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Faraha Nawaz
University of Rajshahi, Bangladesh

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The Impact of Non-Government Organizations on Women's Mobility in Public Life: An Empirical Study in Rural Bangladesh

By Faraha Nawaz¹

Abstract

The article aims to analyse the impact of Non-Government Organizations (NGOs) on Bangladeshi rural women's mobility in the public domain, since this is an area that is generally only frequented by men whilst women are confined to their own home and neighbourhood. In other words, the author explored how and to what extent, NGOs have brought changes to women's freedom of movement in the public sphere. The author was influenced by the existing literature that portrays Bangladesh as a country that is characterized by poverty, patriarchy and inequality, where there is no tradition of rural women participating in the labour force, and where women's mobility is severely restricted. In this study, the indicators of women's mobility were explored that include women's movement in various public places such as market, medical centre, children's schools, and cinema. By conducting series of in-depth interviews and Focus Group Discussions (FGDs), the author collected primary data from rural women and their husbands through purposive network sampling. Secondary data was collected from the contemporary literature regarding women's freedom of movement globally in general and Bangladesh in particular. By analysing empirical data, the article confirms that rural women's participation in microfinance program of NGOs have enhanced their mobility in different ways. However, the women who had education and training had more mobility in public life since those women utilized the benefits of NGO programs more effectively. Surprisingly husband's education, occupation and exposure have no positive impact on women's mobility.

Keywords: women, mobility, education, public life, development NGOs, women's mobility, women in Bangladesh

Introduction

The significance of this paper is both theoretical and practical. By exploring one of the most important dimensions of women's empowerment—women's freedom of movement—it adds to current knowledge and offers insights into feminist activism toward women's liberation and equality. The paper was presented as part of a panel at the World Conference on Women's Studies, 2019 that explored the diverse nature of women's activism and solidarity in an effort to build global awareness of women's movements for social change. In addition, the findings of the study will be useful for both policymakers and NGOs in the formulation of innovative and useful strategies that will help improve the efficiency and effectiveness of NGO operations in general and microfinance in particular.²

¹ Dr. Nawaz is an Associate Professor Department of Public Administration, University of Rajshahi, Bangladesh
faraha.nawaz@gmail.com

² Women's participation in microfinance is a catalyst that has sped up social change within society in general and particularly within the lives of women. Women respondents commented that their mothers' lives were more confined

Positive views are held by researchers such as Rahman (2010, p. 44), who argue that microfinance³ has appeared as a new paradigm through which NGOs have supported the empowerment of poor women by considerably expanding their activities through strategies such as group formation, credit delivery, savings, insurance, training, and advocacy. Nevertheless, The 'pessimistic' researchers, academics and practitioners argue that microfinance has not empowered women recipients and has not led to a sustainable transformation in their lives (Sobhan, 1997). Bangladesh has long been the home of microfinance enterprise as a strategy to integrate women into public life; however, 40 years since the creation of the Grameen Bank and the development of microfinance women are still in subordinate positions. However, the paper offers some solutions to this entrenched problem. I argue that changes are occurring and radical changes from male dominance in the society to gender equality will not happen overnight. There has been a process of shifting from the wife being marginalized with the husband exerting dominance, towards a more actively shared role by both in household.

The policy recommendations could also be useful for microfinance providers to redesign their programs into packages that bring long-term benefits for women in Bangladesh. I trust that the issues, factors and policy suggestions expressed in this paper will open up a new dialogue among government, media and NGO officials and hopefully lead to the introduction of desirable and comprehensive policies that increase the empowerment of women in Bangladesh. The current microfinance policy is being criticized regarding design and structure of the program. Interest rates forced savings policies and inflexible repayment systems are some of the pitfalls of current microfinance policies. The current policy also does not address financial literacy and training programs and credit plus approach that includes other complementary services such as health, education, and legal aid that will foster more sustainable and complete life changes for marginalized women. It is hoped that this new research could also be beneficial for academics and researchers who are keen to explore further, the field of women's empowerment especially in the context of microfinance

Bangladesh is characterized by gender inequality. This is not unique to any particular region or country, but it sometimes takes on different forms that result in different consequences. The gender norms and practices that prevail in a patriarchal country like Bangladesh keep women isolated from the outside world. This is a country that restricts women to undertaking purely reproductive roles or sometimes productive roles that can be carried out largely within the home. Women's domestic and family work is essential, yet it is unpaid, ignored and rarely considered to be of the same value as work that is primarily undertaken by men (Efroymsen et al., 2007, p. 28).

Although some urban women of Bangladesh have freedom of movement due to their financial capacity and social class, the general scenario for the majority of women is different. The most marginalized women have either no or significantly less freedom of movement, because of

than theirs. They also confirmed that their own lives were comparatively more confined prior to their participation in microfinance groups. The field study revealed that women's participation in group meetings in particular, improved their ability to move more freely outside their homes into their immediate neighbourhood. This freedom eventually led to their ability to visit other neighbourhoods, the village markets or the hospital if necessary. Thirty-five percent of the women respondents reported visiting different places out of their village to attend economic, social and legal training offered by NGOs. This initial independence gradually increased their self-confidence and gave them the courage to visit other public places. Their movement in the public domain is now increasingly being accepted by their family members and society in general. This is how I argued that participation in microfinance improves women's mobility in public life.

³Currently microcredit has changed into microfinance due to its wider dimensional functions which include a wide range of financial and organizational services.

their financial incapacity and low social status. Within the parameters of my research, I tried to understand and explore information about the mobility of most marginalized women in their families and outside their home as well as any changes in their attitude and activities following their involvement in microfinance programs. I investigated the respondent's views regarding changes they experienced following their involvement in microfinance, any positive and negative impacts microfinance had on their life transformation and what was needed to make the program more client oriented.

In Bangladesh, women are raised with messages that convey their lack of value and capability in comparison with men. The patriarchal culture and social norms place them in a position of subordination and oppression in their families, neighbourhoods, and communities. Their upbringing trains them to be good mothers and wives and to perform all household chores perfectly. Bangladesh is a classic patriarchal society where women are expected to live and stay in their husbands' homes when they marry. This is often a long distance from where they were born and grew up, and they are treated with very little respect (Kabeer et al., 2013, p. 2). Thus, women in Bangladesh are underprivileged and oppressed, not only by the family but right up to the state level, and this is totally unacceptable.

Gender equality and women's empowerment are not only a development issue but also a human rights and social justice issue. The overall development of a country is not possible without gender mainstreaming. Women comprise half of the total population of Bangladesh with a male to female ratio of 1.003:1 and the development of the country will not progress unless they are fully involved in the development process (Goswami, 1998). In order to be rid of the curse of poverty and to progress development, male supremacy and the oppression and domination of women needs to cease and strategies must be put in place to advance the empowerment process from the household to the state level. One of the experimental tools being applied to empower women are microfinances developed by NGOs in Bangladesh.

There is a significant literature on the topic, which I will briefly discuss. Whilst many studies have already been undertaken in the area of microfinance, very few have focused on its impact on women's mobility which is one of key indicators of women's empowerment. Whilst I agree with researchers who put forward both positive and negative arguments regarding microfinance based on their empirical research, it is timely to strengthen and extend the current debate and discourse.

One of the indicators of women's empowerment is women's mobility in public life. Traditionally, women have been denied participation in public life in Bangladesh due to restrictions on their mobility. Poverty, patriarchy and inequality are core reasons for restricted mobility. Also, women rely more on public transport than men; however, public transport is not available in many regions or at night, and women's fear of crime is high. This hampers women's mobility and their experiences of grocery shopping, education, leisure activities, the labour market, public meetings, voting, and more. A lack of mobility generally confines women to their home and neighbourhoods. When public life is restricted, this denies women's political participation. It silences their voice, and engagement in the public sphere on societal concerns affecting their mobility. Women's freedoms have, and still is in many respects, governed by men and of patriarchal dominance. In considering Bangladesh as a country in gender transition, the current study aimed to explore the role of development NGOs in changing women's participation in public life (Malhotra et al. (2002).

Theoretical key concepts

NGOs in Bangladesh

As Bangladesh is a largely rural country, the overall development of the nation will never be possible without ensuring the economic and social development of its rural women. The majority of the women in rural Bangladesh live in abject poverty, with only a few having access to various types of rural enterprises that can help them to break out of their inhumane economic conditions (Sultana, 2006, p. 1). The Government of Bangladesh is faced with numerous challenges, but the institutional mechanisms to deal with these challenges are weak and ineffective. This situation has fostered the emergence of non-government organizations (NGOs) that have provided services to assist Bangladesh to address two basic issues, i.e. poverty alleviation and women's empowerment (Begum, 2003, p. 5). The emergence and growth of the NGO sector is a significant phenomenon from the viewpoint of development in Bangladesh and it is estimated that approximately 45,000 NGOs are registered through the Ministry of Social Affairs (Gauri & Galef, 2005, World Bank, 2006 cited in Siddiquee & Faruqi, 2009, p. 248). Although NGOs have been working since the end of the British colonial period, their work was initially only to provide relief and rehabilitation. This gradually shifted to welfare programs, as discussed below.

Since the Bangladesh Liberation War of 1971, there has been a significant shift. This nine-month war devastated the country, causing extensive destruction to the physical, social, and economic infrastructure. The Government faced the uphill task of providing aid to war-affected peoples and rehabilitating the damaged infrastructure. During this time a number of NGOs emerged to respond to the massive need for relief and rehabilitation activities. NGOs emerged as charitable and voluntary organizations. Over time their activities slowly transitioned from relief and rehabilitation to welfare programs introducing microcredit schemes. These projects followed from community and sustainable systems development, as the Government of Bangladesh did not have adequate capacity to deal with the challenges confronting it. NGOs mostly commenced their involvement by targeting groups of poor people from similar socio-economic backgrounds. Initially the target group was the dispossessed poor, both men and women. Then, in response to the global issue of gender inequality, they shifted the emphasis to providing programs for women only. Gradually, financial sustainability became a dominant issue in microcredit programs when these emerged as a development tool to alleviate poverty via international development agencies such as the World Bank, the United Nations Capital Development Fund, etc. (Rahman, 2010, p. 13).

NGOs have now become the main providers of microcredit. Collateral-free microcredit programs have been the main catalyst for alleviating poverty and empowering women. Today's use of the term 'microfinancing' has its roots in the 1970s when microcredit pioneer, Dr. Mohammad Yunus, introduced the Grameen Bank model. Since then, the NGO sector has achieved remarkable recognition for developing a model of microcredit that introduced collateral-free loans to rural poor women as a key strategy for alleviating poverty (Mahtab, 2007, p. 82). The Grameen Bank also promoted social and financial discipline by emphasizing activities relating to education, family planning and public health through its social and environmental development programs. These activities were aimed at enabling the rural poor to become more productive and improve their standard of living (Kabir, 2002 cited in Siddiquee & Faruqi, 2009, p. 248).

Encouraged by the success of the Grameen Bank, a large number of NGOs such as the Bangladesh Rural Advancement Committee (BRAC), the Association for Social Advancement (ASA) and Proshika, also provided collateral-free small loans to the poor aimed at poverty alleviation in Bangladesh (Mahtab, 2007, p. 82). The BRAC began experimenting with loans to

poor people, especially women, and gradually the idea was replicated by some local NGOs as well (Begum, 2003, p. 61). The *Palli Karma Shhayok Foundation* (PKSF), a non-profit company created by the Bangladesh Parliament, sponsored credit programs where 82% of the beneficiaries were women. Credit facilities widened the capacity of rural women to become involved in both farming and non-farming activities. Most studies reveal that the credit was mostly used for generating self-employment (Rahman, 1996; Hossain, 1988; Lovell, 1992; Ray, 1987; and Yunus, 1983, cited in Sarkar, 2000, p. 3). This reduced poverty and empowered the women.

Recently, NGOs in Bangladesh have gained acceptance by people as an essential element of the institutional infrastructure for addressing issues related to poverty and the empowerment of women. However, the rapidly increasing number of NGOs in Bangladesh has led to market competition with an emphasis on profit. Financial sustainability has become a significant issue and a major challenge. Today many NGOs are being criticized for charging high interest rates, inappropriate selection criteria for target groups, and inflexible product design and delivery. This has resulted in arguments both for and against the impact of microfinance on women, who are coincidentally the target group and service recipients (Mahtab, 2007, p. 88)

The NGO sector in Bangladesh is distinguished by its innovative programs such as poverty alleviation, policy advocacy, education, health, family planning, environmental protection, voting rights and disaster management (Begum, 2003, p. 1). This sector is well known globally for developing innovative microcredit programs. Estimates indicate that microcredit reaches as many as 37% of all Bangladeshi households and around 60% poor households (World Bank, 2006 cited in Siddiquee & Faruqi, 2009, p. 248). NGOs have emerged as a 'third sector', because they have overtaken the Government and the market in the provision of essential services to the vast majority of the poor (Begum, 2003).

The *Palli Karma Shahayak* Foundation (PKSF), the Bangladesh Rural Development Board (BRDB), some government departments and nationalized commercial banks play key roles in providing microfinance in Bangladesh. Some of these organizations (e.g. CDF), maintain networks with NGOs; some (e.g. PKSF) are wholesalers of funds, while others provide loans directly to the borrowers. The Credit and Development Forum (CDF) is a networking NGO which provides customized service and needs-based credit to its member NGOs. There are about 15,000 registered NGOs working in Bangladesh, a majority of which have designated microfinance as their core program (Abed, 2000 cited in Nawaz, 2007, p. 67).

There is a long history of international voluntary assistance to provide welfare services to the poor (Korten, 1991). Although there are thousands of NGOs throughout the country offering microcredit, the majority of microcredit clients are being served by five huge MFIs, namely Grameen Bank, Bangladesh Rural Advancement Committee (BRAC), ASA, *Proshika*, and *Thengamara Mohila Sabuj Sangha* (TMSS). Some local NGOs such as Association for Community Development (ACD), Rangpur Dinajpur Rural Service (RDRS) are also known as active microfinance actors of the country (Mahtab, 2007, p. 82).

Overview of the selected NGO: Association for Community Development (ACD)

A local NGO (ACD) was chosen for the purpose of this study. The origin, growth, and program operations of ACD have already been discussed. The reasons for selecting ACD are as follows:

- **Focus and approach:** The mission of ACD is to work with the people, especially rural women, whose lives are dominated by extreme poverty, illiteracy, disease and other handicaps. ACD strives to bring positive changes to women's lives and they mostly focus in rural areas.
- **Functional Coverage:** through implementing different programs, the ACD endeavours to integrate poor people, especially women, into the prospective mainstream of sustainable development. The ACD has been selected due to its diversified activities in the village selected for the study.
- **Period of operation and area of my research interest:** ACD targets the participants in rural areas, especially women, and have been providing long-term support in the Rajshahi district where the study was carried out.

ACD is a grassroots human rights-based NGO. Since 1989, it has been working with disadvantaged vulnerable groups and victims of violence, especially women and children, advocating for their human rights and social justice. It was established by Salima Sarwar, who is the Executive Director, and it is one of the most popular NGOs in the Rajshahi district of Bangladesh. It launched its activities in this region and then gradually extended its programs to other parts of the country (Annual Report, 2011, p. 7). In past years, ACD has undertaken a number of programs and activities based on the lessons learnt through community participation at the grassroots level, particularly through experiences of success, challenges and ways to overcome those challenges. ACD has applied integrated and remedial rights-based approaches in order to move forward their mission of achieving the MDGs and goals of the Poverty Reduction Strategy Paper.

They have been working for the protection of human rights and the political empowerment of women to enhance their access to justice and participation in the decision-making processes that shape their lives, as well as in democracy and economic empowerment of vulnerable and disadvantaged groups of women and children in an effort to reduce poverty. Furthermore, ACD always endeavours to address the underlying causes of violence and injustice by taking developmental actions at the doorstep of vulnerable groups of people. They always try to make the process accessible and participatory, in an effort to attain sustainability of the learning process.

Currently, ACD is working in three divisions: Rajshahi, Rangpur and Khulna Division. In the Rajshahi division ACD works in six districts namely Rajshahi, Naogaon, Chapai Nawabganj, Natore, Bogra, Pabna and Joypurhat. In the Rangpur division, ACD works in six districts, namely Gaibandha, Rangpur, Lalmonirhat, Panchagarh, Thakurgaon and Dinazpur. ACD also works in three districts of Khulna division, namely Jessore, Norail and Satkhira (see picture)

Figure 1: Map showing the working areas of ACD



Source: Adapted from <http://www.infoplease.com/atlas/country/bangladesh.html>

Although ACD operates in three divisions, as far as microfinance is concerned, the most extensive operations are carried out in Rajshahi division. Since its establishment in 1989, ACD has been primarily concerned about addressing human rights issues. It gradually became aware that, in order to ensure social justice in general and gender justice in particular, there was no alternative but to empower rural women both financially and socially. Social justice can never be assured unless women are provided with equal opportunities to become involved in the development process. As a first step to achieve this aim, it is imperative that women are involved in various entrepreneurial activities to ensure economic solvency. To launch their microcredit programs, ACD applied a PRA tool to select an area of the Rajshahi district and gradually these programs were expanded to take in almost all *Upazilas* of the district. Although ACD is one of the most comprehensive local NGOs operating in the western part of Bangladesh where my study was carried out, its contribution has not been adequately recognized. This has been primarily due to the extensive number of very large national NGOs operating throughout the country.

Since ACD is the most inclusive local NGO in the Rajshahi district as far as microfinance programs are concerned, it is essential to explore the methods and techniques they have applied and to examine how the programs they run have influenced the empowerment of local rural women in the western part of Bangladesh.

ACD at a glance

Vision: An equity-based democratic and sustainable society which provides human rights, mainstreams gender equality, ensures social justice and good governance and sustainable development.

Mission: To achieve the rights of people especially the rights of victims of violence, disadvantaged and vulnerable women, adolescents and children at grassroots level through improving their socio economic, political and cultural status, ensuring social justice and good governance. *Source:* ACD Annual Report, 2011, p. 1

ACD's activities are broadly based on the following three thematic areas: human rights, institutional management and capacity building, and sustainable development. The concerns of each sector need to be briefly discussed before examining the microfinance program in detail. Since its inception, ACD has worked to extend its areas of intervention to uphold human rights. The organization has undertaken a number of programs and activities based on the lessons learned through community participation at the grassroots level, particularly experiences of success, challenges and ways to overcome challenges faced over the years. Although in ACD's annual report their microfinance programs are included under their sustainable development thematic area, field research visits reveal that microfinance is the foundation of all three thematic areas as it works as a platform to implement other ACD programs.

Primarily, ACD was established to ensure the observance of human rights and create awareness amongst women, adolescent and children. Initially it launched microfinance as a supporting program under the area of sustainable development but within a short period of time, it realized that without providing economic support to the disadvantaged, awareness-raising or social mobilization would be ineffective. For this reason, ACD introduced their microfinance program as a core function of their operations and used it as a basic component for operating other programs. They provide legal support, leadership development and social awareness raising training predominantly to microfinance clients. Their target groups of adolescents are generally the offspring of microfinance clients (Annual Report, 2011, p. 29). In Bangladesh, about 80% of people live in rural areas and half of the population are women. To build a society free from hunger, ACD's operational procedures now include women in the development process, particularly empowering them through income generation activities and employment creation. In an effort to improve the disadvantaged position of women who have less access to resources than men, ACD has made provision for them under the rural microcredit scheme (Credit Manual, 2003, p. 22).

ACD has been operating a credit system for women since 1990 and its aim is to support and empower the most disadvantaged groups of women and adolescents living under the poverty line to be self-reliant. ACD is implementing the program in three different ways: 1) rural microcredit to empower women, 2) Small initiatives credit, 3) Agricultural loan/credit. The credit program has been running in 451 villages of 35 *Unions* at eight *Upazilas* and one Pourashava under Rajshahi, Chapai Nawabganj districts through eight Area Offices (Annual Report, 2011, p. 31). The following table shows the status of the rural microcredit operation of ACD in different years.

Table 1: Rural microcredit for women (Source: ACD Annual Report, 2011, p. 31)

Description	2006	2007	2008	2009	2010
Total number of women groups	810	1,028	1,028	1,130	1,206
Number of group members of women groups	20,250	25,700	25,700	28,250	28,995
Number of credit receivers	2,710	3,209	4,359	5,134	5,154
Savings (Taka)	5,701,723	6,302,158	7,966,982	9,837,021	10,750,929
Distribution of credit (Taka)	20,687,000	28,819,000	52,784,000	64,600,000	31,476,000
Credit (Taka)	10,737,959	15,536,627	29,156,376	35,962,422	33,177,960

The table demonstrates that ACD has grown in terms of microcredit operations over the years. The data reveals that the number of women's groups, credit receivers, savings and disbursement of credit have expanded over the last five years. No research appears to have been conducted on the microfinance program of ACD to reveal the untold stories surrounding the credit program and its impact on borrowers. Hence, it was logical for me to select ACD as an instrumental case study for my research. However, the aims of both NGOs to provide credit to the disadvantaged are more or less same.

Background of ACD

In the case of ACD, the officials conduct a socio-economic survey of the prospective area before starting a new branch. The target groups of ACD are those who have less than five decimetres of land, earn money through labour, and are permanent residents of the selected villages. The most important step for operating a microfinance program is 'area selection'. The more senior personnel and the microfinance project officials participate in choosing the project area. The success of the microfinance program is dependent upon pragmatic area selection to ensure the provision of the right services to the right people. ACD believes that a beneficiary is unable to change their overall life circumstances without possessing the capacity to save. Therefore, it is important to encourage a savings tendency among members in addition to providing

a loan. ACD created a group called *samity* to achieve their goal on a broader scale (Credit manual, 2003, p. 6).

Before launching the area office in Charghat *Upazila*, important information needed to be obtained concerning issues such as communication, geographical position, the number of disadvantaged families in a particular village, their occupation and the diversity of activities carried out by other NGOs in the same village. In stage two, the respective officials of ACD talked with the local leaders of the village, made contact with public figures and visited the homes of disadvantaged families to determine their socio-economic circumstances. They recorded their findings on a basic information sheet. In the third stage, the respective officials of ACD made acquaintance with selected families to advise them about ACD's mission, vision, goals and ideology. ACD tried to gauge their understanding about *samity* and their willingness to participate in *samity*. In stage four, the involved officials prepared a list of interested members after discussing with them the programs of ACD, regular savings, the advantages and disadvantages of loans, weekly meetings, loan repayments, procedures for saving, withdrawals and investments. In stage five, they finalized the list of interested members and prepared a list of dates, times and locations for weekly meetings (Interview with area manager).

Field investigation revealed that ACD follows a sound process for the provision of loans, with the Director of ACD having the ultimate authority to approve a loan proposal. The field organizer monitors the loan applicant's need for credit and determines whether the credit will be used in income-generating activities. A member can apply for a loan two months after commencing membership. The conditions for acquiring a loan depend on the member's presence in *samities*, and their relationship with other members, etc. All members have to sign a declaration when applying for a loan and this must be countersigned by the *samity* leader and field organizer. The field organizer then prepares a loan proposal that is countersigned by all members and also includes a recommendation from the *samity* leader. The proposal is then submitted to the branch manager or respective authority. The branch manager examines the loan proposal and forwards it to the appropriate office. The field organizer examines the validity of the loan proposal again at the field level and makes a recommendation to the relevant authority for final approval.

Women's Mobility

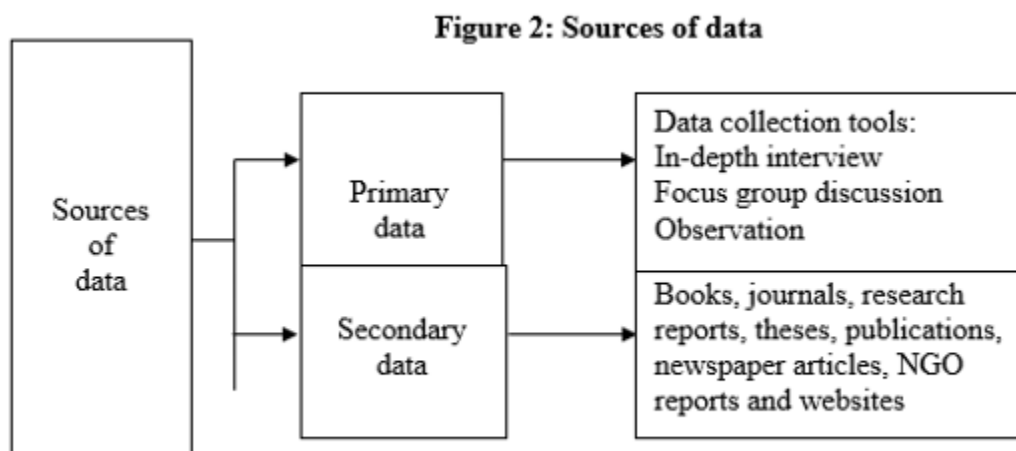
In Bangladesh, women are the most disadvantaged group and often they are the victims of exploitation. As previously noted, this is a country where there is strict control over women's sexuality and their mobility in the public domain. The principles of inheritance are patrilineal, and men always come first in matters relating to property and lineage. In this male-dominated country, a significant number of women are discouraged from engaging in productive activities because of gender specific barriers, such as social unacceptability and limited mobility (Parvin & Akter, 2002, p. 18). The socio-cultural dimension of empowerment encompasses women's decision-making agency, women's mobility in the public domain, their ability to meet strategic gender needs and women's changed perception and reaction towards spousal violence against women. These concepts have been adapted from Kabeer (1996) and Moser (1993 cited in March 1999) and Malhotra et al. (2002). The paper demonstrates the indicators of women's mobility in the public domain include women's freedom of movement in the community, for example, mobility in market, medical and outside the village. Market refers to the place where women go to purchase goods; medical means hospitals where women go for treatment; and outside the village refers to their ability to go to the cinema, restaurants, relatives' and friends' houses outside their village

arena. The indicators have been taken from Kabeer (1996 cited in March 1999), Hashemi et al. (1996) and Malhotra et al. (2002).

Methodology

Within the parameters of my research, I tried to understand and explore information about the role of women in their families and outside their home as well as any changes in their attitude and activities following their involvement in microfinance programs. I investigated the respondent's views regarding changes they experienced following their involvement in microfinance, any positive and negative impacts microfinance had on their life transformation and what was needed to make the program more client oriented. The auto-ethnographic approach enabled me to obtain essential data from my respondents. I had no relationship and no conflict of interest with the participants. I made my position very clear to the respondents within the context of the study. I interviewed participants and drove the research process personally. The research has no specific cultural or religious focus, although I acknowledge that participants were mainly from the Islamic religion as it is the dominant religion of Bangladesh. I did not face any religious conflict while collecting data as I also belong to the same religion.

As Denzin and Lincoln (2000) argue, auto-ethnography examines the culture or sub-culture that the researcher is a part of, and researchers use their own experiences reflexively to look back on the self and look more deeply at self-other interactions (p. 739). Reflexive ethnography, therefore, enabled me to use our own world view, experience and self-consciousness to explore and understand the research site and participants. As an academic researcher in Bangladesh, I have had previous experience conducting research with a similar participant category and I also have background knowledge and familiarity with the culture to address any possible issues. My personal experience became important primarily by shedding light on the culture under study. My research ranged along a continuum, beginning with research from our own experience to ethnographies where our experience was actually studied along with that of the other respondents. My own experience became the focus of my investigation. Lastly, the following quote from Ellingson and Ellis (2008) resonates with me as they wisely stated that "whether we call auto ethnography or ethnography depends as much on the claims made by authors as anything else" (p. 449). The following diagram reveals the sources of data of the study.



Source: The researcher

This study is entirely based on qualitative research methodology. Data were collected through in-depth interviews, focus group discussions and observation. All these will be elaborated in the research methods and data collection tools section. Secondary sources of the research include books, research reports, journals, theses, relevant publications, reports of NGOs, daily newspapers and relevant websites. The study was conducted in village Jamira under Puthiya Upazila. Thirty women and 10 husbands took part in a series of in-depth interviews. Interviews focused on the outcomes of women's engagement in NGO programs aimed at women's empowerment and increasing participation in public life.

Profile of Jamira village

The village of *Jamira* is located in *Belpukur* Union under *Puthia Upazila*, Rajshahi. There is a primary school, a local market, two high schools, one mosque, and one madrasa. The economy in *Jamira* village is agriculture based and occupies 357 acres of land of which 145 acres include cultivable land.⁴ The following table shows the total area, number of households, population and literacy rate by sex and the locality name in the selected *union*⁵ and village.

Table 2: Area, household, population and literacy by sex and locality

	Belpukur <i>Union</i>	Jamira village
Area in acres	5,600	455
Household	8,500 (approximately)	500 (approximately)
Population	16,230 (men) + 14,330 (women) =30,560	1050 (Men) + 920 (women) =2,530

Source: Union Parishad Office, Belpukur, Rajshahi, 2011

The village has a population of 1,885 inhabitants comprising 965 males and 920 females. The literacy rate for male and female is 28.75% and 22.18% respectively. In *Jamira* village, 85% of village people are Muslims and 25% are Hindus. Although Hindus are less in number they constitute the whole of the south para.⁶ A total of nine *samities*⁷ of ACD were found in the village. We found good infrastructural facilities in the village including metalled roads, some well decorated houses, sanitary latrines etc. However, those houses were mainly owned by local elites who generally control the rural power structure. There is a moderate coverage of mobile phone networks. There is only one health clinic, which is inadequate when compared to the total population in the village. Medicine and basic family planning guidance is provided by village health workers who do not have adequate training. The standard of living of the village is moderate. It is worth displaying some of the infrastructural facilities within the study villages.

⁴Information collected from Upazilla Agricultural Office, Charghat, Rajshahi

⁵Lowest tier of local government system in Bangladesh

⁶ The village consists of four paras—north, south, east and west.

⁷ Microfinance groups are known as *samity*

Holtzhausen (2001) argues that triangulation is a powerful tool that strengthens the qualitative research design (p. 5). This study followed the triangulation method because different qualitative approaches in the data collection were used, involving multi-perspectives coming from both microfinance clients and NGO officials. Multiple qualitative data collection tools such as in-depth interviews, FGD and participant observation were applied in order to ensure the validity of the research study. Triangulation is a safety net for any qualitative research. It establishes the validity of the data collected and diminishes any biases the researcher may have as a result of their prior knowledge or preconceived assumptions and theories (Creswell, 2012). As mentioned earlier primary data was collected from the microfinance clients (women), their family members (mostly husbands), NGO officials, social/community leaders including government officials using the following data collection tools:

In-depth interviews

Primary data consistent with the research objectives and questions was collected through in-depth interviews. This is a verbal technique for obtaining data directly from the primary source (Aminuzzaman, 1991, p. 82). In-depth interviews were conducted with woman borrowers, their family members (mostly husbands), NGO officials, government officials and community leaders. This method aided the collection of information that would help to provide insight into the processes by which microfinance might make a difference to the lives of borrowers. Information relating to the operation of NGOs was collected through interviews with NGO officials working at the field level or at the headquarters of the organizations and also by attending their centre meetings. As this study focuses on the critical evaluation of microfinance on women's empowerment, an in-depth interview method was considered to be the most effective to obtain necessary data from all categories of respondents.

Focus group discussions (FGD)

Focus group discussions were conducted to understand and compare the views of women borrowers about the programs offered by two MF organizations. This method was very useful to collect more in-depth and additional information since culturally Bangladeshi people prefer collectivism rather than individualism.

Observations

Observations refers to a technique which operates by systematically selecting, watching, listening, reading and recording behaviour and characteristics of living beings, objects or phenomena (Islam, M. N., 2008). The observation method was also used for collecting data from the rural women. This method was very useful for collecting actual data about respondents' behaviour and attitudes during the process of my interviewing. I tried to examine the respondents' thoughts and attitudes regarding the impact of microfinance on their economic, socio-cultural and political life. The respondents' mind-set regarding domestic and wider decision making was also monitored. The data collection tools are described more elaborately in the following discussion.

Findings and Analysis

Findings pertain to the central question: does MF bring any changes in women's ability to participate in the public life? If so how?

The limited freedom of movement of rural women is rooted in a patriarchal society like Bangladesh. Rural women are confined within the four walls of their home to do all household

chores. However, my field study revealed significant changes in the women's ability to be more active in the public domain. The microfinance program has brought positive changes in women's mobility, at least to some extent. In-depth interviews and focus group discussions revealed that most of the women respondents were unable to leave their homes before joining a microfinance program. It was not accepted by their male partners who simply did not allow their wives to go out of their homes or neighbourhoods. This situation changed for women after they joined a microfinance program as they were required to leave their homes regularly to make their loan repayments at centre meetings. Sometimes women also had to attend different training programs on health and social issues arranged by NGOs and these were held outside the village.

The study results demonstrate that women respondents now have more confidence when communicating with men because most of the field level NGO staff members whom they meet with quite frequently are males. Before their involvement in microfinance groups, many of these women used to stay behind their veil (*borkha*) when talking with males and most of them were unable to freely express themselves when they interacted with men. Now, they have gained more self-esteem and are more at ease when communicating with the opposite sex. Women's participation in groups and their increased economic contribution to the family has increased their ability to challenge the status quo. The women also reported that their husbands are more accepting of their increased freedom of movement. This freedom of movement has now become more accepted in rural communities. While conducting the FGD, Aleya⁸ (age 25) stated:

Before joining the program, my life was miserable. I used to stay at home under my veil and my husband and other family members did not allow me to go outside. When I became a member of a microfinance program of ACD, primarily I had to avoid all of my family members even my husband to attend the meetings. Gradually their attitude towards my time away from home has changed. Now I feel I have more freedom to be independent.)

Firoza (Age 22) said,

I was unable to leave my home before being member of a microfinance group as my husband and his family would not allow it. Now I have the freedom to go out with my group members to different places such as local hospitals and relatives' homes in the village. My husband and family members began to accept my independence. Last year I sang a song in a local cultural program. This freedom was beyond my imagination before being involved in the microfinance group

The following case study describes one woman's process of empowerment through her ability to move more freely in the public domain and participate in community activities:

Case Study: No longer confined at home

As I was a proactive member of ACD, the ACD officials always invited me to attend training in the local and national offices. I participated in different agricultural, pottery and poultry-based training courses. Currently I am operating a pottery business at the local market. I was also invited to participate in social awareness related training such as dowry, early marriage and domestic violence. Prior to my

⁸ Pseudonyms have been used to protect respondents' identities

enrolment in microfinance I was treated as a religious outcast by village members. The males, especially old people, and even some females, were prejudiced against me and spread unkind comments about me. But I remained very confident in my beliefs and my work and trusted that eventually people in the village would change their attitudes and respect me. It was a struggle to gain acceptance. I invited some of the people to training sessions arranged by NGOs and they soon began to understand a different point of view. I have initiated some major changes in my village in last eight years. Women are now coming out from their homes and have become involved in various income-generating activities. Most of the boys and girls are now attending school. These changes would never have been possible before I joined the microfinance program and the various training opportunities offered by ACD (MC-06, in depth interview).

Ruby Operating her pottery business



Source: Field research

This is an example of partial empowerment. Ruby's experience (age 30) in the above photo, offers an example of one woman's empowerment in terms of her active life in the public domain. By operating her own pottery business and also becoming an active member of the NGO, she was able to bring positive changes not only to her own life but also to her community. However, this increased capacity for involvement at a community level has not transferred to all activities. One of the noteworthy findings of the study revealed that women are still restricted from taking part in activities such as visiting the cinema, city markets or a relative's place outside the village. They can, however, now visit their children's schools or a medical clinic for treatment.

The following case studies from some of the women I interviewed, illustrate the extent of women's independence in rural areas of Bangladesh. According to Majeda (Age 25),

I am a long-standing member of ACD. Before my involvement in the microfinance program I was unable to leave my home. Now, I am able to travel to the NGO office to attend meetings, workshops and training arranged by ACD. I can also visit the

health care center if necessary. But I am still not permitted to go to the city market outside the village. It is not acceptable for women to visit these places as these are regarded as the male's domain.

Dola (Age 26) stated that,

I have been involved in ACD for four years. I can still remember my life before I joined an NGO. I felt ashamed to communicate with anybody except my family members and I had to stay at home and do household chores. As soon as I joined an NGO, I had contact with many people, even male NGO officials. After attending a number of group meetings, gradually my freedom to travel away from my home increased. Now I not only go to centre meetings to make my loan repayments, but I also travel to other places such as my kids' schools. Sometimes the school requests that at least one parent attends school programs. In last three years I have attended but prior to that my husband used to do it and had to sacrifice his other important work. Now I always attend my kid's school program, and my husband prefers this and is now confident that I can do the work as perfectly he does.

Focus Group Discussions confirm that since their involvement in microfinance groups, around 38 (95%) women respondents are now free to visit different places within the village. This demonstrates how women's involvement in microfinance has facilitated their ability to move more freely in their neighbourhood. Critics may argue that women's improved mobility outside their homes is merely representative of a generational or social change. However, my research suggests that the women's participation in microfinance is a catalyst that has sped up social change within society in general and particularly within the lives of women. Women respondents commented that their mothers' life styles were more confined than theirs. They also confirmed that their own lives were comparatively more confined prior to their participation in microfinance groups.

The field study revealed that women's participation in group meetings in particular, improved their ability to move more freely outside their homes into their immediate neighbourhood. This freedom eventually led to their ability to visit other neighbourhoods, the village markets or the hospital if necessary. Thirty-five percent of the women respondents reported visiting different places out of their village to attend economic, social and legal training offered by NGOs. This initial independence gradually increased their self-confidence and gave them the courage to visit other public places. Their movement in the public domain is now increasingly being accepted by their family members and society in general.

Although most rural women are still restricted from visiting city areas, microfinance has brought about positive changes with respect to their ability to independently visit public places such as their children's schools or the village health complex in case of an emergency. The paper argues that some women travel more freely to public places than those of the other groups. These particular women also have a good relationship with people at the village market due to their business achievements and enjoy more privileges such as attending various training programs in city areas that are offered by NGOs. Even with this improved freedom, women in all groups, still have to ask permission from their husbands when they wish to leave their home to visit public places. Whilst microfinance has brought about some positive changes, most of the women are still mainly confined within their villages.

In this paper, I have demonstrated that the level of women's empowerment is improved when their household level empowerment is translated to increased empowerment at the

community level. One of the significant aspects of women's community-level empowerment is their increased mobility in the public domain. Most of the women continue to be discriminated against due to their unpaid domestic work burdens, the unfair labour market, and an unfavourable atmosphere for engaging in local politics. It is important to understand how resources are distributed, as empowerment should be analysed in the context of power at both the structural and relational levels. To improve this situation, increased economic opportunities need to be created at the market level. The government, media, and NGOs need to work together with a common aim of promoting gender equality and women's empowerment in all sectors of the country. A comprehensive and holistic approach is required to change the gender biased attitudes and mind sets that still exist at all levels of the community.

Conclusion

Women's empowerment is a complex process, which will not be solved merely by providing financial support. Microfinance should not be seen as a 'magic bullet' that can solve the scourge of poverty and gender discrimination overnight. However, microfinance can work as a catalyst in reducing the vulnerability of poor households and can place women in a better position to negotiate gender relations. The paper sheds light on the improved women's participation in public life which is one of the significant socio-economic indicators of women's empowerment. Although women's empowerment is a complex issue, in most of the cases microfinance has had some positive impacts on households that have had access to it.

The paper clearly reveals that microfinance works well when it is combined with education, financial and social training. The findings of the paper will contribute to knowledge about women's empowerment because other research that focuses on financial dimension of women's empowerment, this paper sheds light on the social dimension of women's empowerment. The paper also argues that the new knowledge has contributed to women's liberation and equality. At the household and community level, rapid changes have been observed in the lives of marginalized groups, although these have not yet flowed through to the local government level. As women gain the confidence to leave their homes and become more involved in community activities, it is fair to expect a future increase in their participation in both political and strategic domains. Findings indicated that when women became involved in these NGOs, that their participation in public life increased. Women with education and training had significantly higher mobility in public life than other women. This was because these women had knowledge that equipped them to utilize the benefits of NGO programs more effectively in the first place. Conversely the husbands' education and training, or participation with NGOs, had no positive impact on the women's mobility. Findings suggest that more work is needed with Bangladeshi men in making them into effective allies in the women's struggles.

Microfinance is not shaped by women's movement of Bangladesh rather it emerged as a tool to reduce poverty. However, apart from reducing poverty, it has impact on women since the clients of microfinance are women. The paper argues that microfinance has brought rural women onto the first rung of the development ladder and it has also opened-up increased community possibilities for some. However, women's equality, solidarity and higher levels of empowerment will only be possible when the government, media and other development organizations collaborate with NGOs and work together with a similar agenda.

The new knowledge of women's empowerment has led NGOs to learn from their failures, closely consider any criticisms levelled at their programs, and modify their policies where

necessary. In the interests of promoting women's empowerment in Bangladesh, I trust that the issues, factors and policy suggestions in this paper will create a new avenue for dialogue between NGO officials, development agencies and the government that will hopefully lead to the introduction of improved and widespread policies, not only for microfinance programs but also beyond microfinance. It is my aim to make my research publicly available so that policy makers, researchers and development practitioners can revamp their policies and consider the gender and human impacts of each, and every policy they make. All the themes, arguments and suggestions of this study could also be applied to similar socio-economic contexts.

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