Conclusion
In spite of more than two decades of planned efforts in the field of women’s development, women’s issues have continued to dominate the development debate in Bangladesh. Widespread gender disparity continues to remain the most formidable challenge for this country. Not only has women’s empowerment continued to occupy the central place in the successive Five Year Plans, but Non-Governmental Organizations have also emerged as a group of ‘major actors’ in women’s development efforts in Bangladesh. The proliferation of the NGO sector in Bangladesh is a result of various factors, some of which are extreme poverty and the Government’s apparent inability to meaningfully address this issue, added to which are the frequent natural disasters, which drain the already heavily burdened infrastructure and economy. Research findings have shown that many aid donors have focussed on working with NGOs because they are not satisfied with the performance of state bureaucracies in addressing possibilities for the socio-economic development of the poor and in concerns of gender-equity. It is true that in Bangladesh NGOs have made a very positive contribution towards accelerating the process of economic and social development of the poor, especially of the women. Their activities supplement and are particularly meaningful in the sectors where governmental activities are inadequate.

In any given society the roles that women play are varied and their situation is determined by legislation, religious norms, economic status or class, cultural values, ethnicity and types of productive activity of their country and community. In each of these, women have often been adversely affected by the development process. Though women play a critical role in the socio-economic development of their communities, their contribution, their concerns and development tend to be negated.
The population of Bangladesh is more than 128 million of which 45.1 million i.e., 48.5 per cent are women. About 48 per cent Bangladeshis currently live below the poverty line, of which women are the poorest and the most vulnerable. One of the main characteristics of women in Bangladesh is that they are disproportionately represented among the poor, particularly the separated, divorced and widowed women who are commonly heads of sizeable households. About 96 per cent of households headed by women live below the poverty line while 33 per cent live below subsistence level.

The indicators for women’s development in Bangladesh still show a pathetic picture regardless of all the rhetoric. The enrolment ratio of girls in schools is increasing but their number is still lower than that of boys. From the higher secondary level to higher education, the disparity between women and men is acute. Women’s participation in the labour force has increased in recent years with about 21 million women remaining in the labour force in 1989. However, this has not solved the problems faced by them relating to wages, working conditions, healthcare, education and training. Female life expectancy in Bangladesh is still lower – amongst the lowest in the world – than male life expectancy. Although both the maternal and female child mortality rates have declined in recent years, the overall mortality rates are still high, especially in the rural areas. There is a high prevalence of malnutrition among female children and pregnant women. Though the Constitution of Bangladesh has granted equal rights to men and women in all spheres of public life in a clear and unambiguous manner, women continue to be discriminated against due to the prevalence of personal laws. These laws adversely affect women’s rights to exercise their choice in family matters such as marriage, divorce and custody of children, inheritance and maintenance. Thus, gender
disparity while declining, prevails in Bangladesh and this confirm hypothesis 1 of the study.

The problems affecting the economic and social status of women in Bangladesh are vast and complex. Poverty, lack of education and job opportunities has forced them to a state of dependency. Women’s lives are determined by a set of social relations, which specify her position in the family and their economic powers governed by the patriarchal system in relation to distribution and control of land. These indices confirm that they are discriminated against from birth and are brought up in a protected environment with different set of values than men that enforce subordination and male domination.

According to Khan,\(^1\) the basis for inequality of gender can be traced back to two sources: first, the lower stage of economic development which deprives women of education and employment opportunities and, in turn, sets a normative value system which relegates them to an inferior position on the basis of spurious rationalization, and second, the legislative and economic policies formulated by a male dominated state machinery geared to serve the male interest with the assumption that the ripple effect will eventually extend to women.

The study reveals the following major constraints for women in development:

- Due to gender inequality and inferior social and economic status, women in and outside the family remain vulnerable, subordinate, and dependent. Traditional socio-institutional norms, customs and beliefs deter women from participating in socio-economic activities.
- Official statistics have failed to capture women's participation in economic activities. Substantial contributions made by women towards housework are still excluded from the accounting of economic activity, because of which women have remained at the periphery of economic development.

- Women are not only deterred from getting regular paid employment but also deterred from getting equal wages for equal work. A majority of the women labourers are involved in unskilled and semi-skilled jobs with low returns and wages. They also lose their jobs to men where traditional working methods are transformed with the introduction of new technologies.

- Female literacy is half that of literacy among men, and this limits their opportunity for training and skill development. Previous plans have outlined a number of key objectives of which one is to ensure women's participation in each field of education. However, no targets have been set for increasing the participation of girls' enrolment, as opposed to overall enrolment at different levels. Some of the constraints, which deterred girls from attending schools, are low overall school provision, purdah, lack of women teachers, prioritization of boys' education over that of girls', lack of infrastructural facilities and appropriate sanitation provisions for girls, and poverty.

- There is a lack of political commitment to women in development, which leads to marginal and gender-neutral approach in economic policies and development programmes of the government.

Women in Bangladesh remain a socially disadvantaged class by any indicator due to prevailing social customs and practices. The pace of participation of

---

women in hitherto male-dominated areas of paid activity, and in unpaid female activities, has accelerated as a result of the present economic stringency.

Women suffer from much higher rate of unemployment than men. At the union level, women's participation is minimal since these activities are considered essentially men's activities and women therefore remain ignorant of labour code provisions. There has been a limited growth in female representation in professional, technical, managerial and administrative occupations, with Government quotas for female representation in public service are unsubscribed. The study reveals the following major problems affecting women's participation in the labour force: gender division of labour, differential wage rate for women, impact of modern technology on the women's labour force, lack of child care facilities, unfavourable conditions of work, lack of transport and accommodation and domestic work load. Unless all these problems are eliminated, women's participation in the labour force will continue to remain low. The above discussion and elaborate details of chapter two prove the hypothesis 2 of the study that the improvement of women's participation in the labour force continues to remain low.

The Government recently introduced various policies in Bangladesh to encourage female enrolment and reduce dropout rates. As a result the number of girls at primary schools has increased significantly. This may be due to the Government decision to reserve 60 per cent of the teaching posts for women in Government primary schools and compulsory primary education for both boys and girls since January 1992. However, the gender divide in this area despite all the efforts and improvements is still a matter of serious concern.

Recent years have seen a decline in the total fertility rate in Bangladesh, appreciably from the rate of about 6.3 children ever born to every married woman in
1975 to 4.33 in 1990. The study reveals that with higher levels of education fertility declines sharply. The important implication is that investment in schooling for girls would have in the long term a profound impact on fertility behaviour. Findings show (as examined in chapter 5) that women’s education has the strongest influence in delaying the age of marriage, which significantly contributes to fertility reduction. Again, it is also indicated in the preceding discussion that due to the increase in the level of mother’s education, infant mortality rates in the urban areas have become lower. Hence, there is a definite correlation between women’s education and the reduction of fertility and mortality rates. This confirm hypothesis 3 of the study.

The state has voiced its commitment to women’s issues since the earliest days of the nation’s independent existence, but one could argue that its effort over the years, while always very visible, have often been less than adequate, and at times even misplaced. While it has had a fair degree of success with some recent programmes targeting women, it is the NGOs rather than the state that tend to be seen as the primary actors in the struggle to improve the lives of poor women, the majority of whom live in rural Bangladesh. Findings have shown that many aid donors have played a vital role in providing financial and material support to NGOs in accelerating the problems of the under-privileged population, especially the poor women in Bangladesh. On the other hand, the Government also depends on them for implementation of several programmes and has categorically emphasized in their successive Five-Year Plans the significance of the participation of the NGOs in national development. NGOs have assumed a vital role in women’s development areas such as healthcare, education and providing credit facilities. These areas of activities have received scanty attention in terms of resource allocation at the level of implementation by the state. The study reveals that many NGOs have been
successful in channeling and distributing services on their own as well as those provided under Government policies to the poor women. It is here that the NGOs have built an image of effective alternative development agencies in Bangladesh, especially in poverty alleviation and development programmes for women. Thus, due to the increasing inadequacies of the Government programmes, the NGOs are playing an effective role in improving women’s position by way of alternative policies. This validates hypothesis 4 of this study.

An analysis of NGO credit programmes reveals that women’s involvement in credit-based programmes has helped to empower them, both financially and socially by contributing to the household income. The NGOs not only involve women for poverty alleviation but the weekly meetings make women aware of their rights and help them gain self confidence and broaden their horizon.

Participation in BRAC and Proshika increases women’s mobility, improves their ability to make purchases and participate in household decisions, increases their legal and political awareness, and decreases their vulnerability to violence in the family. The success of BRAC and Proshika and other similar programme in Bangladesh is clearly due to their promotion of economic opportunities. Rather than the lack of demand, it appears that a severe shortage of paid employment opportunities is limiting women’s economic participation and holding back women’s empowerment in Bangladesh.

Researches into the impact of micro-credit programmes on women’s empowerment is diverse. Most of the studies agree on a degree of positive impact. Participation of women in micro-credit has resulted in their greater involvement in income generating activities, increase in awareness, increase in school enrolment of their children including girls, adoption of family planning, and increase of income
and savings. In contrast, the results on women's decision-making role and on gender equality within the household are not uniform across the research studies. Nevertheless, though men continue to remain the final decision makers on some issues, the situation appears to have improved considerably after the intervention of NGOs. The trend is towards joint decision-making in most of the household matters.

In regard to control of income, it is found that some of them have to depend on their male members regarding the usage of loan money and therefore their opinion gets precedence over the views of women. However, women find a substantial advantage in participation in the programmes because their position in the family has been upgraded and they are now regarded as income-earners in the family. Women are likely to retain full control over loan use if they are widowed, divorced or separated. We may conclude that micro credit may lead to women's empowerment even if the loan is used by male members of the family and thus access to micro credit may be useful for women even if they do not retain hundred per cent control over the loan.

In the area of education, NGOs such as BRAC and Proshika have provided good models of increased female enrolment and retention in non-formal education programmes. The success rates in retention have been considerable with dropout rates remaining at only two per cent. One important achievement is that the enrolment ratio of girls is higher than that of boys. This may be due to the recruitment of women teachers, which helps to retain more girls, given that 97 per cent teachers are women in BRAC schools. It is also found that literate women perform better in child immunization because of greater knowledge. Literate females are self employed and engaged in traditional non-market economic activities such as
poultry rearing, kitchen gardening, livestock rearing etc., compared to their illiterate counterparts.

NGOs have concentrated their efforts towards reducing the incidence of infant, child and maternal mortality through various programmes ranging from health, education and nutrition care to immunization and curative care. NGOs not only educate their beneficiaries in primary health care, but also provide them with health care services through permanent or outreach health centres. Some of the achievements are:

- The incidence of diarrhoea in the Proshika programme areas has decreased substantially for both women and children between the age of 2 to 5 years. Over four-fifths (85 per cent) of women and two-thirds (67 per cent) of younger children are now free from diarrhoea.

- Almost 95 percent of all households of BRAC beneficiaries are now using tube well water as their main source of drinking water.

- Morbidity is less among BRAC members compared to non-member households.

- Under the expanded programme of immunization 67 per cent of children under one year and 65 per cent pregnant women have been vaccinated in BRAC covered areas.

- The rate of contraceptive prevalence has increased to 54 per cent, a positive outcome of NGO social mobilization and supportive economic intervention.

The observations from the study indicate that the NGO development programmes for women have succeeded in giving women greater access to financial services and to other income generating opportunities. However, most women engaged in income generating activities are within the homestead activity, mostly
confined to self-employment. Nevertheless, women’s entrepreneurial activities have created a status for themselves within the family and the community at large.

Participation in group meetings and activities promotes a heightened degree of self-confidence among the poor women over time. Women gain a degree of acceptance of their right to move about and even visit offices of NGOs or of the government to access services. The NGOs have therefore reduced the degree of isolation imposed on women. This is an important achievement. Besides many women have made economic gains from participating in NGO programmes. To illustrate:

- Such programmes raise women’s awareness and confidence, and thus have the effect of greater empowerment of women.

- Women have achieved important social gains in terms of their respect in the household and in society.

- Women have begun to feel that their improved status within the household, gained largely through participation in NGO programmes, may in the longer term make inroads into overcoming social disadvantages such as dowry and domestic violence.

Women in rural Bangladesh have often been described as living in conditions of extreme isolation, deprivation, and gender subordination. While these conditions may still be a reality in many parts of rural Bangladesh, a beginning in women’s involvement or participation in household decision-making, in movements outside the home, and in other matters affecting their day-to-day life seems to be happening, because of their exposure to various socio-economic factors, including their participation in the NGO promoted credit, education and health programmes.
Participation in NGO membership seems to have a strong effect in women's empowerment. For instance, the study reveals that women are more confident, assertive, intelligent, self-reliant, and conscious of their rights because of their contact with and involvement in NGOs. It is argued that the target approach has successfully allowed NGOs to work and provide development inputs to the poor people, especially women. These observations reflect that the 'target oriented' NGO programmes are reaching their beneficiaries with intended effects, satisfying not only their economic needs, but also empowering them. This seems to be true in certain regions of Bangladesh, where the interaction between NGO credit related education and health services and socio-economic conditions seems to be more conducive to women's empowerment. Thus, the women-targeted NGO programmes with integrated range of credit, health and education services is likely to bring about not only a rapid social and economic upliftment of women but also likely to facilitate greater empowerment. This validates hypothesis 5 of this study.

NGOs in women's development have successfully demonstrated their importance and indispensability and have had positive impacts. However, the gender divide still persists in many areas, such as employment, access to education and health facilities. One major reason for this may be the limitations of micro-credit programme in effectively targeting all the poor and deprived people; more specifically in leaving out large sections of those below the subsistence level. More creative thinking is required if these issues are to be addressed in their entirety. As a first step it is imperative that those who are being left behind in the prevailing micro-credit strategies receive priority in the programme agenda, conceptual framework and analysis.
It has been observed that the NGO loans are left to individual choices in terms of selection of activity for which the loan is being taken, as long as incomes are generated and loans repaid. However, credit alone is not enough if the sustainability of development is to be achieved. There is a need to promote those activities which have the best potential, considering the demand and supply conditions of the locality as well as conditions outside the locality.

Considering the fact that the poor villagers, particularly women, are mostly illiterate or less educated, the NGOs (as well as the Government) should assist them in choosing and pursuing appropriate productive activities, provide information, supplies and services along with the credit.

Presently, many Governmental and Non-governmental Organizations are working in the villages of Bangladesh without systematic coordination among them. BRAC and Proshika are not free from this problem. As a result, there is a likelihood of overlapping and duplication of work, leading to wastage of resources. Therefore, there is a need for proper coordination among all the agencies for the formulation of a coherent plan in order to avoid such wastage.

One weakness encountered in many of the NGOs is in their internal gender-related policies and practices. Few have succeeded in recruiting substantial number of women on their staff and even fewer have a reasonable proportion of women managers. However, it appears that many NGOs are now taking this issue seriously and a number of them have formulated and begun to implement gender-sensitive policies. The employment practices of NGOs and male biases in their structure, recruitment and organizational culture are important issues in the effective implementation of gender policy. Though BRAC have to some extend succeeded in
recruiting female teachers in their school, they too are not free from male biases in their structure and staffing as shown in chapter 4, Table 1.

Poverty is one of the main factors of discrimination against women, along with patriarchal customs and ideologies. Since the burden of poverty falls more heavily on women due to the gender bias in the distribution of resources within the household, gender equality should be adopted as a basis of analysis while formulating policies, plans and programmes for poverty alleviation by the NGOs (as well as the Government organisations), so that the poorest and the most vulnerable section of the population i.e., women can be reached. To change the societal attitudes there is a need for active programme on awareness building.

From the discussion in the preceding chapter, it may be argued that the attitude of the Government towards NGOs is gradually shifting from regulation to accommodation, and the state now provides more space to NGOs than it did before. At the same time, the attitude of the donor community has been positive towards the NGOs. Many donors seem to prefer the involvement of NGOs in development projects. This is a positive sign for the long-term sustainability of the NGO sector. The capacity of NGOs to effectively deal with women’s development is related to the nature of existing socio-political structures and the donors’ assistance.

It is now clear that both the state and the NGOs have an important role to play in the development of women by providing a policy and legal framework to create an enabling environment within which both the Governments and the NGOs can work together on a cooperative and coordinated basis for eradicating gender disparity in Bangladesh. Along with it, the general public needs to go further in order to uphold women’s human rights. It is not only women who need to wake up to the realization that they can make a difference, but society as a whole. What is
vital in Bangladeshi society is human development, the process by which the identity of the people is transformed by the people themselves towards goals and ideals which they identify for themselves.

Thus, the combined efforts of the NGOs, the Governments along with the support of the general public is likely to be more effective in empowering the poor women and pushing back gender inequality. This would help remove hurdles for those who are working hard to achieve success in this area.