CHAPTER - IV

Role of NGOs in Bangladesh
4.1. Introduction

During the last decade, voluntary efforts at the Non-Governmental level have been pursued in concerted, organized and efficient manner towards the development activities of the developing nations of Asia and other parts of the world. Originating in the welfare organization, several Non Governmental Organizations (NGOs) have grown to occupy a significant part of the development landscape.

The role of NGOs in the economic development came to limelight in early 1970s when major donor countries started directly supporting NGOs in developmental programmes. The weak performance at Government level in implementing rural development projects and in reaching the poor people in the late 1960s coupled with the popularity of the NGOs in their works relating to education, health and poverty alleviation have led donors to turn to NGOs to help them alleviate the problem of poverty in their programmes.¹

As in many developing countries, NGO efforts to uplift the socio-economic conditions of the under-privileged and disadvantaged sections of the population are not new in Bangladesh. Research findings have shown that many aid donors have focussed on working with the NGO sector as they are not satisfied with the performance of state bureaucracies in fostering socio-economic development of the poor and to gender-equity concerns. A study by Buvinic² on the psychology of donor support shows that the donors perceive these organizations (NGOs) to be more receptive than Government agencies to the problems of under-privileged

population, especially the poor women. The donors seem to have played a vital role in providing financial and material support though the relationship was basically patron-clientele.

Today, Bangladesh has the largest and most vibrant NGO sector in the world. The vitality of NGOs in Bangladesh is so strong that even the Government has started depending on them for implementing several programmes. By 1990, their role has more or less taken a concrete shape and has been officially recognized by the successive governments of Bangladesh (GOB) in their five-year plans and other policy statements. They are recognized as vehicles of development, and have played an important role in accelerating the process of economic and social development of the poor, especially the women. According to one estimate, NGOs currently cover about 78 percent of the villages in Bangladesh. About twenty four million people (approximately 1/5th of the population) benefit from their activities and most of them are women.3 The main aim of this chapter is to explain the establishment and functioning of the NGOs in general and particularly in their approach to women’s development in Bangladesh.

4.2. Definition

Literally, the terminology ‘NGO’ may be used to include any institution or organization outside the government. As such, it may include political parties, private and commercial enterprises, academic institutions, youth organizations, sports clubs etc. But these are not the institutions which should generally be known as such by the terminology. In fact, the Task Force Report has defined the terminology as all those organizations which are involved in various developmental

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activities for the rural and urban poor. According to the World Bank, NGOs are defined as any group or institution that is independent from government and that has humanitarian or co-operative, rather than commercial, objectives. The Bank especially focuses on NGOs that work in the areas of development, relief or environmental protection, or that represent the poor or vulnerable people.

Another scholar defined NGO as an autonomous association of individuals formed voluntarily to pursue some common goals, general or specific, with private or state, local or international financial support under the legal framework of a state. We also conclude from a definition by Chowdhury that NGOs refer to private and public service organizations (indigenous or otherwise) committed to the design, study and implementation of development projects at the grassroots but function within the legal framework of the country, and are not political organizations.

In Bangladesh, this terminology is used to refer to all such organizations and institutions that are registered with the government under the Voluntary Social Welfare Agencies (Registration and Control) Ordinance of 1961 and the Foreign Donation (Voluntary Activities) Regulation Ordinance of 1978. In regard to NGOs role, it is argued that they should service as catalysts for sustained intervention to

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8 Task Force Report, n. 4, p. 373.

4.3. Genesis and Growth of NGOs

Though the critical formative and organizational period for NGOs in Bangladesh began first after independence, it may be acknowledged that there have been important pre-independence NGO experience.\footnote{There are reports of NGO activities during British colonial times. Joseph Devine, "NGOs: Changing Fashion or Fashioning Change?," Center for Development Studies (occasional paper), U.K., 1996, p.16.} With a modest start primarily to carry out humanitarian help after the devastating cyclone in 1970 followed by the war of liberation in 1971 which ravaged the country, NGOs become a household name in Bangladesh during the later part of the eighties.\footnote{During the British era, efforts were made to institutionalize the charity work and social welfare activities by Christian missionaries in Bangladesh. They often select remote and poverty-stricken areas, where they set up hospitals, schools, orphanages and so forth. During the liberation war in 1971, efforts were made by many of the concerned youth to render medical and other humanitarian services in the refugee camps to alleviate the sufferings of the war victims. Millions became homeless; the social and economic infrastructure was close to ruin. In every sector, an acute need was felt for massive relief and rehabilitation of the damaged infrastructure. At that time, the Government of Bangladesh had neither capacity nor had the appropriate institutional mechanism to handle the volume and diversity of such enormous problems single-handed. It is here that a number of international NGOs and voluntary organisations poured in to fill the gap. Thus, the decade of 1970's witnessed the emergence of several NGOs in Bangladesh.} A.N Chowdhury has described the rise of the NGOs in the following words:

After the war of independence ... foreign aid poured into the devastated country, denuded of infrastructure and of manpower. A handful of idealistic youths decided to avail this opportunity to rebuild the country. They formed semi-social welfare organizations and went to work in the poverty-stricken villages. The sights of foreigners in jeeps doling out food, clothing etc. with villagers running after them was common. Relief and a dole mentality ... and government corruption were the order of the day.\footnote{Saira Rahman Khan, "The NGO Mixture: Seeking the Perfect Ingredient," in Mohiuddin Ahmad ed., \textit{The Other Option: NGOs and People's Praxis} (Dhaka: Community Development Library, 2000), p.158.}
The first phase of NGOs' development can be noticed by intense relief and rehabilitations to aid the refugees and through rebuilding the war-torn country. The second phase was marked by a transition from relief and welfare activities to developing self-reliant organizational mechanism for reforming work at the grassroots for the poor. The third phase gradually stepped into institution building, the process from community development approach to a specific target group approach to participatory development.

There has been a tremendous increase in the number of NGOs since the Government had neither the capacity nor the appropriate institutional mechanism to handle the volume and diversity of such enormous problems single-handed. It is here that a number of international NGOs and voluntary organizations poured in to fill the gap. Thus the decade of 1970s witnessed the emergence of several NGOs in Bangladesh. There are several reasons for the spectacular increase of the NGOs in Bangladesh:

- a growing dissatisfaction of donor agencies with public organizations which are considered to be slow, rigid, hierarchic and insensitive to local needs and problems;
- a greater flexibility in NGO operations with fewer bureaucratic constraints and the increasing acceptability of NGOs within international community;
- dedicated and efficient leaders;

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13 This charity and welfare orientation continued till 1974. Thereafter, they undertook integrated community development.
14 Throughout the 1980s, this trust continued.
15 Most NGOs in Bangladesh are now in the third stage.
an increase in foreign aid and humanitarian help to cope with many natural
disasters;

- a good information generation strategy by NGOs to convince as well as to
invoke sympathy and conscience among the donors.

- It is also alleged that the mushrooming growth of the NGOs is due to foreign
funding which is seen by many as lucrative gateway to resources.

It is difficult to determine the precise number of active NGOs in the country,
as there are multiple NGO registration authorities. According to one estimate,
there are at least 25,000 NGOs operating in Bangladesh for rural upliftment, and
almost all of them have programmes for women’s empowerment. By October 1995,
20,000 NGOs were registered with the Ministry of Social Welfare. About 2050
NGOs were registered under the Department of Women’s Affairs. Several
developmental NGOs which receive foreign funding are registered with the NGO
Affairs Bureau. These are estimated to be about 1,709. All these NGOs consist of
a wide variety of women; youth, religious groups; humanitarian, charitable and relief
organizations; professional and commercial associations; trade unions; credit and
banking institutions; and development agencies. In a country with so many NGOs,
one might think that the donors have a range of choices while supporting NGO
activities. In reality, their choice is limited to about 10 NGOs only. Out of the total

17 For details on regulatory framework see Chapter 3; and World Bank, Pursuing Common Goals: Strengthening Relations between Government and Development NGOs in Bangladesh (Dhaka: UPL 1996), pp. 21-27.
20 Interview with the Director, NGO Affairs Bureau, Prime Minister Office, Dhaka: 28 January 2002.
amount of foreign aid disbursed through NGOs, around 90 percent is spent by 8-10 big NGOs. NGOs are working in around 365 thanas. In other words, about 87 percent of the thanas have been brought under NGO programmes.

The growth of NGOs, at least in part is a reflection of dissatisfaction with both the state and the market. In many developing countries, NGOs receive much credit and gain a greater status in development work while public sector and government programmes continue to be heavily criticized. Today, NGOs have become a part of the constitutional framework of development management, both in the developed and developing countries. Samuel and Arturo in their work has argued that NGOs play the role of local intermediaries to fulfil the organizational gap in the delivery system of services including health, education, and micro-credit etc. They are cost effective and are close to the poor. It is believed that NGO-led projects are innovative, participatory, flexible, better directed and more reflective of the needs of the poor in the third world societies.

NGOs now play a very significant role in the nation’s development processes. They have assumed a vital role in sectors such as poverty alleviation, family planning, basic literacy drive, issue of women in development, primary health care and education, rural development and improvement and environment protection. These areas of activities, though incorporated in national plans and programmes, have received scanty attention in terms of resource allocation at the

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21 Thana (Sub-district) is the lowest administrative unit in Bangladesh. Under a district with a population of about 250-300 thousand on the average, thana has been renamed as Upazila.
22 Jamil, n. 16, p.145.
23 Hossain, n.16, p. 17.
25 Mokbul Morshed Ahmad, Donors NGOs the State and their Clients in Bangladesh (United Kingdom: the Arkleton Trust, 2000), p.16.
level of implementation. It is mentioned that many NGOs have been more successful than governmental agencies in channeling and distributing services to the rural poor. Again, donor agencies have perceived the NGO sector as a viable complement, in some cases even as an alternative to the government's own efforts at service delivery. However, there are also runaway NGOs. Among the most frequently heard criticism of NGOs is that they are not subject to mechanisms of accountability or co-ordination. Such NGOs tarnish the image of dedicated NGOs. However, NGOs are seen by many as preferred channel for service provision in deliberate substitution for the state. They have continued to increase to such an extent that analysts now refer to them in terms of development regime, a development movement or a key actor in setting up a franchise state option. The UNDP Human Development Report (1993) recognized the role of the NGOs as:

Many people judge NGOs primarily by their success in improving the living standards of the poor, and there are plenty of individual success stories; the landless have obtained land, farmers are growing more food, wells and boreholes have been sunk, children have been immunized against killer diseases. In these and countless other ways, NGOs have transformed the lives of 9 millions of people all over the world.

4.4. Objectives and Functions

NGOs in Bangladesh operate through various objectives, which can be broadly grouped into three headings, viz., human development, socio-economic development and micro-social transformation of the society. These objectives are realized through the following four broad functions, viz., employment and income

26 Jamil, n. 16, p. 145,147.
27 Ahmad, n. 25, p. 16.
28 Devine, n. 10, p.18.
generation, health and family planning, education, and organizing the poor. NGOs vary in size and reach, from small agencies with fewer than ten members to big NGOs with thousands of members. While they vary significantly in terms of programmes and styles of working, there are broad similar trends in their orientation and development goals. The recent trend that characterizes many NGOs is not only to carry out humanitarian and emergency relief help, but also to organize local initiatives like self-help projects, awareness raising, conscientization, group formation, leadership, training in management skills and so on. This strategy seeks the empowerment of people, which means the process of assisting disadvantaged individuals and groups to gain greater control over local and national decision-making and of their ability and right to define collective decisions and learn from experience.  

As stated earlier, NGOs work outside the Government but operate within the legal framework of the country. The co-operation between the state and NGOs is now manifested in three areas: registration of NGOs by the Government, direct financial assistance to NGOs or granting permission for foreign assistance, and supervision and monitoring of the functioning of NGOs.

The NGOs may be grouped into three broad categories with respect to their origin, size, source of fund, management structure. These are as follows: International, National and Local NGOs. The domination of NGOs in terms of

31 Economic and Social Commission for Asia and Pacific, A Study of Measures to Enhance the Contribution of NGOs to Social Development Co-operation between Government Agencies and Non-Governmental Organization in the Delivery of Social Services for Women (Bangkok: ECOSOC, 1985), p.3.
32 NGOs which are purely of foreign origin are called International or Northern NGOs. There are around 115 foreign NGOs in Bangladesh.
degree of participation in development activities and magnitude of impact can be limited mainly to the first two categories of NGOs because of their superior financial strength and organizational efficiency.\textsuperscript{33} Foreign as well as national NGOs receiving foreign funds have to apply for registration with the NGO Affairs Bureau.\textsuperscript{34} Each of the NGOs designs and draws up its programmes and projects in line with the overall development policies of the Government and bears sole responsibility for the successful implementation of such programmes.

The NGOs function through the following institutions in Bangladesh. These institutions are entitled and empowered to make direct interface with the organizations involved in voluntary activities. The institutions are explained below:\textsuperscript{35}

\textit{NGO Affairs Bureau (NGOAB).} In 1989, the Government has established the NGOAB attached to the Prime Minister's Office to monitor and regulate the NGO activities in the country. NGOAB provides collaborative efforts only to foreign and foreign assisted NGOs under the Foreign Donations (Voluntary Activities) Regulation Ordinance 1978. It has been working as the focal point of NGO activities and acting as co-coordinator amongst the Government, NGOs and the donor communities.

:\textsuperscript{34} All the NGOs analyzed in this thesis receive foreign funding.
:\textsuperscript{35} NGO Affairs Bureau, \textit{A Brief Write Up on Government and NGO Collaboration} (Dhaka: Prime Minister's Office, n.d), pp. 2-4.
Department of Social Services. It collaborates with the various NGOs in implementation and extends necessary support services to the indigenous NGOs run by their own resources including registration, monitoring, providing small grants etc.

Department of Women and Children Affairs. It directs in promoting NGO ventures in Bangladesh in the form of registration, coordination and supporting in terms of resources and skill.

Joint Stock Company. This company was set up by the Government to foster the evaluation of the NGOs under the Societies Act of 1860 and the Company's Act 1913 as amended in 1994.

As mentioned earlier, NGOs moved on from community development approaches and directed their services to benefit selected groups of poor people with similar economic interests. Thus, development efforts are targeted to a homogenous group of deprived rural poor. The NGOs working through the target group approach first try to motivate the poor to form groups to discuss their problems and issues. After a period of conscientization, the need for giving small loans for self-help projects are discussed. They make the rural poor aware of their situations by showing them the causes of poverty, the value of dependence and domination, and also by emphasizing the critical need to unite and fight against deprivation and social injustice. This is done through group meetings, training courses and informal cooperatives, where savings by the group members are encouraged. The target group

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Among the NGOs which follow the target group approach are BRAC, Proshika, Caritas, Nigera Kori, Grameen Bank, Concern Bangladesh etc. The target group consists of men and women belonging to the landless and other poorer strata of the rural population. BRAC defines the target group as those people who own less than half acre of land and who sell manual labour for at least one hundred days in a year. Proshika target group is composed of landless and marginal farmers (men or women), not more than one member form the same family. Most other NGOs also have specific target groups similar to BRAC and Proshika.
approach has successfully allowed NGOs in Bangladesh to work and provide development inputs with the rural poor. Donor agencies concerned with seemingly inescapable poverty of rural Bangladesh have come to rely more and more on NGOs as a better mechanism for grassroots contact and an effective safety-net for the poor. 37

The main programmes which NGOs carry out in Bangladesh include group formation for providing credit and mobilization, awareness raising, leadership development, management capacity development and occupational skills, employment generation, income generation through self-employment, providing access to health, education and nutrition services, clean water and sanitation, low cost housing and shelter, and disaster management.

Most development NGOs pursue a dual strategy, one involving credit provision and service delivery programmes, the other involving conscientization and empowerment. Some NGOs stress only on conscientization and empowerment through social mobilization of organized groups of poor people. From an early stage, development NGOs have laid emphasis on empowering the poor against those above them in the social system, notably landowners, money lenders and local politicians, which are often closely inter-connected or overlapping categories. These members of the local elite are seen as depriving the poor of opportunities to sustain themselves through productive activities and of monopolizing access to resources provided by the Government. Early attempts to empower the poor had an ideological focus, placing emphasis on the process of ‘conscientization’ through a cycle of action, reflection and improved action, often in parallel with educational and training

activities. Whilst some NGOs, such as Nigera Kori, retain their concentration on this process (see Table 1), many others now place major emphasis on provisions of services, and most particularly credit, with conscientization remaining as a relatively minor component of activities in the field. This thesis primarily focuses on development NGOs that follow a strategy of credit provision programme and service delivery as well as conscientization and empowerment.

4.5. Government and the NGOs

4.5.1. Regulatory Laws

The relationship between the Government and NGOs varies from one of pleasant collaboration and cooperation to that of suspicion and control. In fact, the nature of this relationship largely depends on the nature of the Government and the existing socio-political structures. The Government in their successive five-year plans categorically has emphasized the significance of the participation of NGOs in national development. At the same time, it has sought to keep some control and regulate NGO activities through the promulgation of a number of regulatory laws and thus inhibiting a smooth NGO operation. However, some Government officials tend to be favourably disposed towards NGOs, and have extended support to their programmes and activities. For many years Government have been insisting that NGO funding from outside the country should be separate from and in addition to amounts negotiated between itself and international donors, and this causes delays and frustrations to NGOs and their donors.

The Government has a set of rules to monitor the activities of the NGOs and the international funds received by them. NGOs are required to be registered with the Government under four rules and regulations: Societies Registration Act 1860,
Voluntary Social Welfare Agencies (Regulation and Control) Ordinance 1961, Foreign Donations (Voluntary Activities) Regulation Ordinance 1978 (as amended in 1982), and Foreign Contributions (Regulation) Ordinance 1982. The first two laws deal with the registration of NGOs while the last two deal with foreign funds.

The Societies Registration Act contains measures necessary to form or dissolve an association. It applies to NGOs and to any organized association of people. It allows the voluntary registration of associations comprising of seven or more people, associated in literary, charitable or scientific purposes. The Voluntary Social Welfare Agencies (Regulation and Control) Ordinance of 1961 makes the registration of ‘voluntary social welfare agencies’ mandatory. The Ministry of Labour and Social Welfare promulgated it in the then Pakistan to regulate and control voluntary welfare agencies. These agencies are defined by the Ordinance as ‘those organizations, which provide social services to women, juveniles, children, prisoners, the disabled, indigents and the elderly, and all those who depend on public subscriptions, donations and government aid’. The Foreign Donation Ordinance 1978 was passed to control the flow of foreign funds to voluntary organizations. It regulates receipts and expenditure of foreign donations. The Foreign Contributions Ordinance 1982 covers any foreign contribution in the form of donation or grant assistance, whether in cash or in kind, and imposes greater restrictions on NGOs. The rules pertaining to this Ordinance requires NGOs to seek prior government approval each time they receive a foreign contribution.

4.5.2. Government Policy

Given the fact that the NGOs complement the Bangladesh Government in development activities and are dependent on donor funding, the attitudes of the state and the donors towards the NGOs constitute a crucial aspect in the discussion on the role of NGOs.

The Bangladesh Government recognized the magnitude and significance of NGO activities. The important role of the NGO were emphasized in its successive Five-Year Plans. The social welfare strategy of the First Five-Year Plan (1973-78) stated that the Government would 'encourage private social workers and organizations to participate in a coordinated manner in social welfare programmes envisaged in the Plan.' In reality, however, the Government conceived social welfare and rural development as areas almost entirely belonging to the public sector.\(^{39}\) The Third Five-Year Plan (1985-90) strategies aimed at encouraging NGOs to undertake programmes in the fields of training, development of infrastructure and extension services for primary health care. It was also stressed that the NGOs would be strengthened to provide social, health and economic benefits to women living in poverty.\(^{40}\) Further, the Fourth Five Year plan affirms:

Expanding the roles of impact of the NGOs for benefiting the poor and the disadvantaged.... the NGO activities.... should supplement the main trust towards decentralized participatory planning.... and all NGO programmes should aim at increasing the capability of the poor and the disadvantaged to save and invest over time so that a NGO can gradually withdraw.... and

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shift its activities to another area not yet covered by such programme of graduation to self-reliance.\textsuperscript{41}

The Fifth Five-Year Plan indicated that NGOs will play a role in supplementing Government efforts, but in close coordination with decentralized planning of the authorities at upazilla and union levels.\textsuperscript{42} Thus, the Government of Bangladesh has accepted and recognized the presence of the NGO sectors as a reality. As a result, the NGO Affairs Bureau was set up to provide service for project approval. At the same time, the Government wants an effective say in channeling resources from the donors to the NGOs and demands more transparency and accountability from them.

4.5.3. Politics of NGO-State Relations

The NGOs have particularly been in high profile since the disastrous floods of 1988 and 1991 when they were at the forefront of relief and rehabilitation. The collaboration with the state further increased in the spheres of family planning and health services, non-formal education and micro credit. In fact, NGOs played an important role in the formation of the National Health Policy and the National Committee for the distribution of ‘Khas’ land to the poor. The fall of President Ershad and the return to parliamentary democracy in Bangladesh, which was welcomed by most NGOs, could have been an opportunity to increase the freedom of grassroots organizations and NGOs to operate within civil society. However, during the political upheavals in the aftermath of the resignation of President Ershad in December 1990, the NGOs were subject of bitter criticism which ultimately


leading to a decision to institutionalize a control mechanism through the establishment of the ‘NGO Bureau’. The NGO Bureau was entrusted with authority to grant permission to NGO operations which in effect meant centralized control over NGOs. The reassessment of NGOs by the Government was guided by a lingering suspicion that NGOs had been too close to the previous government of General Ershad.

In 1992, the NGO Bureau sent a secret report to the then Prime Minister accusing NGOs of ‘irregularities and corruption’ and charging that their activities were ‘anti-state and dangerous’. A series of condemnatory articles followed in the media against the NGOs. They were accused of depending too much on donors, engaging in anti-state activities such as publishing magazines with a political content, participating in politics and local government elections, engaging in religious conversions, and leading a lavish life style. The NGOs immediately issued a rejoinder terming most of these accusations as false and baseless. Matters came to a head when the NGO Bureau issued an order canceling the license to operate of the Association of Development Agencies in Bangladesh (ADAB), the coordinating body of NGOs. However, the order was cancelled by the Prime Minister’s secretariat within a couple of hours of its issue. While the immediate conflict was resolved, antagonism remained beneath the surface.43

Tension between the state and the NGOs was evident in the Government move to tighten control of the NGO activities, and particularly their access to foreign funding (refer 4.5.1). By 1989 the system for approval of projects had virtually broken down. Structurally, state suspicion of the NGOs was expressed in a

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43 Hashemi, n.37, p.104.
highly complex and inaccessible bureaucratic procedure. State-NGO tension found expression in the demand amongst government officials for extra payment if applications were to be processed. A survey of fifty-one NGOs by ADAB in 1989 revealed that of 162 projects submitted to the Government over the previous two years, only 44 had been approved. 44

There is without doubt both envy and distrust amongst higher government officials of the economic resources and increasing political influence wielded by senior NGO leaders. Ironically, the craving for economic and political power by bureaucrats were evident in the practice of these government officials setting up their own NGOs. While some of these may be bona fide, they have been widely suspected of being merely a front for access to foreign funds. Some officials also recognized that their agencies have something to learn from NGO methods and understand donor frustrations with the state bureaucracy. Posted to a rural area, government officers and salaried NGO staff often find that their social backgrounds and career orientation give them more in common with each other than with the local population. 45 Thus, the dynamics of their social lives can reinforce the judgment that good relations between them are essential precondition for success in their work.

4.5.4. Donors and NGOs

In regard to the attitude of the donor community, it has been positive about the NGOs. Many donors seem to prefer the involvement of NGOs in developmental projects. They characteristically perceive them to have one major advantage over the

45 ibid, p.313.
Government. It is their ability to identify appropriate beneficiaries and to involve them in project implementation. Such participation is seen by donors to lead to projects which are more likely to be sustained and successful than those implemented by Government. A further advantage of NGOs in the eyes of many donors is their ability to stimulate a sense of genuine self-reliance and democracy among the communities in which they work. In pursuing this goal, NGOs help covert poverty sector programmes from a supply dominated style into a more efficient and sustainable demand-based pattern of operation.\textsuperscript{46} The donor perspective may well be understood from a statement made in a recent World Bank document:

\begin{quote}
Bangladesh’s NGOs are a unique, vital resource for faster poverty reduction, and more needs to be done to support partnerships with them.\textsuperscript{47}
\end{quote}

4.6. NGOs in Women’s Development

Since the thesis deals with the women of Bangladesh, we will focus on the NGO activities relating mainly to women’s development.

An important development of post-independent Bangladesh which has strong significance for women, is the growth of NGOs. Last few years have demonstrated a noticeable increase in the focus of NGOs toward providing coverage to the target womenfolk in their command areas. BRAC coverage of women has increased from 32 percent in 1982 to 60 percent in 1988. Only 39 percent of Grameen Bank membership was female in 1980, and it swelled to 84 percent in 1988.\textsuperscript{48} Similar trend is found in many of the other NGOs of the country. Many have focused much

\textsuperscript{46} Ministry of Foreign Affairs, Policy and Operation Evaluation Department, \textit{Evaluation of Netherlands-Funded NGOs in Bangladesh}, http://www.euforic.org/lob/publ/reports/270_i.htm.

\textsuperscript{47} Mohiuddin Ahmed, \textit{Bottom Up: NGO Sector in Bangladesh} (Dhaka: Community Development Library, 1999), p.38.

\textsuperscript{48} Zafar Ahmad, \textit{Employment and Training Opportunities for Women in Bangladesh: The Role of NGOs}, Paper Presented at the National Workshop on Diversification of Women’s Training and Employment Organized by the Ministry of Labour and Manpower, Dhaka, 1989. Note: For details on the NGO coverage see chapter 5 of the thesis.
of their attention on women because they suffer from social discrimination, violence, and exploitation and are classified as the ‘poorest of the poor’. Another reason for this focus on women is based on the idea that they will not abuse the facilities given to and credit received by them. Apart from credit facilities and a general emphasis on women’s participation in social and family life, many NGOs target the social position of women. They work towards strengthening it by addressing factors such as legal rights, domestic and other violence against women, and legal redress. Various studies have shown that NGOs have brought about major changes in the lives of poor women. Their position in family and their mobility have improved. They also enjoy a greater degree of control over their income. It is stated that 80 percent of NGO clients are women. By mid 1990s they claim to have brought millions of women under their credit basket.

It will not be an exaggeration to say that it is the NGOs in Bangladesh that first took the initiative to involve women in the productive and income generating activities. The need for equal rights for women is an objective greatly valued and vigorously pursued by different NGOs. Their central goal is empowering the powerless womenfolk or helping them to bloom their hidden potentialities, that is power of thought, power of word, and power of organization. This is done with a view to helping them to participate in the socio-economic development so as to achieve their emancipation from ‘less humane conditions to more humane conditions’.

A quote from Ahmad provides an overview of NGO’s role in women’s development in Bangladesh:

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49 For details on changes in women lives, see chapter 5 section – II of the thesis.
NGOs which were involved in women's development at the beginning (1972-74) tried to identify the income generating activities in which women were already involved outside their household functions as well as the skills they have attained. They are mostly rice husking, handicrafts, weaving, sewing, homestead, gardening, livestock and poultry raising etc. Needy women were put into activities where there was no competition from men and those activities generated some income.\footnote{S.M. Nurul Alam and others, "Women in Development: Experience of NGOs in Some Villages of Kapasia Thana of Gazipur District," \textit{Empowerment}, 1995, vol. 2, pp. 31-53.}

NGOs operate through various approaches and strategies to ameliorate women's problems, such as:

- raising awareness and conscientizing them with the feeling that they were also an important economic force in the society;
- helping them to form their own groups through training and motivation;
- providing them credit, both in cash and in kind, so that they could develop their own resource base for gainful productive operations;
- providing them knowledge about health care, child rearing and other related issues;
- helping them through legal aid and other means to fight social and cultural barriers in their endeavour to come out from the four walls of their houses; and
- initiating studies on the relevant fields and promoting the exchange of information, knowledge and experience.

Thus, the range of NGO activities relating to women in Bangladesh is very broad, ranging from credit-plus-services to empowerment and conscientization. Studies have shown that programmes relating to women, credit, health and education activities appear to dominate.\footnote{Sally Baden and others, \textit{Background Report on Gender Issues in Bangladesh}, Bridge, \textit{Report no 26} (Dhaka: Government of Bangladesh Press August 1994), p. 92.} Table 4.1 presents a picture of the sectoral activities
Table 4.1
Sectoral Survey of the various NGOs and their Organizational Structure/Beneficiaries Representation.

<table>
<thead>
<tr>
<th>NGO</th>
<th>SECTOR</th>
<th>Health</th>
<th>Education</th>
<th>Credit</th>
<th>Conscientzation</th>
<th>Organization structure and staffing</th>
<th>Beneficiaries (% women)</th>
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<td>ASK (L)</td>
<td></td>
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<td>Female headed &amp; mainly female staff</td>
<td>Mostly female</td>
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<td>ASA (L)</td>
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<td>*</td>
<td>*</td>
<td>*</td>
<td>Male-bias with women focus</td>
<td>Mostly female</td>
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<tr>
<td>BRAC (L)</td>
<td></td>
<td>*</td>
<td>*</td>
<td>*</td>
<td>*</td>
<td>Male-bias with women focus</td>
<td>Male and female (70% women)</td>
</tr>
<tr>
<td>Care (I)</td>
<td></td>
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<td>Male and female</td>
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<td>Caritas (I)</td>
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<td>*</td>
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<td>Male-bias with female focus</td>
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<td>CWEP (L)</td>
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<td>Mostly female</td>
<td>Male and female</td>
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<tr>
<td>GSS (L)</td>
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<td></td>
<td>Male-bias with women focus</td>
<td>Male and female</td>
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<tr>
<td>Nijera Kori (L)</td>
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<td>*</td>
<td>Female headed with mixed staff</td>
<td>Male and female (52% women)</td>
</tr>
<tr>
<td>Proshika (L)</td>
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<td>Male-bias with women focus</td>
<td>Male and female (52% women)</td>
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<tr>
<td>RDRS (I)</td>
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<td>Male-bias with women focus</td>
<td>Male and female</td>
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<tr>
<td>SCF (USA) (I)</td>
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<td>Male bias</td>
<td>Male and female</td>
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<td>Saptagram (L)</td>
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<td>*</td>
<td>*</td>
<td>Female headed and mainly female staff</td>
<td>Mostly female (87% women)</td>
</tr>
</tbody>
</table>

(L) = Local  (I) = International
Source: DCS and PACT/PRCT/PRIP Director of Support Organizations Support Services to NGOs, 1993; Sally Baden and others, Background Report on Gender Issues in Bangladesh, Bridge, Report no. 26, (Dhaka: Government of Bangladesh Press August 1994.)
of the various NGOs mentioned. It also gives information on gender biases in organizational structure and staffing as well as on the proportion of women beneficiaries among the range of NGOs. The following table illustrates, firstly, the various areas in which the selected NGOs specialize and secondly, gender biases in the organizational structure, staffing and beneficiary representation of the selected NGOs. Most of the listed NGOs work with both men and women. However, they do run specific projects and programmes aimed exclusively at women, or organize separate women's groups.

Prominent NGOs like BRAC, Proshika and Caritas have concentrated their efforts on women's development by helping them develop their own organizations and involving them in income-generating initiatives by providing training, credit and other inputs such as education and health programmes. In fact, most NGOs today organize women along with men and their experiences show that women are more disciplined and committed than men. Through education, women are made aware of their right, and through organization, they are encouraged to undertake collective socio-economic actions, which not only provide them with income, but also add to their social status. The experiences of the NGOs have conclusively demonstrated that given an opportunity, women are able to manage economic activities effectively and generate income which enhances their status and ensures a greater say in the decision making process in the family. It has also been found that women brought under NGOs interventions have fought against dowry and other aspects of social justice like divorce, rape, physical abuse, etc. Some NGOs like ASA and Nijera Kori provide legal education to women to make them conscious of their rights.

We will now deal with the approach of the NGOs towards women's development. The focus of our discussion is on Bangladesh Rural Advancement
Committee (BRAC) and Proshika. Both are unique in its goal, style of operation, relations with people etc.

4.6.1. Bangladesh Rural Advancement Committee (BRAC)

i. Origin

BRAC was founded in 1972 soon after liberation as a relief and rehabilitation organization for refugees. Under the guidance and leadership of Mr. Fazle Hasan Abed, the founder and executive director, BRAC carried out an intensive relief and rehabilitation operation in Sulla, a remote rural district in the Sylhet region for one year. It began as a committee to provide assistance to thousands of refugees returning to their homes in Sulla. However, it could not provide long term solution to the problem. As a result, BRAC shifted its approach to community development and to target-oriented development. BRAC is one of the oldest and largest NGOs in Bangladesh. Its activities are now spread over 60,000 out of 86,000 villages, covering 68 million population in all 64 districts and 460 (out of 464) upazilas (Sub-districts). Figure 4.1 presents BRAC programme areas in Bangladesh.

ii. Objectives and Programmes

Since its formation there have been several shifts and changes in strategies. The organization has gradually evolved into a large and multifaceted development organization with the twin objectives of “alleviation of poverty and empowerment

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Figure 4.1

BRAC PROGRAMME AREAS

- RDP: Rural Development Programme
- NFPE: Non-Formal Primary Education Programme
- HPO: Health and Population Division
- IGVGD: Income Generation for Vulnerable Group Development

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of the poor,” particularly women. To attain these objectives, BRAC follows a ‘holistic approach’ and has initiated a number of programmes for economic and social development of the poor. These are:

1. Rural Development Programme (RDP)
2. BRAC Education Programme (BEP)
3. Health, Nutrition & Population Programme (HNPP)
4. BRAC Training Division (BTB)
5. Research and Evaluation Division (RED)
6. Support Programmes

BRAC targets people living below poverty line (mostly landless) and has developed its own strategies to take resources and services to the grassroots level. The main strategies are to make the target group members aware of their own problems, to encourage members to form interest groups, and in doing so, increase their capabilities to secure legal and civil rights. (See Box A for BRAC’s Mission Statement)

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57 BRAC at a Glance, http://www.brac.net/b_glance.htm
BRAC Mission Statement

BRAC works with people whose lives are dominated by extreme poverty, illiteracy, disease and other handicaps. With multifaceted development interventions, BRAC strives to bring about a positive change in the quality of life of the poor people of Bangladesh.

BRAC is committed to making its programme socially, financially and environmentally sustainable, using innovative methods and appropriate technologies. BRAC firmly believes and is actively involved in promoting human rights, human dignity, and gender equity.

Although the emphasis of BRAC’s work is at the individual level, sustaining the work of the organization depends on an environment that permits the poor to break out of the cycle of poverty and hopelessness, which frustrates them. To this end, BRAC endeavors to bring about change at the level of national and global on poverty alleviation and social progress.

The fulfillment of BRAC’s mission requires the contribution of competent professionals committed to the goals and values of BRAC. BRAC therefore fosters the development of the human potential of the members of the organization and those they serve.

Source: http://www.brac.net/b_misso.htm

iii. Organizational Structure

In the organizational structure of BRAC, there is a seven-member governing body (consisting of an Executive Director, and five persons well known for their developmental interests and activities) to make policy decisions, to mobilize resources and to provide general direction to policy and programme implementation. Within the policy framework, the Executive Director takes responsibility for administrative planning and management of programmes. There are four main administrative units under him. These are financial management, transport
management, education and training, and health programmes respectively. Besides, there are area managers, camp officers, paramedics and functional education teachers. Detail analysis of BRAC organisational structure is given in figure 4.2.

iv. BRAC'S Approach to Women's Development

BRAC's research clearly shows that women in Bangladesh played a much more vital role in production than had been hitherto acknowledged. Recognition of the fact that more women are economically and socially deprived, has led BRAC to develop a gender perspective in its programmes. Since 1993 it has undertaken the task of giving women equal opportunities to be involved in both the social and economic spheres.

The BRAC programmes cover the main aspects of the life of the people with whom it works. Three core areas of concern to BRAC are rural development, education and health. The programmes focus on the socio-economic development of underprivileged rural women through access to credit, capacity development, savings mobilization, institution building and awareness creation. The Non-Formal-Primary Education (NFPE) programme provides education for the children of these women, while the Health, Nutrition, and Population programme is aimed at addressing the health and nutritional status of women and children at the community and national levels. Efforts are made to ensure that these programmes complement each other. 58

58 Through different interventions, the health, nutrition and population programmes address issues such as reduction of maternal and infant mortality, treatment and cure of tuberculosis and other respiratory diseases, and health, education, and preventive and curative health care.
Figure 4.2

BRAC Organogram

Adviser

Deputy Executive Director I

Deputy Executive Director II

Director Public Affairs

Director HPP

Director MIA & A

Director Training

Director Research

Director BRAC Printers

Director BITI

Director BRAC Dairy & Food Project

Director Non-Formal Education

Director

Public Affairs & Communications

AV Centre

Publications

Procurement

Aerong

Finance & Accounts

Construction

Health, Population & Nutrition

Monitoring & Internal Audit

Administration

Personnel

Stores

Training, GP, GRC

Research & Evaluation

BRAC Printers

BRAC Information Technology Institute

BRAC Dairy & Food Project

Non-Formal Primary & Adult Education

Rural Development Programme

BRAC Urban Programme

Chittagong Hill Tracts

Integrated Development Project

Ayesha Abed Foundation

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In practice, the objectives of BRAC are realized through the formation and development of village organization (VO) of the poor, both men and women.\textsuperscript{59} Through the village organizations, BRAC is able to deliver its various social and economic services, including primary and adult education, training, health education, financial services, family planning etc. The participants in the programmes through the village organizations develop self-respect and mutual self-help.

The Rural Development Programme (RDP) launched in 1986 promotes the development of village organisations. It is the largest programme and forms the core of all its activities. By the end of 1995 almost 80 percent of the participants in RDP were women and more than 75 percent of the loans disbursed went to women with an average loan of tk 350 which is twice that borrowed by men.\textsuperscript{60} Today 98 percent of the Village Organisation group members are female. The rate of interest charged is 20 percent and loan recovery rate of the women borrowers is 93 percent. In January 1990, the Rural Credit Project (RCP) was initiated; it adopted in areas where the RDP has been operative for four years, and where institutional capabilities have been developed. The objectives of RDP are fourfold:\textsuperscript{61}

1. To generate employment opportunity for both males and females
2. To promote health care and education training

\textsuperscript{59} Village Organisation membership is drawn from a target population, namely, households that own 50 decimals (0.2 hectares) or less of land and sell their labour for survival.


3. To provide credit facilities

4. To mobilize under and unutilized resources

Health is an important sector within BRAC’s development interventions. The Women’s Health and Development Programme (WHDP) was introduced in July 1991. The programme targets rural women and children under the age of five. Health and education are used as entry points and are followed by income generation and credit projects within the RDP. BRAC’s primary health care is designed to be low cost and to deal with common health problems. It provides a member at the village level beyond basic services, including family planning, water and sanitation, immunization, health and nutrition education.

BRAC’s credit and savings operations are carried out through small groups which function as peer lending groups, that is, the groups serve as collateral for their members and assume collective responsibility for loan repayment requirement by their members. A woman is eligible for BRAC loan if she is a member of a village organisation.\[62\]

In 1985, the Non-Formal Primary Education Programme (NFPEP) was initiated to provide education to children aged between 7 to 10 who were left out of the ambit of the formal schooling system. NFPE provides education to more than 1.1 million students of which the girls comprise 66 per cent of the students.\[63\]

BRAC’s programmes are formed and adapted to respond to the needs, constraints and opportunities required by poor women, to gain access to the various social and economic interventions. First the poor rural women need to become a

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\[62\] It is important to note that BRAC membership is usually only offered to once-married women. This evolves largely because these women are considered particularly vulnerable to poverty.

\[63\] BRAC: A Profile, n.56; see also chapter 4 of the thesis for details.
member of a village organisations or *samiti* and then they have to undergo a social awareness education course.

### 4.6.2. Proshika Manobik Unnayan Kendra

#### i. Origin

Proshika Manobik Unnayan Kendra or Proshika was set up in 1976. Proshika is the Bengali acronym of three Bengali terms, which stand for ‘training’, ‘education’ and ‘work’. Today, it is one of the largest non-governmental development organizations in Bangladesh. Started on a learning model with a lot of flexibility in programming, the organization has set up multi-sectoral programmes in different fields of development. A recent review made by a team of international experts provides a good description about this organization:

> “over the last 20 years Proshika has evolved from a small-scale, locally-based, and rural action research into a large organization with formal structure, a complex set of programmes, a dispersed field staff, an urban programme, and strong international linkages”.

Proshika works in 16,917 villages and 1,316 urban slums in 57 districts. Proshika working areas is shown in figure 4.3. It works with nearly 1.9 million men and women members drawn from rural and urban poor households and has organized them into 98,873 primary groups of average 1.3 members from each household having 5.5 family members. This translates into over 8 million programme beneficiaries of the organization.

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Figure 4.3

Map of Districts under PROSHIKA Working Area

- PROSHIKA is working
- PROSHIKA is not working

BAY OF BENGAL
ii. Objectives and programmes

Proshika’s main objectives are structural poverty alleviation, environmental protection and regeneration, improvement in women’s status, increasing people’s participation in public institutions and increasing people’s capacity to gain and exercise democratic and human rights. These objectives are to be achieved through a broad range of programmes in education and training, leading to income and employment generation, health education, building of health infrastructure, and environmental protection and regeneration. The programmes are supported by research activities and advocacy campaigns which increasingly call for cooperation with like-minded development partners at the national and international levels.

The activities in which Proshika is involved links the poorest of the poor. Out of the total number of groups organized by Proshika, forty-nine percent are women’s groups. Proshika mission statement is presented in Box B.

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66 ibid.
Box B

Proshika Mission Statement

The organizational beliefs, values and development philosophy are reflected in the Mission of the organization:

Proshika envisages a Bangladesh society which is economically productive and equitable, socially just, environmentally sound and genuinely democratic. Its mission is to conduct an extensive and intensive participatory development process through empowerment of the poor.

The crust of the mission is simply to empower the poor socially, economically and also politically. To achieve that the organization has adopted a two-fold development strategy. First to organize and mobilize the poor in order for them to assert their own rights and resist oppressions and social injustice. Secondly, to undertake economic programmes supported by credits and self employment for the poor to become economically self-reliant. Proshika envisages a combined strategy where social and economic empowerment of rural and urban poor, both men and women, is equally emphasised.

Source: M.G Sattar and others, Managing NGOs for Growth and Change: A Case Study of Proshika in Bangladesh (Dhaka: Research and Evaluation Division, BRAC, 1998).

iii. Organizational Structure

Proshika operates its programmes, projects and activities through an organizational structure, which has been developed in consonance with its own approach specific praxis in alternative rural development. The structure has several
tiers, such as General Body, Governing Body, Executive Committee, Executive Director, Central Staff, Zonal Coordinators and animators (field workers at the grassroots). It has set up various development centers. At each of these centers, training courses are held for its own field workers (kormies) and for leaders of various functional groups developed under its inspiration. Selection of Proshika's field workers are made after a period of six months probation. They motivate the formation of functional groups of the poor and arrange for frequent inter-group meetings in their respective areas of operation. A higher-level body coordinates the centers' work and these various centers arrange meetings of representatives of several group activities within its area of jurisdiction. Detail analysis of Proshika organisational structure is shown in figure 4.4.

iv. Proshika’s Approach to Women Development

Proshika aims at empowering the poor by enabling them to participate in mainstream economic activities. Its effort has been to engender a participatory process of ‘development’ and it claims to have succeeded in pioneering an approach that puts human development at the center. It begins by facilitating the formation of Primary Groups (PGs) often called ‘samities’ among landless and marginal women and men in rural areas. PGs formation proved to be an effective approach for the rural poor to achieve active co-operation amongst them and undertake economic and social actions.

68 Empowerment means that the poor are united and organized, become aware of the real causes of their impoverishment, develop leadership among themselves, mobilize their material resources, increase income and employment, become functionally literate, and have better access to health care, public and common property resources.

69 The primary groups form group federations at village, union and thana levels. These form the basis of the participatory development and spur on acquisition of human, socio-economic and cultural resource bases of the poor.
Figure 4.4
Proshika Manobik Unnayan Kendra
Organization Chart

IDPAA = Institute for Dev. Policy Analysis & Advocacy
PED = Policy Education Department
PRD = Policy Research Department
ICD = Integrated Communications Department
IDRC = Information & Documentation Resource Cell
IMEC = Impact Monitoring and Evaluation Cell
UPDP = Urban Poor Development Programme
MDC = Material Development Cell
GRCC = Gender Relations Coordination Cell
HRD = Human Resource Department
MDC = Material Development Cell
GRCC = Gender Relations Coordination Cell
HRD = Human Resource Department

SENior VICE-PRESIDENT

Director Programmes and Head of
IDPAA

Director Programmes

Deputy Director Urban Field
Operation

Deputy Director Programmes

Deputy Director Programmes

Deputy Director Rural Field
Operation

Deputy Director HRD

Deputy Director General
Admin.

Deputy Director Finance

Deputy Director RLF

Activity Coordinators

Human Dev
Training

Practical Skill
Dev Training

Universal
Education
Programme

Material Dev
Cell

Human
Resource Dev
Centre

Central
Coordinators

Grass-Roots
Coordinators

Activity Coordinators

Social
Forestry

ITTP

Agriculture

Sericulture

Activity Coordinators

Housing

HIBP

Livestock

Apiculture

Fisheries

Central
Coordinator

People's
Cultural
Program

Coordinator DSCP

Coordinator ETDP

Coordinator CDP

Internal Audit
Coordinator

Senior Admin-
istrative
Officer

Vehicle
Store &
Estate
Coordinator

Coordinator
OSDP

DMF Monitor

Financial
Coordinators

Coordinator
SEED

Area Development Centres (Urban)

Area Development Centres (Rural)

DSCP = Dev. Support Communication Programme
DMF = Disaster Management Fund
CDP = Computer in Development Programme
RLF = Revolving Loan Fund
SEED = Small Economic Enterprise Development
ETDP = Environmental Tech Development Programme
OSDP = Occupational Skills Dev Programme
ITTP = Irrigation and Tilling Tech Service Programme
HIBP = Health Infrastructure Building Programme
HEP = Health Education Programme

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Concern for women's development occupies an important objective in Proshika's overall development process. Proshika views that for sustainable development, empowerment of women is necessary and their freedom from economic bondage is essential. In dealing with women, Proshika takes an integrated approach that addresses women's practical and strategic needs. It aims to empower women to be active participants in their own development through accumulating savings, acquiring management, leadership and practical skills, implementing employment and income-generating programmes, engaging in environmental protection, and income-generation activities. Proshika has focussed on women's group organization building. By June 2001 there were 78,872 women's groups with a total of 1,431,035 (14.31 lakhs).

To address the problems of women and realize their rights, Proshika has introduced an Integrated Multisectoral Women's Development Programme (IMWDP). The programme recognizes that women need to be integrated into development at both national and local levels. Women groups constitute 60 percent of all Proshika facilitated primary groups and are recipient of all development services in corresponding proportions. Until June 1993, a total of 15,449 women's groups with an average membership of 18, spread over 53 Area Development Centers (ADC) have been organized by Proshika.

Women group members benefit from Proshika both formal and non-formal training courses on a range of human and practical skills. Within credit programmes Proshika provides women credit from the revolving loan programme under its

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71 Proshika at Glance (up to June 2001).
72 Baden, n. 53, p.40.
Employment and Income-Generating (EIG) programmes. The revolving loan programme was launched in 1983. In the year 1992-93 it funded 10,809 projects, disbursing nearly taka. 224 million. As of December 1995, women received 54 percent of total loan financing available from Proshika under this fund.73

Proshika views women's income-generation as a starting point for women's development and encourages activities which take women outside of the home and enable them to alter the division of labour. This creates opportunities for women to acquire new skills as well as to use improved forms of higher technologies.

Health is another important component in Proshika's development programmes. It is meant to reduce a number of diseases through the provision of adequate sanitary and sewerage facilities and supply of safe water. It also aims to improve the overall health status.

Proshika believes that deprivation of education to people is an impediment to economic, social, political and cultural development of the nation. More than a million people have become literate under its universal education programme since its inception in 1990.74

Since its inception, Proshika has been both a pioneer and practitioner for empowering the poor people and has made a significant contribution to the reduction of poverty of women. It has been able to bring about a distinct change in the physical and socio-economic lives of women in developments through its integrated approach of organisation building, human development, training, credit and income-generation.

73 Sharma, n.61, pp. 2124-25.
74 Baden, n.53, p.40.