CHAPTER I

Introduction
Development is a multidimensional phenomenon. Several attempts have been made to define and prepare a composite index, which captures not only economic but social, cultural and political aspects of development. The most widely accepted indicator of economic wellbeing is actual per capita income, but it only gives a partial view of the many ways in which human lives can be made easier.\footnote{Alpana Kateja, "Gender Disparities and Human Development: A Regional Study", \textit{Indian Journal of Regional Studies}, vol.xxxiii, no. 2, 2001, p.43.} This is evident from the fact that until recently, development was measured almost exclusively by economic parameters. Gross National Product (GNP), balance of payments and national debts, export performance, and per capita income have been some of the categories used. On the basis of these categories, nations and regions are classified into first, second and third world; South and North; developed, less developed, developing and underdeveloped. It is only in the last decade or so that there has been a growing recognition of the shortcomings of the economic growth model of development. This model is based on a market economy, in which growth of production and consumption is the main goal. In this system the main beneficiaries are certainly not the poor; on the contrary, a small strata of the national elite in the ‘developing’ countries prospered, as did the multinational corporations of the developed world.

More recently, attempts are now being made to incorporate social indicators such as nutritional status, infant mortality, literacy, and women’s status to measure the degree of advancement of a country. Measurement through the ‘Human Development Index’ is one such significant attempt.
1.1 Concept of Development

The word 'development' is a very broad concept. It is difficult to define clearly and means different things to different people. Some may see it as an economic growth; some may view it as a growth and structural transformation; still others may distinguish development from these views and see it as a multi-faceted process with economic, political and socio-cultural dimensions. Consequently, the definitions of the term are necessarily broad and all encompassing. To quote an example:

...development refers to economic, socio-political and cultural processes of changes in human societies.  

Thus, for the purpose of our discussion we would like to see development essentially focussing on people and society in its totality. We agree with Girvan when he says:

Development is a process of continuous enhancement of the capabilities and welfare of all individuals in the society and of the society as a whole... development must mean the alleviation of poverty and economic insecurity; the elimination of inequalities based on social origin, race, gender, occupation etc; the continuous upgrading of economic skills and capabilities of all individuals and groups; the provision of adequate levels of education and training, and health and medical care.  

Or when Young maintains:

Development is... a complex process involving the social, economic, political and cultural betterment of individuals and of society itself. Betterment in this sense means the ability of the society to meet the physical, emotional and creative needs of the population at a historically

---


acceptable level... and to free human labour time from an incessant treadmill of basic needs production. It thus involves increasing standards of living but not conspicuous consumption and it implies a form of society, which allows for equal distribution of social wealth..

The Human Development Report (2001), defined development as "a process of enlarging people's choices." Thus, it is much more than economic growth, which is only a means – though a very important one – of expanding people's choices. Such choices range from health and education to political freedom and personal self-respect. This definition is an extension, enlargement, and deepening of the now somewhat unpopular basic needs approach. The most essential choices for every human being are to lead a long and healthy life, to have access to resources needed for a decent living and equity among races, genders and regions. Development must be a human centred process because people are both, the ends and the means of development.

1.2 Women and Development

As recently as in 1960, the development establishments not only paid little attention to the significance of the sexual division of labour, but also avoided facing the issues of class differences among groups of people. They relied on the assumption that the benefits of development would gradually trickle down to lower classes. In the 1970s development agencies began to give serious consideration to the affairs of women in the development process in the Third World. An important pioneering work on the subject appeared in Ester Boseup's Women's Role in Young 1997, as cited in ibid. UNDP, Human Development Report. 2001, Making New Technologies Work for Human Development (New York; Oxford University Press, 2001), p.9.
It discussed in detail the negative impacts of the development process on women. It pointed out how colonialism and the attendant forms of modernization lowered women’s status while raising the social status of men, by imposing new patterns of gender roles on farming and trading, and by carrying such inequalities to the new industrial and urban sectors.

Since the 1980s there has been a gradual increase in awareness on the differential effects of development on women. During the “UN Decade for Women” (1975-85), Women’s issues began to be included in most aspects of development planning, albeit rather tangentially. During this decade, equality between the sexes was the rhetoric of the day and poor women were identified as the target groups by many development agencies with active support from the international women’s movement. However, these initial attempts to include poor women in the development process received limited success. Women were simply integrated within existing development projects for the most part, without any restructuring of the process of development.

A review of the development literature shows that development has had a very large impact on women. In most societies, women have fewer opportunities than men to gain education or to become economically self-sufficient throughout most of their lives. Statistics on poverty and illiteracy reflect discrimination in inheritance and land ownership laws, employment and development policies, resource allocation, which go together with the traditional division of labour. Generally, women are considered inferior and are treated as such though discrimination varies depending on country, culture, class, and locale.

---

Due to multisectoral development across the world, there has been a rapid change in the social and economic conditions in the developing regions of the world. The development process affects women and men differently. The effects of colonialism and the peripheral position of developing regions in the world economy exacerbate the effects of sexual discrimination on women in these regions. The penetration of capitalism, leading to modernization and restructuring of traditional economics, often increases the disadvantages suffered by women. The modern sector takes over many of the economic activities, such as food processing and making of clothes, which had long been the means by which women supported themselves and their families. A majority of the new and better-paid jobs go to men but male income is less likely to be spent on the family.

Modernization of agriculture has increased women's dependency as well as their workload. Women are generally excluded from access to new technology and often lose control over resources such as land. Women, especially in the third world, carry an ever increasing burden of work as they cope with housework, childcare and subsistence food production, in addition to an expanding involvement in paid employment. Women work longer hours than men do in most societies. An analysis of how women cope with their declining status, heavier work burden and growing impoverishment is crucial for the success of development policies.

A report by the International Labour Organization (ILO) caught the world's attention by publishing their finding, that while 'women and girls constitute one-half of the world's population and one third of the official labour force' and 'perform nearly two-thirds of work hours', they 'receive only one-tenth of the world's income
and less than one-hundredth of the world’s property’. This suggest that they carry out substantial and in most cases essential part of economic activities, yet their work is consistently undervalued. This is primarily due to the continued existence of a patriarchal social structures that advocate that women are born to play ‘specific roles’. These values persist and often treat women in disadvantageous ways. Perpetuation of patriarchy locks them into poverty and subjugation. Within this broad general characteristic, women’s lives show great variation. Fifty-four years ago, in 1948, the Universal Declaration of Human Rights reaffirmed the belief in the equal rights of men and women, first laid down by nations of the world in the Charter of the United Nations. Today it is clear that progress towards equality for women in most parts of the world is considerably less than what was promised.

For many years, there was a general assumption that as development continued there would be a progressive improvement in the living conditions and in the quality of life of all people. However, this has not been the case, especially for those who come from the poorer social and economic backgrounds, notably those from rural areas. This is true both in the developing countries and among underprivileged groups in developed countries where women are highly represented.

UNDP ‘Human Development Report 1994’ found that despite advances in labour force participation, education and health, women still constitute about two-thirds of the world’s illiterates, hold fewer than half the jobs in the market and are paid half as much as men for work of equal value. Women make up only about 10 per cent of the world’s Parliamentarians and less than 4 per cent of Cabinet


members. The report states that in no society are women secure or treated equally. Rounag Jahan points out that in the last two decades “more women have joined the ranks of the world’s poor in both North and South” and “inequalities have grown between the North and the South: between the rich and the poor”. It is frequently asserted that 70 per cent of the world’s poor are women. This implies that globally there are 900 million poor women and 400 million poor men.

The Human Development Report 1995 indicated that human development, if not engendered, is endangered. Roodkowsky quoted, ‘when development excludes women from full participation, it denies its benefits to women and it functions far less effectively’. According to a definition by the World Conference of the UN Decade for Women held at Copenhagen in July 1980 is as follows: “Development is here interpreted to mean total development, including development in the political, economic, social, cultural and other dimensions of economic and other material resources and also the physical, moral, intellectual cultural growth of the human person”. Gender equality represented by fairer opportunities for women and better access to education, child care, credit and employment contribute to human development. Thus it is recognized that investing in women’s capabilities and empowering them to achieve their choices is the surest way to contribute to their

---

economic growth and overall development. The improvement of the status of women requires a change in the attitudes and roles of both men and women. Women’s development should not only be viewed as an issue in social development but should be seen as an essential component in every dimension of development.

1.2.1 Major approaches to the Role of Women in Development

Since this study deals with women in development, it is imperative to outline the approaches of this study.

There is now widespread agreement about the fact that women are all but excluded from access to and control over national and international resources, and about the resulting damage to human dignity.

In 1972 the United Nations designated 1975 as International Women’s Year, highlighting the need to involve women in issues of economic development. During the past 20 years the ‘women in development’ approach which seeks to recognize and integrate women in aid, policies and programmes, has been incorporated into the aid practices of most development agencies. Many studies on third world women in the 1990’s indicated that their impoverishment is growing, their work burdens are expanding and their status relative to men declining. The efforts to integrate women in their development plans are generally known as part of the women in development (WID).

Any review of the perspectives adopted by researchers and development agencies reveals a variety of approaches to development, and a variety of assumptions about women and the impact that development has on them. Major

---

approaches have attempted to address welfare, equity, anti-poverty, efficiency and empowerment.

The Welfare Approach (1950s-1970s)

As the oldest approach to women and development, the 'welfare' approach is founded on the theory that women are solely passive recipients of development benefits because their major roles are reproductive ones—motherhood and childrearing—whereas men's work is identified as productive. The main method of implementation is through training in those skills deemed appropriate for non-working housewives and mothers. Another type of welfare programme is the extensive international effort to overcome third world malnutrition. This approach has been extended to include population control through family planning programmes. Despite the wider scope, the underlying assumption remains that motherhood is the most important role for women in third world development. This means that the concern is to meet practical gender needs relating to their reproductive role. Intrinsically, welfare programmes identify women rather than the lack of resources as the problem, and place the solution to family welfare in their hands, without questioning their natural role.¹⁵ In this approach is that the reproductive role is considered the most important role for women. It also looks at women as passive recipients, positioned at the lowest level of participation in development efforts.

It is realised that such a welfare oriented approach would not match the social necessities engendered in the world situation of the 1970s, a number of

alternative approaches – namely, Equity, Anti-poverty, Efficiency and Empowerment Approaches have emerged.

The Equity Approach

This approach recognizes women's active participants in the development process. Through the productive and reproductive roles women provide a critical, if often unacknowledged, contribution to economic growth. The approach starts with the assumption that economic strategies have frequently had a negative impact on women, and acknowledges that they must be brought into the development process through access to employment and the market place. This change in emphasis from the family to the economic arena is considered a step in the right direction; but economic independence is seen, erroneously, as synonymous with equality. Like many of the WID approaches, this approach focuses on women in isolation, both from their daily lives and from the relationships through which inequalities are perpetuated.16

The Anti-Poverty Approach

The shift to an 'anti-poverty' approach to women and development corresponded with the shift to the basic needs and absolute poverty theories of the 1970s that were promulgated by the ILO and the World Bank respectively. Women became the central focus in strategies to overcome the hunger and malnutrition that accompany poverty because they and their dependent children dominate the poorest groups. Organizations such as the World Bank targeted women from the perspective of population control, which was the key to their anti-poverty mechanism. Among the anti-poverty activities put in place by women in development programmes were

16 Ibid, pp.4-5.
income-generating and entrepreneurship projects. Many criticisms of these projects have been the small return of their size. Ironically, small-scale projects of non-governmental organizations have now become very popular with major funding agencies.

*The Efficiency Approach*

The Efficiency Approach imbibes different outlook. Emphasis is given to development rather than on women, assuming that greater and better participation of women in the development process which would reduce inequality. However women in this approach can meet only their practical gender needs at high cost of unpaid labour and or longer working hours. Though loaded with wide criticism, this efficiency approach is gaining popularity in developing countries as it can utilize women’s labour with minimum cost to restore growth rates.

*The Empowerment Approach*

The Empowerment Approach considers women’s improved condition and position to be the end in itself rather than only a means to broader development goals. 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. This approach focuses on meeting women’s strategic needs in terms of their triple role. Unlike the Equity Approach, it focuses on a bottom-up, self-reliant approach.\(^\text{17}\) It emphasises women’s ability to gain control over resources, strength from within. It further highlights consciousness raising of men and women to bring about change in favour of women and to root out subordination from society. The 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. It addresses both the practical gender needs and strategic gender needs simultaneously. Because of this, the approach is also evolving as the name Gender and Development (GAD) approach.

The GAD approach, thus, stresses the critical issue of unequal power relationship between men and women that prevents women's full participation and equitable development. Armed with the goal of equitable and sustainable development the approach seeks to impress upon women's subordination and tries to empower them. The strategy is to identify and address strategic needs of women as well as their practical concerns.

Practical gender needs have been defined as “the needs women identify in their socially accepted roles in society. They do not challenge the gender division of labour or women’s subordinate position in society, although arising out of them. They respond to immediate perceived necessity, identified within a specific context”.

Strategic gender needs have been defined as “the needs women identify because of their subordinate position to men in their society. They relate to gender division of labour, power and control and may include such issues as legal rights, domestic violence, equal wages and women’s control over their bodies. It also changes existing roles and therefore, challenges women’s subordinate position”.

19 ibid., p.39.
In third world countries, including Asia, rural women play an integral part in home-based economic activities such as household work, husking and parboiling paddy making bamboo mats etc. In developing countries like Bangladesh, where a predominantly patriarchal society is still firmly in place, rural women spend a larger part of their time in the home. There is not much scope for them to integrate into formal institutions. Although they work in the formal or informal sector, they earn less than what their male co-workers. Thus, to isolate women and focus solely on how to develop them is only half the battle. To enhance women’s socio-economic status in society and ensure that their contributions towards the country’s development are recognized and appreciated, it is important to change the attitude of the society. What is necessary here is to improvise the concept of Gender and Development where both the practical and strategic needs are addressed.

1.3 Gender and Patriarchy

Generally, patriarchy is used to refer to male domination in power relationships with women.20 Walby defines it as “a system of social structures and practices in which men dominate, oppress and exploit women”.21 Patriarchy literally means ‘rule of the father’ (patriarch in Greek), but in social terms, refers to the system of male dominations; that is, where descent is traced through the father. It is the system in which the ownership, control and inheritance of all assets are in the hands of men, where men do all the major decision-making in the family, and hence maintain ultimate control over the family in its relations. Most of all, patriarchy

---

establishes an unequal power equation between men and women, justifying the control of women by men in society in general, and the family in particular.

Lise Ostergard defined gender "as the qualitative and interdependent character of women and men in society. It is constituted in terms of the relations of power and dominance that structure the life chances of women, and men". Gender, although based on biological differences, are socially and culturally created.

There is a good deal of confusion between gender and sex. As a result many people use the terms interchangeably. Yet they are distinctly different categories. While sex is the biological and physiological difference between men and women, gender is socially constructed. This means that gender differences are created artificially, partly through socialization, and partly through positive and negative discrimination in the various institutions and structures of society (religion, media, economic structures, law and legal systems, cultural beliefs and practices, education, health care etc). Gender manifests itself in particular, rather than in universal forms, being defined and elaborated by other social categories like caste, ethnicity, class, race, religion culture, economic and political systems, and geography. It is dynamic, rather than static, taking different forms in different times and regions. Thus gender divisions are not biologically fixed, but constitute an aspect of the wider social division of labour, and this, in turn, is rooted in the condition of production and reproduction and reinforced by the cultural, religious and ideological systems prevailing in a society. In contrast, sex is biologically determined, universal, and is

---


unchangeable. This is generally true, though modern medical technology has created the means to change sexual characteristics.

How to approach gender in development is of vital importance in development work so that imported notions of gender which regard ‘the community’ and ‘the household’ as basic units are avoided. One must go beyond the household and break it down into components parts. By assessing and understanding the gender roles in a given society the specific needs of women (and men) can be ascertained and addressed within projects. The foremost practical requirement for incorporating a gender analysis into development is to consult with and listen to women so that their roles and resulting needs are better understood. One approach is to design projects and programmes to make life ‘easier’ for women and help them in their given gender tasks. For instance, in projects involving health, agriculture, education etc., the particular concerns of women would be elicited and their priorities addressed in the project. An alternative but complementary approach is to challenge the status quo or address the perceived inequalities between men and women. It is often argued that by addressing gender the traditions and cultures of a society are being tampered with. This can be assessed within a programme or project when the traditional and cultural attitudes to gender are clarified. Development is a process that should involve all member of a society to the same extent, according to their individual needs.

---

24 A man or a woman is a man or a woman in any and every part of the globe.
26 Ibid, p.97.
1.4 UN Decade for Women

Due to the realization that no real advancement of nations and societies is possible without the participation of women in the development process, the United Nations (UN) declared 1975 as the International Year for Women in order to highlight their needs around the world. Accordingly, a world conference was held in Mexico City in July 1975. The basic objectives of the UN decade for women aimed at achieving women's equality, development and peace. The Action Plan drawn up after the world conference touched upon every aspect of women's lives in order to promote positive and definitive actions both at the national and international levels in areas of education, health, nutrition, family planning, population, political participation and employment.

The Copenhagen Conference (1980) evaluated the progress made during the past five years and provided a set of guidelines for action to assist women in achieving equality in all spheres of life. The UN recognized the need to remove constraints hindering the progress of women in all development activities both as beneficiaries and agents change. The world body further emphasized the theme of shared responsibility by both men and women in the management of family and household.

Among others, the UN took a number of pragmatic steps which included the following:

- the adoption by the United Nation General Assembly in December 1979 of "The Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW)".
the establishment of an International Research and Training Institute for the advancement of women to improve the socio-economic, political and cultural status of women.

- the establishment of a voluntary fund for the UN Decade for Women in 1975 in order to help disadvantaged women especially from the poorer countries.

During that decade, the UN made serious efforts in various countries to accomplish its strategies through the Government as well as through the NGO community. As a result of the international commitment to the acceptance of the need to improve the condition of women, many third world countries including Bangladesh were encouraged to plan their upliftment in the context of socio-economic, political and cultural conditions prevailing in each country. Bangladesh accepted in principle the need for improving the status of women as well as integrating them in development programmes. Programmes related to women were drawn up on a modest scale to ameliorate their condition in various fields.

A large number of NGOs, indigenous and foreign, rushed to the country to render service to the poor, including the women for their amelioration from poverty and degradation and to support the governmental efforts in poverty alleviation. The Bangladesh Rural Advancement Committee (BRAC) and Proshika Manobik Unnayan Kendra or Proshika with the help of foreign donors came early in the field. Many other NGOs also came to the scene to provide socio-economic development to the poor.
1.5 Profile of Bangladesh

Bangladesh became an independent state in December 1971. It is located in South Asia, bounded on the west, north and east by India (except for a short stretch on the east where it shares a border with Burma) and on the south by the Bay of Bengal. It is a small country inhabited by a large population of 128 million in a area of 56,977 sq. miles (14,7570 square kilometers). The density of population of 981 persons per square miles (1999) makes the country the eighth most populous country in the world. The implication is that more than 50 percent of the population is estimated to be landless, although income and employment are derived mainly from land.

The national language is Bangla, and over 95 percent of the population identify themselves as ethnic Bengali. Census on the major communities by religion in 1987 indicated that 86.6 percent of the population are Muslim, 0.3 percent Christian and 0.3 percent belong to other categories.

In Bangladeshi society, all aspects of society, political, cultural or economic factors are influenced by the incidence of widespread poverty. The Human Development Report 2000 points out that 48 percent (as in 1989-94) of the people of Bangladesh live below the poverty line. Bangladesh is heavily aid dependent and one of the poorest of the less developed countries in the world with the GNP per capita of only $ 253. Poverty situation has exacerbated mostly due to a very rapid

---


growth of population. The absolute number of the poor continues to rise at more than the average rate of population growth.

The Bangladesh Economic Survey estimates that about 85 percent of the population live in rural areas and depend directly or indirectly on agriculture for its livelihood. It has the highest recorded malnutrition in South Asia and one of the lowest adult literacy rates in the world. Over 60 percent of all children below the age of five are moderately or severely malnourished by accepted international standards. The adult literacy rate (age 15 and above) stands at 40.8 percent (as in 1999). The life expectancy at birth is 58 years (as in 1998).

1.6 Status of Women in Bangladesh

In most societies of the world there is a sharp division between the poor and the rich. The disparity between the poor and the rich is higher in third world countries, including Bangladesh. The poor population has no actual participation in any state or administrative structures. In Bangladesh, approximately 50 per cent of the population live below the poverty line, and within this population women constitute a majority of the poor and bear the brunt of poverty. Women constitute nearly half, i.e. 54.1 million of the total population representing 48.5 percent. An overwhelming majority are illiterate, malnourished, poor and deprived. Households headed by women constitute nine percent of all households and 30 percent of all poor households. They are the most disadvantaged, since 96 per cent of these households live below the poverty line while 33 per cent are among the hard core

poor. The growing number of households headed by women is not only indicative of the country’s ever-increasing pauperization but also of the erosion of obligation to conjugal harmony.

Contrary to global norms, female life expectancy in Bangladesh is lower (amongst the lowest in the world) than male: forty-nine years for women, two years less than that for men. Over the years their nutritional intake has decreased and as a result the incidence of chronic malnutrition is higher among women: 59 percent of girls compared to 56 percent of boys suffer chronic malnutrition while 10 percent of girls and 7 percent of boys suffer from acute malnutrition. Of the total female population, 22.0 million are in the reproductive age group indicating serious implications for future population growth. Gender disparity prevails and women’s educational opportunities, their prospects for jobs and their basic human rights are adversely affected. The rate of female literacy (population ages 15+ years) was only 28.1 percent in 1995 in comparison with 55.6 percent for men.

The 1987 census showed that 94 per cent of the economically active population of the country were men and thus women constitute only 6 per cent of such population. 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, the contributions of women in the labour market has not solved the

---

33 Firoz Mahboob Kamal, Impact of credit – plus paradigm of Development on Gender Inequality, women’s Empowerment and Reproductive Behaviour in Rural Bangladesh (Dhaka: Research and Evaluation Division, BRAC) p. 3.
problems faced by them relating to wages, working conditions, relations with coworkers (men) and employers (mostly men), health care, education and training.

Thus, the above indicators show that women's status in Bangladesh is socially, economically and culturally inferior to that of men. The vast majority of women play a subordinate role as there is a bias in favour of men. Women's sphere of activity is traditionally confined to their homes and their function is centred around reproduction and household attendance. The discrimination between male and female starts at birth and continues through the different phases of life.

As in India and Pakistan, women in Bangladesh have always been dominated by a patriarchal society where the division of social space and the difference in behavioral norms between men and women are rigidly maintained. Within this, both decision-making powers and economic control are vested in the hands of men. The predominantly patrilineal system highly values sons as potential providers and who in turn receive preferential treatment and access to education, better nutrition and healthcare. Women are viewed mainly in their reproductive roles and are given a subordinate status as economically dependent liabilities and cause of non-productive expenditures.

The total life situation of a woman is highly dependent on her status within the family as daughter, wife or mother, and the material base of her family in the society. Women's legal rights should also be viewed within the social construction of women as dependents, which ensures that women have a minority status. *Purdah* deprives girls of education and restricts their physical and functional mobility, and which denies her employment opportunities. This curtails their involvement in the market transactions and constrains their potential to generate incomes, reinforcing their economic dependence on men.
However, it is not only patriarchy which suppresses women in the country, poverty also plays a significant role in suppressing women. One example of this is the fact that the 'poorer of the poor' are the households headed by women who have no male support. Even the poverty alleviation programmes run by the Government fail to include these households as patriarchal trends consider men to be the main wage earners of a family and women as subordinates.

In Bangladesh, women in development sectors – such as education, health and family planning, industry or agriculture are neglected by the state, both in the urban and rural areas. But it is the rural women who are largely neglected, due to illiteracy, poverty and ignorance of laws.

Bangladeshi women are also the major contributors to the economy of the country. Yet, they remain hidden, unnoticed, are disregarded, or are invisible primarily because society perceives their economic activities as wifely duties rather than as work. Most of the productive hours of women comprise unpaid family labour and this is not reflected in the production statistics of the country.

Although the Government of Bangladesh has provided supportive measures to enable women to participate in the mainstream of national activities, the investment in human resource development has been a low priority. This has particularly affected women’s productivity and development since they get fewer benefits from the government expenditure than men. However, the Government of Bangladesh has recognized the need for enhancing women’s socio-economic status and has created wider space for the Non-Governmental Organisations (NGOs) to

---


organize women in their developmental programmes. In order to facilitate broad-based participation of women in the development process, the Government has set up a national women's organisation called Jatiya Mohila Sangstha. Subsequently the Ministry of Women's Affairs (MWA) was created in 1978 and the Women's Affairs Department in 1990. It oversees the activities of voluntary groups undertaking women’s programmes and helps to implement development programmes for women.

1.7 NGO within the context

The NGO sector in Bangladesh today is one of the densest in the world. almost one exist NGO per hundred thousand people. The need for such a large NGO sector has surely arisen in response to various factors, some of which are the extreme nature of poverty in Bangladesh, the Governments apparent inability to meaningfully address poverty, and the disaster-prone character of the country. One of the relevant question arising in the wake of this booming growth in the NGO sector, a questions which has implications for development practices elsewhere, is how effective NGOs have been in promoting sustainable poverty alleviation and development. In Bangladesh, patriarchal norms, ideology and social institutions shape women’s role and status in general. Within the patriarchal system, non-state actor like NGOs may affect the relationships between men and women with respect to prestige, power and control by enhancing or lowering the status of women in the different spheres. NGOs involved in poverty alleviation and women’s development represent one of these non-state actor.

NGOs have brought about major changes in the lives of poor women in Bangladesh. Income generation through rural credit is a longstanding approach practised by many NGOs. The Grameen Bank has the largest female membership of all the specialised credit institution followed by Proshika and BRAC. Eighty percent of the clients of NGOs are women. In literacy NGOs offer both formal and informal education. Studies have shown that BRAC and Proshika School programmes have a much lower dropout rates than their Governmental counterparts. Health and conscientization programmes by different NGOs have made a significant difference to women's lives.

In Bangladesh the activities of NGOs supplement in those sectors where Governmental activities are not adequate. The Government operates at a macro level and lacks adequate infrastructure, service, mechanism, trained staff and equipment etc, and therefore fails to cover the whole country. On the other hand, NGOs operate at micro level, concentrating on target localities and bringing the development services within the reach of the poor. It is true that NGOs have made a very positive contribution to national development especially in terms of developing viable models for integrated women's development programmes. However, it cannot be said that the approach of the NGOs is fool proof. They have their own contradictions regarding the methods of carrying out projects, choosing appropriate target groups and the area of operation. The need for cooperation between governments and NGOs may be considered in this context to address the constraints on the effectiveness of women development workers in the implementing of the programmes for women. Given due support and cooperation, NGOs can widen their activities in collaboration with the Government officials to provide greater benefits to the poor women.
Women in Bangladesh remain a socially disadvantaged class by any indicator because of the prevailing nature of the economy and socio-cultural patterns which restrict the financial autonomy and occupational flexibility of women. The main indicator of women’s development should be seen as the development of the vast majority, i.e., of about 85 percent of women who have been estimated as disadvantaged. In the context of Bangladesh, development may be defined as the adoption of policies and strategies with a view to having sustained improvement in the quality of life of the deprived fifty percent of the population. Women in Bangladesh can be empowered through strategies such as non-formal education, consciousness raising, legal awareness and by introducing them to credit programmes. These may overcome the patriarchal social structure in Bangladesh, especially in the rural areas. The extra ordinarily deprived position of women in Bangladesh demands special attention. Consequently, most NGOs in Bangladesh place more emphasis on women in all the strategies and programs. It is against this background of the significance of the contribution of NGOs towards enhancing the overall social status of women that the study has been conceptualized.

1.8 Survey of Literature:

The following is a survey of some of the available literature for the above topic.

Salma Khan in her book, *The Fifty Per Cent: Women in Development and Policy in Bangladesh* (1988), examines in detail the status and role of women in development in Bangladesh. The book has brought into focus the potential of gender-specific human resources. It also tells how the greater need for investment on women as well as in their increased participation in development activities would...
generate the much needed surplus for the economy. It discusses the major issues affecting women in relation to production, education, health and legal matters.

The study has also discusses the policies and programmes of the Government and NGOs concerning women’s integration into development and provides an understanding of the process of transformation. It has picked up few successful NGO programmes and comments upon their operations.

Tahrunessa Abdullal and Soudra A Zeidenstein’s book, Village Women of Bangladesh: Prospects for Changing (1982), discusses the various aspects of the lives of rural women and examines how rural women determine their priorities and identify some of the pivotal issues which limit their options. The study deals in detail with the productive work performed by secluded purdah women behind their compound walls. The work looks into a few case studies including the national programme to integrate rural women in the development process.

Ben J. Wallace and others in their edited book, The Visible Resource: Women and Work in Rural Bangladesh (1987), examine specifically the time that women spend in working and the various ways in which they contribute to the economy of rural Bangladesh. The book also discusses the implications of their contribution towards Government policies and aid programmes.

Alia Ahmad’s book, Women and Fertility in Bangladesh 1991, discusses the way in which socio-cultural factors and the economic structure and Government policies affect the economic status of women. The study focuses more on the fertility models of women in traditional societies. It also presents some facts on the status of women in Bangladesh and analyses the factors which determine the insecure status of majority of women in Bangladesh.
Marilyn Carr and others in their edited book, *Speaking out: Women’s Economic Empowerment in South Asia (1996)*, provides in detail the experiences of NGOs and women organisations in organizing women’s empowerment within common analytical framework. It also examines the nature of women’s groups and NGOs and their changing relationship in South Asia. Two chapters of the book deal with the role and importance of two prominent NGOs, namely BRAC and Proshika, in empowering women in Bangladesh. It discusses in detail their approaches adopted by these NGOs in various sectors of credit, savings, education, health etc.

Qazi Kholiquzza’s edited book, *UN Decade for Women 1976-85: Situation of Women in Bangladesh (1985)*, has a relevant chapter which examines the crucial role of the NGOs in dealing with women’s development. This chapter gives a clear and in-depth analytical description of the objectives and achievements of the NGO programmes. Another chapter of the book discusses the approach of Grameen Banks with the help of a case study. The remaining chapters are on the status of women relating to legal positions, employment and education in Bangladesh.

Iftekharuzzaman and Imtiaz Ahmed’s edited book, *Bangladesh and SAARC: Issues, Perspective and Outlook (1998)* has a chapter by Farah Kabir, Farzana Hussain entitled *Gender Issues and Democratic Order in South Asia: A Bangladesh Perspective*. The study presents the dismal conditions of women and examines the relationship between democracy and gender and the contribution of women in development in South Asia. It provides in detail the constraints faced by women in the socio-economic and political arena with special emphasis on Bangladesh.

The author has summed up in nutshell a few cultural and traditional practices that hamper women's advancement in society, some of these attitudes are often mistaken to be religious beliefs but really stem from cultural, traditional attitudes and superstitions. It also deals with the Government's policies and programmes for women's development.

Rarigul Huda Chaudhury and Nilufer Raihan Ahmad's edited book, *Female Status in Bangladesh (1981)* examines in detail the status of women in Bangladesh with reference to the socio-cultural, legal and political milieu. The study also deals with the history of the women's movement in Bangladesh.

Jahanara Hug and others, in their edited book, *Women in Politics and Bureaucracy (1995)*, examine women's status in politics and bureaucracy in Bangladesh society. The study analyzes why only a few women could enter into the corridors of power and asks why and how women are conspicuously absent in decision making in government hierarchies. The volume has two broad sections with seven papers. Kaheda Salahuddin's paper, *Women in Politics in Bangladesh* provides a view of women's representation in national and local level politics. The authors recommend women's greater participation in the political process.

Sayed Rowshan Qadir's paper, "*Women in Politics and Local Bodies in Bangladesh*" (1994) discusses the role of women in politics and points out how women are excluded from the political process in Bangladesh. The author analyzes women's limited candidature in parliamentary elections and identifies the hindrances and hurdles that have to be overcome. The rest of the paper focusses on issues relating to civil services and aspects of training needs for women in the civil services.
Shamin Hamid’s book, *Why Women Count: Essays on Women’s Development in Bangladesh* (1996), provides a gender analysis in non-market work and the system of national accounting trends in women in development, and issues and concepts of women’s empowerment in Bangladesh. The work examines the trends in the development of women in Bangladesh during the eighties and early nineties and discusses their political, administrative and entrepreneurial roles. It raises issues about the impact on women of the free market and structural adjustments policies adopted by the country. It then looks at the situation of women in the socio-economic sectors of population, health, education, employment, and also explains women’s legal and religious status. It discusses the concept and the interpretation of empowerment in the context of Bangladesh and pinpoints practices and strategic issues that must be addressed to achieve empowerment, and the problems in operationalizing the process of empowerment.

V. Kanesalingam’s in his edited book, *Women in Development in South Asia*, (1995), has a chapter by Rita Afsar on “Credit and Women in Development: The Bangladesh Experience”. This chapter examines the role of credit programmes run by NGOs for rural women and their impact on women’s development. The paper states that credit as an entry point for women’s development has successfully demonstrated its necessity. It however argues that credit alone is not sufficient to bring a just participatory and sustainable society. It suggests equitable distribution of resources over the hitherto marginalised men and women, and a reformulation of political and social relations that reinforce the inequality between men and women.

Syed M. Hashemi and others, in their article, “Rural Credit Programmes and Women’s Empowerment in Bangladesh” in *World Development*, vol. 24, no. 4, 1996, presents the activities of those NGOs that provide credit to poor rural women
in Bangladesh – specifically Grameen Bank (GB) and Bangladesh Rural Advancement Committee (BRAC). The work discusses the issues of women’s control over credit and the relative magnitude of their economic contribution to their families. The study concludes that the programmes have a significant effect on various dimensions of women’s empowerment.

Sajeda Amin and Anne R. Pebley’s article “Gender Inequality within Households: The Impact of Women’s Development Programme in 26 Bangladeshi Villages” in Bangladesh Development Studies, vol. XXII, 1994, examines the impact of participation in credit programme on female empowerment in Bangladesh using several measures relating to decision-making, autonomy, mobility and women’s larger term attitudes and aspirations. The study also discusses in detail the position of women in Bangladesh and the role of BRAC in bringing about economic and social change. The study shows that BRAC programmes have a significant impact on the lifestyles and household dynamics due to participation in the programmes, though women did remain conservative and traditional in their values and attitudes.

Nurul Islam and Niaz Ahmed Khan’s article, “Non-Governmental Organization in Bangladesh: A Commentary” in Journal of Rural Development vol. 15, no.4, 1996, provides an insight into the emergence and also the operations of NGOs. The evolution of Government–NGO relations has also been discussed in detail.

Rushideen Islam Rahman and Shahidur R. Khandker’s article, “Role of Targeted Credit Programmes in Promoting Employment and Productivity of the Poor in Bangladesh” in The Bangladesh Development Studies, vol. XXII, 1994, examines the impact of credit on employment and productivity of female labour.
The study shows that even when credit is given to landless families, there is a substantial community-wide impact on the labour market. Credit results in expanded opportunities for self employment and increases women’s overall participation rate in the labour market. The study compares the impacts of the Grameen Bank, BRAC and BRDB credit programmes.

The report of the UNDP on *Human Development in Bangladesh: Empowerment of Women, Dhaka, (1994)*, examines the activities of BRAC and Grameen Bank in empowering women in Bangladesh. The study indicates that empowering women creates enormous benefits for women, their families and for the entire society. The report has clearly brought out a list of strategies for empowering women.

Tasneem Siddiqui’s article “Growth and Sustainability of the NGO Sector in Bangladesh” in *BISS Journal*, vol. 19, 1998, analyses the various aspects of the growth of NGOs and explores their capacity to sustain and continue their activities in the changing political, social and economic environment.

Tasneem Siddiqui’s article “Cross Currents of Empowerment and Marginalisation: Women of Bangladesh in Transition” in *BISS Journal*, vol. 20, 1999, examines the transitional process that women are going through in Bangladesh. It focuses on the potential impact of the reform programme undertaken under the structural adjustment policy on women. It also deals in detail social violence against women and identifies areas where women are being marginalised.

Amin Rahul and others in their article “NGO-promoted Micro-credit Programs and Women’s Empowerment in Rural Bangladesh: Quantitative and Qualitative Evidence” in the *Journal of Developing Areas*, Winter 1998, explores
the different dimensions of women's empowerment as influenced by women's participation in micro-credit programmes. The paper states that an integrated range of socio-economic services not only reinforces the social and economic well-being of the poorer women, but also empowers them.

Habiba Zaman's article "Violence Against Women in Bangladesh: Issues and Responses" in the Women's Studies International Forum, Jan-Feb 1999, deals with various forms of violence and their shared links and common roots in the socio-political and ideological relations between men and women. The role of women's group's and other non-governmental organizations in bringing about a qualitative change in establishing rights for women in Bangladesh has been discussed in detail.

Though the present literature does throw sufficient light on the issue of women and NGOs in Bangladesh, no systematic and exhaustive study has been done to demonstrate clearly the impact of the developmental activities of NGOs on women's development in sectors relating to credit, health and education. Most of the literature provide only partial picture and do not deal exhaustively with the merits and demerits of NGO's role. The present study is an attempt to understand the impact of NGO activities on women in Bangladesh.

1.9 Scope and Objectives

The proposed study seeks to assess the problems of women in Bangladesh in the context of their development and to examine the effects of development activities through the NGOs on the socio-economic development of women. The study further addresses the need for integrating women in the development process with the cooperation of the Government and NGOs. Such a policy will help in
fulfilling the goal of sustainable development, and in meeting the needs and enhancing the lives of women in Bangladesh.

The study has largely related to the experience of rural women, as a majority of the population is based in rural areas.

To examine whether NGO programmes are successful in women’s development, the study concentrates mainly on BRAC and Proshika in the sectors relating to micro-credit, health and education. The reasons for selection included the following:

- Both BRAC and Proshika are among the oldest and large NGOs that started working among the rural poor in the seventies and instituted a participatory development process in the villages to Bangladesh.

- BRAC came into existence in 1972, while Proshika started to implement its programmes since 1976; and the focus of the poverty alleviation programmes of both the NGOs has continued to be the rural poor with particular emphasis on women.

- In both the programmes, female beneficiary outnumber male members of this NGO by a large margin.

- Both BRAC and Proshika operate at national level with programmes at local levels. The scale of operations of these two NGOs is very large.

Specific objectives of the proposed study have been delineated as follows:

1. To examine the factors which determine the status and role of women in Bangladesh.
2. To study the gender disparities and deprivation faced by women in terms of income generation, education, employment, health, decision making and legal support etc., and identify the particular needs in the context of their development.

3. To examine the Government policy commitments for women’s development as reflected in the various Five-Year Plans in Bangladesh.

4. To study the role of NGOs in women’s development in Bangladesh and to evaluate their performance and impact on the lives of women through some development indicators, like micro-credit, health and education.

5. To identify the problems and operational constraints faced by the NGOs.

6. To draw appropriate conclusions from the study and address gender concerns for implementing effective policies for the development of women, at both the NGO and governmental levels.

1.10 Hypotheses

1. Gender disparity while declining prevails in Bangladesh.

2. The improvement of women in labour force participation continues to remain low.

3. There is a definite correlation between women’s education and reduction of fertility and mortality rates.

4. Due to the increasing inadequacies of the Government programme, the NGOs are playing an affecting role in improving women’s position by way of alternative policies.
5. NGO programme 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.

1.11 Methodology and Data Base

The study is based on both analytical and descriptive sources. The secondary data includes published materials available in various libraries of India and Bangladesh. Primary data used for this study includes the census, records and annual reports of both the Government and NGOs of Bangladesh as well as reports by the World Bank, UNDP, UNICEF, Population Reference Bureau, and UNIFEM.

Field research was undertaken in Bangladesh where Government officials, researchers, NGOs staff and women beneficiaries of NGOs are interviewed using unstructured questionnaires.

Discussions sessions with NGO women beneficiaries were held in Dhaka and Bhagolbari village of Gazipur thana\textsuperscript{38} to collect beneficiaries opinions on NGO activities. The stated village was randomly selected due to time constraint and it is only few kms away from Dhaka. Efforts were also made to collect empirical evidences of the obstacles faced by NGOs in the process of programme implementation.

\textsuperscript{38} Bhagolbari Village consists of about 600 households with a total population of 3,150 of which women constituted about 47 per cent and men about 55 per cent. The proportion of female population in the village was found to be a little below the national average.
Chapter I – Introduction

This introductory chapter outlines the themes of the study. The chapter deals with the conceptual framework of development, gender, issues and approaches of women and development, and women’s role in development.

Chapter II – Women in Bangladesh

This chapter examines the trends in the development of women in Bangladesh. It discusses the problems and issues of women in relation to their social, political, and legal status vis-a-vis their health, education and economy. It also identifies women’s particular needs in the context of their development.

Chapter III – Government Policies for Women’s Development

This chapter seeks to review the development policies pursued under various Five-Year Plans of the Government of Bangladesh for the advancement of women. An assessment of the Beijing follow-up process that has started in the Government sector for the development of women in Bangladesh is being highlighted. It also examines the Government programmes so far implemented in various areas of concern.

Chapter IV – Role of NGOs in Bangladesh

The present chapter is an attempt to examine the functioning of the NGOs in Bangladesh. A brief account of the genesis and growth of the NGOs, their main purpose and objectives, and the various policies evolved in their approach to development interventions have been elaborated in this chapter. Since a cooperative and collaborative relationship between the Government and NGOs is vital for effective development, the chapter explores the status of such a relationship and the
strategies adopted by the NGOs in order to influence policy making. Another highlight of this chapter is the different approaches adopted by the NGOs in effecting the development of the socio-economic status of women in Bangladesh.

**Chapter V – Performance of NGOs Programme: Impact on Women’s Development**

The chapter examines the role of NGOs particularly that of BRAC and Proshika in women’s development. The chapter looks into the programme achievement of the NGOs in the domain of credit, health and education of women. It then highlights the changes that have taken place to women’s lives after having been involved with the stated NGO programmes mentioned. These changes are studied from the perspectives of women beneficiaries. Further, the chapter discusses the constraints and difficulties encountered by NGOs.

**Chapter VI – Conclusions**

The concluding chapter summarizes the conclusions drawn from the proceeding chapters.