development process in Bangladesh and India.

Figure 1. A simple schematic flow diagram to understand the complex nature of the development process.



If the role of the state is not strong enough or weak, automatically the role of government becomes weak. Weak governance gives the space for alternative development actors like NGOs, which is common in both cases in Bangladesh and India. Roles of NGOs in India were not as strong as in Bangladesh due to a long democratic political process in India. But more recently, NGOs are playing as a significant agent of development in India.

In Bangladesh weak governance and weak political leadership complement and each affect each other. But in India, particularly in West Bengal, the government and the political leaders are playing more substantial role in the development process. It can be observed by thirty years rule of the left front government in West Bengal. On the other hand, Bangladesh experienced a complex nature of government and political leadership that led to a critical development process.

A weak government and weak political leadership is favorable to a corrupt system. Corrupt systems cannot look into the real interest of the development process or the critical national interest. As such, lack of proper implementation of the policies and programmes leads to a weak development process and inequality remain in society. As women are the most vulnerable section of the society who have suffered most.

On the other hand, NGOs emerged as an alternative system to development in both the countries. Some noted persons have guided most of the NGOs and under their leadership the organization gets the popularity in the area. This one-man show creates management problems within the organisation in many cases both in Bangladesh and India. That develops a weak system and in turn gives rise to a weak organisation. In addition, most of the NGOs are highly dependent on the foreign supports and cannot run independently. Consequently, those organisations fail to address the real issues and achieve the goals of development. This dependent development process cannot remove the inequality in society. So despite all the national and international efforts women are still the highest among the poorest section in the society.

In Bangladesh, like other NGOs, a renowned person also founded SNSP and her charisma did not allow others to bring an alternative leadership for a systematic management within the organisation to run it in an efficient manner. Lack of alternative leadership and strong management system SNSP failed to address its objective and goals. Consequently, she distributed the functions of SNSP before her death to other reputed organisations and to the persons she liked. As a result, SNSP cannot continue its development work, which started with a lot of commitment and potentiality to contribute to the development process in Bangladesh.

In India, though RTSRD has also become popular after the name of its famous founder but, compared to SNSP, have succeeded to create a strong management system, which helped to create alternative leaderships to run the organisation. The organisation, however, cannot move without the key person's decision and this charisma makes the systems a dependent one. Moreover, financial dependency on government and international agencies is a major hindrance for the proper development and sustainable equality in the society.

To conclude, development is itself politics that needs political will to bring the desired changes. Weak political system can give a weak development process. So strong political will lead to overall good governance structure and transparent democratic process which leads to the removal of social inequalities in the society. Gender and development approach emerged to removes the injustice and inequalities within the society with special reference to women. From this above perspective it can be seen

that development process particularly for women need to be rethought and that it is essential for the appropriate development in Bangladesh and India.

GLOSSARY

GLOSSARY

| Term | Meaning | Page(s) |
|---------------------|--|--------------------|
| Adivasi | The dictionary meaning of this Bangla term is native people or ancient habitants. In the literature of the south-Asian subcontinent, especially in Bangla, the term denotes as tribal people. | 84 |
| Agarbati | Incense stick | 168 |
| Aman | Both the local and HYV transplanted aman paddy crop is grown from end of June to early September to December to early January and the paddy crop that is cultivated in March-April and harvested in June-July. | 48, 93 |
| Anchalik | Regional | 32 |
| Andolon | Movement | 105, 219 |
| Apa or Didi | Elder sister, respectful address to female | 59, 233, 234, 152 |
| Aus | The local broadcast and high-yielding variety (HYV) crop. Aus paddy crop is sown from mid-March to mid-April and is harvested from mid-July to early August. | 83 |
| Bagda | Brackish water shrimp | 187, 188, 197, 289 |
| Balwadis | Crèche | 241 |
| Bari | Homestead | 134 |
| Batik | A special quality of handprint on fabrics. Common in this subcontinent and southeast Asia. | 256 |
| Bhai or Dada | Elder brother, respectful address to men according to their age or social status | |
| Bidi | Handmade Cigarette | 168 |
| Bigha | Unit of measurement of land | 129 |
| Boka | Unsmart, stupid | 281 |
| Borga | Local term for leasing out of land or other movable or immovable properties for a certain period of time, for example, for a cropping season of agricultural land. | 263 |
| Bou | Local term for a married women | 148, 154 |
| BRDB | Bangladesh Rural Development Board | 167 |

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|----------------------------|--|----------|
| Chacha or Kaka | Paternal uncle | 59 |
| Chalak' and 'chalu' | Smart, intelligent and conscious | 271, 281 |
| Chonchola | Eloquent, eloquently restless | 281 |
| Chowkee | Bed | 60 |
| Dal | Pulse | 183 |
| Dhupkati | Incense stick, used usually in Hindu religious occasions | 279 |
| Dowry | Gift that has to be given to the groom in the occasion of marriage. Dowry traditionally used to be a Hindu custom. The rationale was that since the Hindu girl does not inherit her parent's property, she must be given as much gift as possible when she leaves the house for her in-laws. All the people in the society, irrelevant of social status or religion, however, exercise this tradition. The poor families deem it as a curse. | 105, 265 |
| Fatwa | Interpretation of Islamic laws. Use of Fatwa is an issue in Bangladesh since the fundamentalists frequently misinterprets the laws that often goes against the poor people's progressive attitude. | 102 |
| Gamcha | Local hand-woven towels | 108 |
| Gear | An indigenous fishing instrument made of bamboo. | 183 |
| Ghat | Boat station | 87, 125 |
| Ghor | House | 134 |
| Goalando | A town in Faridpur district in Bangladesh | 124 |
| Golap Mahila Samity | Name of a Savings group of SNSP | 271 |
| Gram Panchayat | Lower unit of local government in West Bengal. | 103 |
| Gram Sangathan | Women's organisation | 181 |
| Gram Shree Melas | Local village fair | 175 |
| Grameen Bank | Grameen Bank of Bangladesh, pioneered by Professor Muhammad Yunus, is perhaps the largest non-governmental micro-finance institute in world that targets the rural poor, | 167 |

particularly the women as its beneficiaries. Ninety-five percent of the beneficiaries of the Grameen Bank are women. The model has been replicated in a number of other countries, both developed and the developing ones.

| | | |
|------------------------|--|-------------------|
| Haldi | Turmeric | 181 |
| Hat | Village market | 85 |
| Imam | Islamic religious leader | 172 |
| Kantha | Locally made quilt | 184 |
| Khala or Mashi | Maternal aunt, respectful | 59 |
| Khariff | Khariff is the cropping season that takes place from March to September. The calendar recognizes two Khariff seasons: Khariff 1 starting in March and ending in June, and, Khariff 2 starting in July and ending in September. The Aman crop is cultivated during the Khariff 1 cropping season. | 49 |
| Khulna | A Division as well as a district in Bangladesh. | 105 |
| Madur, chatai | Floor mat | 180 |
| Mahila Samity | The Women's Cooperative Organisation | 49, 181, 233, 234 |
| Mahogany | A commercially important timber tree | 85 |
| Maqtab | Pre-primary Islamic School | 23 |
| Masala | Spices | 168, 181 |
| Mastaan | Hoodlum | 210 |
| Matikata | Earth cutting | 198, 290 |
| Musshty chal | A handful of rice that the poor women save everyday from the ration for each meal as a crisis coping measure. This rice is used during the crisis period when there is no income to buy food. | 185 |
| Nakshi Kantha | Embroidered quilt. This is a famous traditional handicraft of Bangladesh. | 44 |
| Noakhali | A district in Bangladesh | 105 |
| Panchayat i Raj | Local government in West Bengal | 103 |
| Papad | Crispy snack made of rice or pulse | 134 |

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|------------------|---|---------------|
| Para | Small section of a village or a conglomerate of households in a village. | 134 |
| Pati | Floor mat made of date leaf | 59 |
| Pucca | Roads, made of cement and concrete or coal-tar and pebble, or houses made of cement and brick | 86 |
| Purdah | Purdah literally means curtain or veil that is used figuratively to mean the seclusion of women. In the narrowest sense, purdah involves the seclusion of women within the four walls of their homes and the veiling of women when they move outside their homes. In a broader sense, purdah involves the exclusion of women from the public sphere of economic, social and political life. | 162, 213 |
| Rabi | Winter crops that are grown from November to March | 83 |
| Rickshaw | Tricycle, a non-motorised vehicular transport | 191 |
| Samaj | Samaj means a society. Usually, the meaning of samaj is much broader. Samaj, in both Bangladeshi and West Bengal culture, is the General Body of an area that maintains the social norms. | 147 |
| Samity | Cooperative society | 106, 256, 264 |
| Saree | The most popular dress for Bengali women | 49, 169 |
| Sariat | Islamic law | 281 |
| Shalish | Informal local mediation councils | 103 |
| Talak | Divorce | 110 |
| Tantushri | An apex handloom textiles' marketing organisation of the Government of West Bengal | 180 |
| Thana | Sub-district, the second lowest tier of the Government's administrative units. | 43 |
| Tip shoie | Thumb stamp (in case of illiterate person) | 263 |
| Vat | Supply of water from the deep tube well through pipes from distant places | 86 |
| Zina | Adultery or fornication | 102 |

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ANNEXURES

Annex One
Questionnaire

Category 1

Women involved with the NGO activities for more than five years

Section 1. Identification

- Name
- Age
- Marital Status
- Husband's/Father's/Mother's Name
- Academic Qualifications
- Current Major Occupation
- Number of Dependant Children, Educational Qualifications, Occupation, and Daily Income (if any)

| Name | Relationship with the Respondent | Age | Education | Marital Status | Major Occupation | Approx. Daily Income |
|------|----------------------------------|-----|-----------|----------------|------------------|----------------------|
| | | | | | | |
| | | | | | | |
| | | | | | | |

- Asset (Land, Housing, Livestock, Jewelry, etc.)
- Economic Condition of the Household

Always in deficit Deficit sometimes No deficit or excess Excess

- Major diseases and treatments of the household members (in last five years)

| Name of Member | Disease | Duration | Treatment (<i>Kabiraji, Pani Para, Homeopathy, MBBS</i>) |
|----------------|---------|----------|--|
| | | | |
| | | | |
| | | | |

- Illness of the respondent in last five years

| Name of disease | Number of sick days | Number of days absent from work | Treatment |
|-----------------|---------------------|---------------------------------|-----------|
| | | | |
| | | | |
| | | | |

- Usual diet for three meals a day (over the past week). Pattern of food distribution among the male and female members and the children,

| Time | Food Item (Fish, Egg, Milk, Meat, Vegetables, Fruit, <i>Dal</i>) | Household members consuming food |
|---------|---|----------------------------------|
| Morning | | |
| Noon | | |
| Evening | | |

- Source of drinking water (in last five years)
- Sanitary condition (Cutcha/Pucca/Slab/Open space)
- Are you satisfied with the sanitary condition? If not, why?
- What measures do you take during menstruation?
- Where did you get treated during the pregnancy? What was the place for delivery and who was the helping hand?
- Do you know about family planning, orsaline, night blindness, adult education, polio vaccine, titanus injection? Where did you know about them from?
- What is your expectation from and frustration about the NGO activity? What are your suggestions?

Annex 2
Guidelines for Interviews

Category 1

Women involved with the NGO activities for more than five years

Section 1. Identification

- Name
- Age
- Marital Status
- Husband's/Father's/Mother's Name
- Academic Qualifications
- Current Principal Occupation
- Number of Dependant Children (in case of the married ones)/Size of the Household
- Asset (Land, Housing, Livestock, Jewelry, etc.)
- Age, Sex, Education, Occupation, Income, and Wealth of other household members

Section 2. Human Resources Status

Health

- *Nutritional Condition:* (with special reference on the women in a household)
- *Illness:* History of illness, absence from work, mode of treatment
- *Sanitary Conditions:* Pucca/Kutchra, Outlook, Measures taken during menstruation
- *Family Planning:* Outlook
- *Source of Drinking Water:* Tubewells/Ponds
- *State/NGO Facilities:* Expectation/Frustration/Proposal

Section 3. Education

- Attitude/interest of women towards education
- What are the reasons for boys'/girls' not going to school. Is there any discriminatory attitude?
- Expectation behind children's (both boys' and girls') education
- Role of the Government and the NGOs: Expectation/Frustration
- Suggestions/proposals for change
- Satisfaction over the quality of education

Section 4. Intra-household Relationships

- Attitude of male members: Economic/Social
- Role of elderly women household members (mother-in-law and others)
- Attitude of neighbors
- Any resistance/help from other household members or neighbors for being involved with NGO activities (describe in details the experience of both the current and drop-out members)
- Relationship with children

Section 5. Economic Impact on the Individual/Household

- Occupational History
- Main Source of Income
- Weekly Income (Cash/Kind)
- Annual Income
- Daily Wage Time
- Change in Life-style Over the Last Five Years
- Future Expectations

Section 6. Social Impact

- *Decision-Making*: Children's marriage, selling or buying properties, big expenditures, children's education, mobility
- *Autonomy/Freedom*: Outlook, expectations, frustrations
- *Mobility*: Within the village, outside the village, to the market, to relatives' places, mode of participation in social congregations
- *Network*: Help in crisis (family connections/relatives, relationship with neighbors, local administration, medical treatment)
- *Security and Insecurity*: Reality as a woman, rituals/traditions, expectations
- *State Facilities/Services*: Expectations/Frustrations
- *NGO Facilities/Services*: Expectations/Frustrations
- *Media*: Participation in Radio, Television, Public Meetings, etc.), Voting, Political outlook
- Outlook about **gender** and development and its impact in a broader context

Section 7. Awareness

- *Awareness*: About Education, Health, Politics, Human Right Laws, etc.
- *Awareness about future*: Expectation/Frustration
- *Views about NGO activities*: What changes NGOs have brought about, Expectations, Suggestions
- *Attitude towards Government service systems*: Social impact, changes, suggestions
- *Expectations about life*: What changes are expected? What is needed to keep up?
- *Views about and explanations of change in life*
- *Views about changes in the conditions of women's life and participation of women in development activities. What are the impediments?* Detailed description.

Section 8. Institutional Impact

- Processes and causes of becoming a NGO member
- When and why did you join (explain in details)
- Mode of work (details description)
- Advantages/Disadvantages as a NGO member
- What is needed for change in status/what is needed for development

Category 2
Drop-out Members

Section 1. Identification

- Name
- Age
- Marital Status
- Husband's/Father's/Mother's Name
- Academic Qualifications
- Current Principal Occupation
- Number of Dependant Children (in case of the married ones)/Size of the Household
- Asset (Land, Housing, Livestock, Jewelry, etc.)
- Age, Sex, Education, Occupation, Income, and Wealth of other household members

Section 2. Human Resources Status

Health

- *Nutritional Condition:* (with special reference on the women in a household)
- *Illness:* History of illness, absence from work, mode of treatment
- *Sanitary Conditions:* Pucca/Kutchra, Outlook, Measures taken during menstruation
- *Family Planning:* Outlook
- *Source of Drinking Water:* Tubewell/Ponds
- *State/NGO Facilities:* Expectation/Frustration/Proposal

Section 3. Education

- Attitude/interest of women towards education
- What are the reasons for boys'/girls' not going to school. Is there any discriminatory attitude?
- Expectation behind children's (both boys' and girls') education
- Role of the Government and the NGOs: Expectation/Frustration
- Suggestions/proposals for change
- Satisfaction over the quality of education

Section 4. Intra-household Relationships

- Attitude of male members: Economic/Social
- Role of elderly women household members (mother-in-law and others)
- Attitude of neighbors
- Any resistance/help from other household members or neighbors for being involved with NGO activities (describe in details the experience of both the current and drop-out members)
- Relationship with children

Section 5. Economic Impact on the Individual/Household

- Occupational History
- Main Source of Income
- Weekly Income (Cash/Kind)
- Annual Income
- Daily Wage Time
- Change in Life-style Over the Last Five Years
- Future Expectations

Section 6. Social Impact

- *Decision-Making*: Children's marriage, selling or buying properties, big expenditures, children's education, mobility
- *Autonomy/Freedom*: Outlook, expectations, frustrations
- *Mobility*: Within the village, outside the village, to the market, to relatives' places, mode of participation in social congregations
- *Network*: Help in crisis (family connections/relatives, relationship with neighbors, local administration, medical treatment)
- *Security and Insecurity*: Reality as a woman, rituals/traditions, expectations
- *State Facilities/Services*: Expectations/Frustrations
- *NGO Facilities/Services*: Expectations/Frustrations
- *Media*: Participation in Radio, Television, Public Meetings, etc.), Voting, Political outlook
- Outlook about gender and development and its impact in a broader context

Section 7. Awareness

- *Awareness*: About Education, Health, Politics, Human Right Laws, etc.
- *Awareness about future*: Expectation/Frustration
- *Views about NGO activities*: What changes NGOs have brought about, Expectations, Suggestions
- *Attitude towards Government service systems*: Social impact, changes, suggestions
- *Expectations about life*: What changes are expected? What is needed to keep up?
- *Views about and explanations of change in life*
- *Views about changes in the conditions of women's life and participation of women in development activities. What are the impediments?* Detailed description.

Section 8. Institutional Impact

- Reasons (in details) for dropping out of the process
- Assessment of the impact of NGOs on life-style while involved
- Is interested to join again? If not, why? Describe in details.
- Limitations/Advantages/Disadvantages of NGOs
- What is needed to solve the problem, if any? Describe in details.
- What is the respondent doing currently?

Category 3
Non-Members

Section 1. Identification

- Name
- Age
- Marital Status
- Husband's/Father's/Mother's Name
- Academic Qualifications
- Current Principal Occupation
- Number of Dependant Children (in case of the married ones)/Size of the Household
- Asset (Land, Housing, Livestock, Jewelry, etc.)
- Age, Sex, Education, Occupation, Income, and Wealth of other household members

Section 2. Human Resources Status

Health

- *Nutritional Condition:* (with special reference on the women in a household)
- *Illness:* History of illness, absence from work, mode of treatment
- *Sanitary Conditions:* Pucca/Kutchra, Outlook, Measures taken during menstruation
- *Family Planning:* Outlook
- *Source of Drinking Water:* Tubewell/Ponds
- *State/NGO Facilities:* Expectation/Frustration/Proposal

Section 3. Education

- Attitude/interest of women towards education
- What are the reasons for boys'/girls' not going to school. Is there any discriminatory attitude?
- Expectation behind children's (both boys' and girls') education
- Role of the Government and the NGOs: Expectation/Frustration
- Suggestions/proposals for change
- Satisfaction over the quality of education

Section 4. Intra-household Relationships

- Attitude of male members: Economic/Social
- Role of elderly women household members (mother-in-law and others)
- Attitude of neighbors
- Any resistance/help from other household members or neighbors for being involved with NGO activities (describe in details the experience of both the current and drop-out members)
- Relationship with children

Section 5. Economic Impact on the Individual/Household

- Occupational History
- Main Source of Income
- Weekly Income (Cash/Kind)
- Annual Income
- Daily Wage Time
- Change in Life-style Over the Last Five Years
- Future Expectations

Section 6. Social Impact

- *Decision-Making*: Children's marriage, selling or buying properties, big expenditures, children's education, mobility
- *Autonomy/Freedom*: Outlook, expectations, frustrations
- *Mobility*: Within the village, outside the village, to the market, to relatives' places, mode of participation in social congregations
- *Network*: Help in crisis (family connections/relatives, relationship with neighbors, local administration, medical treatment)
- *Security and Insecurity*: Reality as a woman, rituals/traditions, expectations
- *State Facilities/Services*: Expectations/Frustrations
- *NGO Facilities/Services*: Expectations/Frustrations
- *Media*: Participation in Radio, Television, Public Meetings, etc.), Voting, Political outlook
- Outlook about gender and development and its impact in a broader context

Section 7. Awareness

- *Awareness*: About Education, Health, Politics, Human Right Laws, etc.
- *Awareness about future*: Expectation/Frustration
- *Views about NGO activities*: What changes NGOs have brought about, Expectations, Suggestions
- *Attitude towards Government service systems*: Social impact, changes, suggestions
- *Expectations about life*: What changes are expected? What is needed to keep up?
- *Views about and explanations of change in life*
- *Views about changes in the conditions of women's life and participation of women in development activities. What are the impediments? Detailed description.*

Section 8. Institutional Impact

- Overall impression/knowledge about NGO activities.
- Reasons, in details, for not joining any NGO.
- Attitude towards NGO activities and expectations/frustrations/suggestions
- Attitude towards Governments activities and expectations/frustrations/suggestions
- Identification of (institutional) weaknesses.
- What changes are needed to cause development? What types of changes are needed? Who will be effective in making development happen?

Category 4
Male Members of the Household

- **Name**
- **Age**
- **Marital Status**
- **Father's/Mother's Name**
- **Academic Qualification**
- **Current Major Occupation**
- **Number of dependant children (in case of married ones)/Size of household**
- **Wealth (Land, Housing, Livestock, Jewelry, etc.)**
- **Age, Sex, Education, Occupation, Income, and Wealth of other household members**
- **Views about NGOs and attitude towards their activities.**
- **Attitude towards role and participation of women**
- **Attitude towards women's education, work, marital age, and social responsibilities**
- **Views about and attitude towards the change of lifestyle. What are the expectations? Views about how and who can bring about changes.**

Category 5
NGO Officials and Field Staff

- Name
- Age
- Marital Status
- Husband's/Father's/Mother's Name
- Academic Qualification
- Current Major Occupation
- Number of dependant children (in case of married ones)/Size of household
- Wealth (Land, Housing, Livestock, Jewelry, etc.)
- Age, Sex, Education, Occupation, Income, and Wealth of other household members
- Length of involvement with the current NGO. What was the previous profession?
- What are the reasons for choosing this profession?
- Views about development. Where are changes needed?
- Thoughts about gender and development. What are the fields/areas that need development?
- Description of involvement in decision-making and field-level operational/implementation processes
- What are the weaknesses of the NGO and what measures are needed to overcome those?
- Views about the state (government) system (Roles of local government, bureaucracy, and political parties)
- Views about gender and development in global context
- Advantages/disadvantages and problems/impediments of NGO activities (in details)
- Views about opportunities and problems of field-level activities
- Expectations/frustrations regarding NGO and governmental activities. Strengths and weaknesses of the current organization.
- What are the areas that need special attention or development? What steps should be taken to ensure development?

Category 6
Community Level Assessment

- **Name**
- **Age**
- **Marital Status**
- **Husband's/Father's/Mother's Name**
- **Academic Qualification**
- **Current Major Occupation**
- **Number of dependant children (in case of married ones)/Size of household**
- **Wealth (Land, Housing, Livestock, Jewelry, etc.)**
- **Age, Sex, Education, Occupation, Income, and Wealth of other household members**
- **Views about and attitude towards NGO activities**
- **Views about and attitude towards governmental activities**
- **What is needed for poverty alleviation (both at NGO and governmental level)**
- **Weakest point and remedy**
- **Role of local government and other governmental institutions**
- **Expectations/frustrations towards national development/social change**
- **What are the social impacts that are evident?**
- **Views about those who have participated in NGO activities**
- **Impression of women from well-to-do families**

Annex Three

TABLES

Table 8.1. Perception of respondents from Bangladesh on education: Category 1

| Respondent | Attitude Towards Female Education | Education System and role of NGO/GO |
|-----------------------------------|--|---|
| Village: Modondia Chandpur | | |
| 1. Ayesha Khatoon | <ul style="list-style-type: none"> • She has a very positive attitude towards children's education. She expects that they will get good jobs, if educated. "As if a Law has been passed now; without education you have no value." • Her daughter is a very good student. But she will not let her study after S.S.C because of social reasons. "People say if you educate your daughter, the in-laws will be benefited, not you". So, after S.S.C. I will marry her off." • Her son is not that interested in higher education compared to her daughter. Still, she hopes that he will be a doctor. • She expected that all her misery would abolish if her children become educated. They will not allow her to do any job, especially as a domestic maid. | <ul style="list-style-type: none"> • She is happy about the system. Teachers of her daughter's school visited their house with the request that she allows her daughter to take the scholarship exam. |
| 2. Lalbaru | <ul style="list-style-type: none"> • She is not very positive about female education. • She sends her son to the BRAC school and the daughters to the govt. primary school. She gets rice from her daughter's schools under the Food for Education (FFE) program. • She wants to educate her son as much he wants. On the contrary, the daughters will be educated till class five. She married off her first daughter when she was very small, even three years before her menstruation. She again contradicts herself and thinks education is good for both since they will be able to earn money, if educated. Her first daughter was beautiful. That was the reason to marry her off. But she plans to educate the last two daughters so they can help her in future. <p>She does not seem to be a strong person. My assumption is, when she will get good groom she will marry them off.</p> | <ul style="list-style-type: none"> • She likes BRAC schools because their education system is good and she does not need to buy anything but for the govt. primary school she needs to buy exercise book. |
| 3. Mamota Begum | <ul style="list-style-type: none"> • She has no daughter. But she has a positive attitude towards female education. "Because for good marriage girls needs some education, or if she do not get married she can help her poor parents." Her husband thought that without property boys don't take care their parents but daughters are affectionate. • She sends sons school with education they can get jobs or can do business. She wants to educate them till S.S.C. But not sure how much they can go. | <ul style="list-style-type: none"> • She prefers the BRAC school because private tutors are not needed. She is not happy about Govt. school. She wishes Govt. schools were like BRAC schools. |
| 4. Minoti Rani Poddar | <ul style="list-style-type: none"> • She is very positive about education. But she was not sure about her children's capability. If they fail their exams once or twice then she cannot afford the educational expenditures. • She is not positive about her daughter's education. "I will marry her off after S.S.C. because I cannot afford the expenditure for both". Moreover, she (the | <ul style="list-style-type: none"> • She likes Non govt. schools like BRAC and others because they teach with care. In Govt. schools standard f education is very low. "If anyone has money, he/she should send children to private schools for better education." |

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| | daughter) will not be able to do much for us (the parents) after marriage, especially in our community (the Hindu)." She wants to educate her son to an engineer or doctor. But if he fails, then she will help him do business. | |
| 5. Shamorthaban | <ul style="list-style-type: none"> • She is not a conscious person. She wants to educate her sons but cannot tell how far. • She does not send her daughter to school because of household work. • She wishes to educate her sons for a better future. | <ul style="list-style-type: none"> • She has no complain against schools. |
| 6. Bedana | <ul style="list-style-type: none"> • She is not positive about female education. Because, she thinks, education cannot help the poor girls in terms of getting jobs or good marriage. Influential people get jobs in this society. A poor educated girl will get married to a poor family. She is supposed to clean cowdung. So there is no point to educate her. • Because of the adverse social attitude girls cannot move safely. Even jealous people may give bad names. So female education has many hindrances. • Her daughter is studying in class two. She will educate her till class six or seven. • She would be happy if the daughter can sign name or write a letter. | <ul style="list-style-type: none"> • She complained about the non-formal teachers who were supposed to take classes in the evening but took classes in the morning because he/she wanted to sleep in the evening. This program failed because women were busy with their HH work in the morning. So they couldn't attend the classes. |
| Village: Joydevpur Chandipur | | |
| 7. Amena Begum | <ul style="list-style-type: none"> • She has a very positive attitude towards female education. Her daughter-in-law is studying at the H.S.C. She stays with her parents because good private tutors are not available in this village. Amena wants to educate her daughter-in-law up to the Bachelor degree, expecting that she would get a job. Otherwise, there is no point of educating her. After investing so much money in education why should I keep her within the house? If needed I would hire someone to help me in household work. • She thinks that educated women can help the family for its betterment. She will educate her daughter (adopted) till S.S.C. | Nil. |
| 8. Laily Begum | <ul style="list-style-type: none"> • She is not a conscious person. Her daughter dropped from the school because of household work. • She doesn't have a positive attitude towards female education. • She wants to educate her son although he is not willing. • She thinks that for girls education is not essential. • She didn't give the answer about how much she wants to educate her children. | <ul style="list-style-type: none"> • She is not aware of it. |
| 9. Maleka Begum | <ul style="list-style-type: none"> • She is not very positive about female education. She wants to educate her daughter till S.S.C. but her son as long as he wants. She wants to educate sons so they can earn. | <ul style="list-style-type: none"> • She hasn't got any clear idea about schools and education system. |
| 10. Sufia | <ul style="list-style-type: none"> • She has a very positive attitude towards female education. She wishes to educate her son. She has two daughters. She expects that they would be educated till S.S.C. If they become educated then they will get a better position in the society. Moreover they can earn even if they teach students within the household. So then they will remember us and think that because of my parents I am able to earn. | <ul style="list-style-type: none"> • N.A. |

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| | <ul style="list-style-type: none"> • She is worried about the future of her children's education. If they refuse to go to school or are not willing to study then she will marry them off. • She wishes to have a son. She will educate him till S.S.C. Because an educated person has a social position. She expects her son can earn and take care of them in their old days. | |
| 11. Selina | <ul style="list-style-type: none"> • She wants to educate her children. Then they will get a better life. And if they get jobs, they can earn too. • She wants to educate her son till S.S.C. and the daughter up to class nine. • She hopes that her son will get a job so that they all can have a good life. | <ul style="list-style-type: none"> • She is satisfied with the education system. • (But I guess she is not properly informed, she just gave a positive response.) |
| 12. Shonabhan | <ul style="list-style-type: none"> • Because of poverty she could not send her daughter to school. But she has a positive attitude towards education. • She says, "recently women are getting more opportunities. Even they are getting jobs more than men do, because, they are taking lower payment." • She is happy that the Govt. introduced many programs (Food for Education, and Cash for Education for girls up to class viii.). • She is concerned about her grand children's education. • But grandson will get preference than grand daughter. | <ul style="list-style-type: none"> • She thinks wheat (from FFE) is not distributed properly. Rich people also get this benefit. • Educational opportunities increased basically because of NGOs (BRAC school). |
| Village: Komorpur | | |
| 13. Maleka | <ul style="list-style-type: none"> • She has a positive attitude towards education .She was not able to send her sons to school because of poverty. • She would like to educate her daughter so she can earn her living. She refused marriage proposals because her daughter wants to study. Her husband's income is not regular so she is facing difficulties in continuing her daughter's education. • She will educate her daughter as much as possible. She will try to educate her up to the Bachelor degree. | <ul style="list-style-type: none"> • She complained against education systems. "From class seven most of the student failed in English language, because books as well as teaching methods are not good." • Her daughter is studying in class nine in Komorpur school. |
| 14. Shaheda | <ul style="list-style-type: none"> • She is very positive about her daughter's education because educated girls get good husbands. In case husband's income is not sufficient then she can earn to support her family. • If her daughter is interested in higher education she will support her till M.A. because then it will be confirmed that she will get a job. She wants to educate her at least up to the H.S.C. level. • She has no son but she would have behaved the same way in case of her son. | <ul style="list-style-type: none"> • She is not happy with the school. Because of huge students teachers cannot take care of them properly. So from the beginning she keeps private tutors for her daughter. |
| 15. Jahanara | <ul style="list-style-type: none"> • She wants to educate her daughter till S.S.C., otherwise she will not get any job. • She sends her daughter to school so that she can write and sign her name. • But she will marry her off if there is any good proposals. <p>(She is involved with the NGO for many years but not interested that much in female education)</p> | <ul style="list-style-type: none"> • She is not happy about the school. |
| 16. Anjalee Prova | <ul style="list-style-type: none"> • She has a discriminative attitude about education. | <ul style="list-style-type: none"> • She thinks that education standard is deteriorating. |

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| Sharma | <ul style="list-style-type: none"> • She wants to educate her daughter till S.S.C. but son can study as much as he wants. She has a hope to educate her son till B.Sc. • She has a negative attitude towards girl's education because they need to be married off after sometime. So there is no need to educate her like sons. • She wants to educate her elder son but couldn't because of poverty. | So private tutor is needed. |
| Village: Dayarampur | | |
| 17. Momotaz Begum | <ul style="list-style-type: none"> • She wants to educate her daughter till S.S.C. and son till H.S.C. • She thinks that an educated person has a better position in the society. They don't need to do physical work. So, their lives will be better. • She is determined to educate her children despite their poverty. In future, if he gets a good job, life will be better for them as well as for us. Because parents always want good things for the children. • She wants to marry her daughter off after a certain age because of social insecurity. | <ul style="list-style-type: none"> • She keeps private tutor but no unsatisfaction about the system. |
| 18. Rahima Begum | <ul style="list-style-type: none"> • She is very positive about her daughter's education. She has only one daughter • She expects that if her daughter passes the S.S.C. examination, she will get a job in an NGO or any organizations and she would be independent. • She hopes that her daughter will earn and can take care of her. | <ul style="list-style-type: none"> • She has no complaint about the education system. • Her daughter has a tutor for her scholarship exams. |
| 19. Rokeya | <ul style="list-style-type: none"> • She has a very positive attitude about education. But unfortunately both of her children are not interested in education. Still she is requesting them but they refused. • Her son has dropped school in class vi and daughter in class iv. • She insisted her daughter to learn the sewing so she can earn some money but she is not interested. | <ul style="list-style-type: none"> • She has no idea about it. |
| 20. Monowara | <ul style="list-style-type: none"> • She is an aged person. She preferred to educate her son than her daughter, with that expectation that son will take care of her in old age. But she regrets that girls are more concern than boys are now. | N.A. |
| 21. Arze Begum | <ul style="list-style-type: none"> • She is interested to educate her children till B.A. • Hopes that one day they will be educated and earn and be established in the society. • She is determined to educate her daughter ignoring the social hindrances. | <ul style="list-style-type: none"> • She has no idea, which is good between the primary and BRAC schools. • She is not happy about the education system. She keeps tutor for her daughter. |
| 22. Surjoban | <ul style="list-style-type: none"> • She is a very hard working lady. She wants her children to be established. So she thinks that education is essential. • She is positive about female education. She wants to educate her son and daughter till S.S.C. • She will support them till they become independent. | <ul style="list-style-type: none"> • She likes BRAC school because the teaching method is better. |

Table 8.2 . Perception of respondents from India on education: Category 1

| Respondents | Attitude towards Female Education | Education System: Role of GONGO |
|----------------------------|---|---|
| Village: Rangabelia | | |
| 1. Bharati Mandal | <ul style="list-style-type: none"> • Unmarried • Attitude toward female education is positive. • She wishes to educate the daughters as long as she can afford. • She expects that, if educated, they will be capable and their lives will be better. | <ul style="list-style-type: none"> • Because of excess students in Govt. school, the system of education is not good. • For good results private tutoring is necessary. |
| 2. Bashona Jana | <ul style="list-style-type: none"> • Unmarried. Positive. Education is a must for girls • Girls should pass S.S.C. and boy's need higher education for getting a better position in the job market. • If they are educated they (girls) can work after marriages. | <ul style="list-style-type: none"> • Without private tutors student couldn't do good. |
| 3. Jhorna | <ul style="list-style-type: none"> • Women should be educated more than men. Then they can stand in this society strongly. • It doesn't matter how much boys should be educated, they have many jobs to do. (gender division of labor). • She is, however, deserted by her husband. No children. | <ul style="list-style-type: none"> • Education system is very good in this area. Girls come from far to study in Rangabelia school. |
| 4. Bulu Mondal | <ul style="list-style-type: none"> • She wants to educate her son at least up to S.S.C. If can afford then till H.S.C. • She is positive about female education. She wants to educate her daughter till H.S.C. • She is afraid, because of poverty may fail to continue the education of her children. • "If I can educate her she will have a better position ." | <ul style="list-style-type: none"> • She is happy about the system. |
| 5. Shushila Ghain | <ul style="list-style-type: none"> • She has only one son .She wants to educate him till M.A. • She thinks that without education life cannot be changed. • She is positive about female education. | <ul style="list-style-type: none"> • System is moderately good. |
| Village: Dayapur | | |
| 6. Monjusree Mondal | <ul style="list-style-type: none"> • She is very positive about education. She is a B.A. She worked hard for it. • She wants to educate her son and daughter up to M.A. Then they will get a better status in the society. • She guesses that they may not get good job, but they can do business or anything for their living but education will give them social prestige. | <ul style="list-style-type: none"> • She has complained about the system. Every one has to keep private tutor. "So there must be wrong somewhere in this system". |
| 7. Kamala Mondal | <ul style="list-style-type: none"> • She is very positive about her daughter's education. • She will try to educate both of them till M.A. • She is supported by her bothers for her youngest daughter's education. Her brothers are educated and rich. She wishes to educate them like her brothers. | <ul style="list-style-type: none"> • Nil |

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| 8. Ishani Mondal | <ul style="list-style-type: none"> • She was willing to educate her children. Because of poverty son have to go for work. • Son failed the H.S.C exam and daughter also discontinued the study due to some problem of eyes. | <ul style="list-style-type: none"> • She thinks that education system lost its standard. |
| 9. Shefali Mondal | <ul style="list-style-type: none"> • She wants to educate her son till B.A. and daughter till H.S.C./B.A. • She wants to educate her daughter but she was not interested and got married by her own choice. • She is positive about education. She wants to educate them for better life.. | <ul style="list-style-type: none"> • Education system is good. But her sons need private tutor to study English and Mathematics. |
| 10. Kobita Mondal | <ul style="list-style-type: none"> • She wants to educate her daughter till S.S.C and son till M.A. • She is not positive about female education. | <ul style="list-style-type: none"> • She doesn't know. |
| Village: Jhaukhali. | | |
| 11. Runu Roy | <ul style="list-style-type: none"> • Unmarried. • Her father will educate her till S.S.C. • She wishes to educate her son till B.A. and daughter till S.S.C. | <ul style="list-style-type: none"> • She is not happy about her school. • Head master didn't take any classes half of the year. |
| 12. Anita Das | <ul style="list-style-type: none"> • She has no daughter. • Not positive about female education • She wants to educate sons to be an engineer. Then they will get good jobs. If needed she would shift to Calcutta for the purpose of son's education. • She wants a better status in society. | <ul style="list-style-type: none"> • Standard is moderate. |
| 13. Kalpana Das | <ul style="list-style-type: none"> • She is a very independent woman. She worked hard for her living. She has no daughter. • She is positive about female education. So is educated and can earn. She can teach her children. But for educated women there is no jobs in the locality, she complained. • One of her sons is a B.A. | <ul style="list-style-type: none"> • N.A. |
| 14. Nomita Das | <ul style="list-style-type: none"> • She has no son. • She wants to educate her daughters till B.A. She is a non-formal teacher. • She has a positive attitude towards female education. | <ul style="list-style-type: none"> • Standard is moderate. She accused the teachers of irresponsibility. • She keeps tutors for her girl. |
| 15. Deepali Das | <ul style="list-style-type: none"> • She is a very strong woman. But doesn't have a positive attitude towards female education. • She wishes to educate her son till B.A./M.A. and daughter till S.S.C. • She wants to educate her son more because " their uncles are a B.A./M.A." | <ul style="list-style-type: none"> • She thinks that poor students are discriminated by the teachers in terms of admission and grades. • Political influence is also there. |
| Village: Jatirampur | | |
| 16. Radha Mayti | <ul style="list-style-type: none"> • She has a very positive attitude about female education . • She has no son. Though she has a positive attitude about her daughter's education but she married off her two daughters because of poverty. Her husband is sick. Her bothers and sisters are educated and doing jobs. • So she has a strong desire to educate her daughter till B.A. | <ul style="list-style-type: none"> • Standard is moderate. |

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| | <ul style="list-style-type: none"> • She thinks that there is no different between boys and girls if they are educated and established. | |
| 17. Rina Nath. | <ul style="list-style-type: none"> • She is a deserted woman with three minor children. Now she is facing acute poverty. She in not getting any jobs though she is an educated person (S.S.C.). • She has a very positive attitude towards education of both her sons and daughter. • She wants to educate her son till B.A. and daughter till S.S.C. so they can earn and have a good life. | <ul style="list-style-type: none"> • Moderate. |
| 18. Tripty Mayti | <ul style="list-style-type: none"> • Unmarried. • She wants to study till S.S.C but couldn't because of poverty. • She has a positive attitude towards education, but dropped out because she wants her bother to study. • She failed in school because needs to go to catch "bagda" (prawn fry) from the river. | <ul style="list-style-type: none"> • She is satisfied with the system. |
| 19. Biddaboti Banik | <ul style="list-style-type: none"> • She is a very hard working person and is positive about education. • She wants to educate her son till M.A. and daughter till H.S.C. If her daughter can do good results then only she will allow her to continue study. • She wants her daughter to join the RTSRD to learn any type of work. • If she gets any good proposal she will marry her off. | <ul style="list-style-type: none"> • She is happy about the system. Girls and boys come from other places to study here. |
| 20. Shushila Joarder | <ul style="list-style-type: none"> • She wants her daughters to study till H.S.C. • So they can get job. " I will keep in touch with RTSRD very often because my daughters are growing up, So in future they may get jobs there." • She has no son. | <ul style="list-style-type: none"> • Good. But need tutor. |

Table 8.3 Attitude towards female education of the dropped out members (Category 2) from Bangladesh.

| RESPONDENTS | ATTITUDE TOWARDS EDUCATION | EDUCATION SYSTEMS: ROLE OF NGO/GO |
|-----------------------------------|--|---|
| VILLAGE: Komorpur | | |
| 1. Kodbanu | She was not able to educate her daughter because of poverty. At that time they were more than today. So her daughters studied Arabic only. One of her sons failed in S.S.C. She will be relieved if her son got any job. | No information |
| 2. Usharani sharma | She wants to educate her daughter till S.S.C. It will be better for good marriage and if needed she will get a job too. She wants to educate her son till B.A. so he will get a good job. She discontinued daughter's education because of her incapability. | Good. |
| 3. Majeda Begum | She wants to educate her daughter till S.S.C and son till M.A. If her daughter is tortured by her husband then she can find her own living. For son it will be helpful to get a job, earn and support the family. | Today the standard is not good in schools because teachers don't teach seriously and well. Private tutors are needed. No information about BRAC school. |
| 4. Marium Begum | She wants to educate her daughter till S.S.C then marry her off. If she does good results then she will continue her education. She will educate her son as much he wants (M.A.) because education has a different value in the society. | BRAC schools are good because there are no fees. But in primary schools fees are required. So it is not e good at all. |
| 5. Lily Begum | She wants to educate her son but he dropped out from school. | No information. |
| 6. Joyagan | She wants to educate her daughter at least up to the 8 th grade. Because "now a days a rickshaw puller also ask about the bride's level of education. If govt. supports then I would educate her till S.S.C. but again it depends on economic capability and if no marriage proposals comes for her. Higher education costs much to marry off a daughter. It is easy to marry off a less educated daughter." She has a 'Manat' for her son. So he will be educated in religious line (Madrassa) as much as he wants. But she thinks that technical job is better such as a driver, working in a workshop, etc. which has a good remuneration. | No information. |
| 7. Lakshmi Rani | She married off her eldest daughter because she didn't want to study. But she wants to educate her youngest daughter till B.A. | Standard of education is not good. |
| 8. Jorina Begum | She wants to educate her son till S.S.C so she can do business. But her husband stopped her daughter's education at class III and married her off without her consent. She could not play a strong role in this decision. | She thinks that educational opportunities have been increased than before but she does not know about the standard of the schools. |
| Village: Madandia Chandpur | | |
| 9. Amena Begum | Her second husband deserted her. She wants to educate her son like her brother. Her brother is studying in a Madrasa (Islamic education). She expects that her bother will take the responsibility of her son's education. She will educate him up to class V. | No information. |
| Village: Dayarampur | | |
| 10. Anjuman Ara | She has an expectation that her son will be educated up to B.A. level and daughter up to S.S.C. because her daughter is not fair so it will be wise to educate her. So good marriage can be possible. If she had a fair skin then she would educate her till S.S.C. If she fails to get a job she can be a private tutor. | Nowadays students need private tutor. Per month it costs 100Tk. |

Table 8.4 . Attitude towards female education of the dropped out members (Category 2) from West Bengal, India.

| RESPONDENTS | ATTITUDE TOWARDS EDUCATION | EDUCATION SYSTEMS: ROLE OF NGO/GO |
|-----------------------------|--|---|
| VILLAGE: RANGABELIA | | |
| 1. Renuka Mondal | She wants to educate her daughter and son up to S.S.C so that they can do something for their living. Three girls left home with their boyfriends in their locality. So she is afraid that she can not do much about her education if her daughter involved in love and leaves home. | Standard of education is good in Rangabelia school. |
| VILLAGE: DAYAPUR | | |
| 2. Jalleshwari Sardar | No information | |
| 3. Gouri Mondal | She is a widow and very poor. She married her daughter off when she was in class V. She gave a bicycle, a radio, a watch and a ring as dowry. She wants to educate her son until S.S.C. | No information |
| 4. Shuhita Mondal | She expressed positive attitude towards children's education. But her son got married after S.S.C and discontinued his studies. Her daughter has also dropped out from the school. "Still today I insist but they refuse to go to school," she added. | No information |
| 5. Belarani Mondal | Because of poverty she was not able to educate her children. But she shows preferences towards sons. | No information |
| VILLAGE: JHAUKHALI | | |
| 6. Surbala Das | She left her husband when she was pregnant. Now she is staying with her parents. She banks on her parents till they are alive but not on her brothers. She wants to educate her daughter till B.A. But she will be allowed to continue her education as much as she wants. | Good but need tutor at home. |
| 7. Pratima Das | Son will be educated till B.A. and daughter till S.S.C. | Quality of education is not good. Teachers are not qualified and serious. |
| 8. Sandha Das | She wants to educate son till B.A. but daughter till class IX. Her daughter also is not interested about study. She said, "I got married at 14 so I would like to marry my daughters off at early age". But her husband is interested to educate his daughter. | Level of standard is not so good. |
| 9. Kanan Bala Ray | She will try to educate her daughter till H.S.C. and son till B.A. | No information. |
| VILLAGE : JATIRAMPUR | | |
| 10. Aroti singh. | She wants to educate her son and daughter up to the same level, till B. A. | Ragabelia school is good, she says. |

Table 8.5 Attitude towards female education of the non-members (Category 3) from Bangladesh.

| Respondent | Attitude Towards Education | Education Systems: Role of GO/NGO |
|-----------------------------------|---|--|
| VILLAGE: Madandia Chandpur | | |
| 1. Halimunnessa | She is not very positive about children's education. She didn't allow her step daughter to go to school because of preparing 'duari' (bamboo thatching mat) and household work. She didn't have any clear vision about her children's education. | No information. |
| 2. Karimon | She expects to educate her son and daughter till S.S.C. She wants to send her daughter to a school outside the village because of the prevailing good atmosphere there. | No information. |
| VILLAGE: Jayadevpur | | |
| 3. Falani | She wants to educate her daughter up to class III and expects that she will get a job. She should not be a fool like me. "Had I been educated I would have gotten a job." She is afraid to send her daughter to school because of some incidents of kidnapping in the locality. | No information. |
| VILLAGE: Komorpur | | |
| 4. Amiron | She is a deserted woman with a son. She wants to educate him in Muslim mission and expects that he will be educated till H.S.C. and get a job and live in a town. Gradually he will be able to buy a land to settle, she hopes. "I heard about some boys who built 'pucca' houses after getting a job. But their mothers were household maids". | No information. |
| 5. Rezia Begum | She wants to educate her daughter till H.S.C. and son to be a doctor so they can earn both money and prestige. | O.K. but private tutor is needed. She is paying Taka 560 per month for her three children. |
| 6. Nurjahan | She married her daughter when she was in class VIII because of insecurity. "So many young boys were disturbing her so I decided to marry her off with my sister's son. On top of that there was no guardian to take care of her, she says. | No information. |
| 7. Rina | She has no children. Moreover she has no voice in her in-laws | No information. |

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| | household. So she has no clear idea about educating her children. | |
| 8. Shanker Rani Sharma | She doesn't have a positive attitude towards female education. She wants to educate her son to be a doctor and daughter till H.S.C. "I am not capable of sending my daughter for higher studies, she commented. | Standard is not good. |
| VILLAGE: Dayarampur | | |
| 9. Fatima | Son will be educated till B.A. and daughter up to class V (probably). Because her husband is a religious person , she is afraid that he may discontinue her studies. | No information. |
| 10. Halima Begum | She wants to educate her son till class V and daughter till VII. She thinks that as a male (son) he can do any kind of job. She wants to educate her daughter more than her son, so that she can get a job and support herself. Nowadays male are bad in character and are not dependable. | No information. |

Table 8.6 Attitude towards female education of the non-members (Category 3) from India.

| Respondents | Attitude Towards Education | Education Systems: Role of GO/NGO |
|----------------------------|--|--|
| Village: Rangabelia | | |
| 1. Purnima Barik | She wants to educate her son and daughter up to the M.A. level so they can earn and support the family. | No information. |
| 2. Gita Barik | She wants to educate her son and daughter till S.S.C. But she is not sure about her daughter education. | Standard is not good at all. Because teachers are very careless. |
| 3. Suchitra Mandal | She wants to educate her son till S.S.C. | No information. |
| Village: Dayapur | | |
| 4. Paru Gain | XXX | |
| 5. Chandana Raftan | She wants to educate her daughter till S.S.C. | Good. |
| 6. Usha Mridha | Her daughter failed in S.S.C., so she married her off because of insecurity. Son has passed from technical collage. | The standard is not very good |
| Village: Jhaukhali | | |
| 7. Ranu Mandal | She wants to educate her daughter till S.S.C. and son as much as he wants. "her husband is expecting that in the connection with the political party he will try to arrange jobs for them", she added. | No information. |
| Village: Jotirampur | | |
| 8. Lalita Mandal | She wants to educate her son and daughter till H.S.C. She is frustrated because without a bribe hard to get a job. | Standard is good but teachers can not do much because of huge student. |
| 9. Lakshmi Mandal | Son till B.A. and daughter B.A. too. If her husband willing to educate her that much. She will marry her off when gets the good proposal. An educated girl can get a job, which will bring good marriage proposals. It is hard to marry off a uneducated girl. | No information. |
| 10. Monoka Mandal | No information. | No information. |