

Position of Rural Women and NGOs Intervention in Bangladesh

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It was assumed even in the recent past that the curses of poverty and under development equally affect men, women, children and all the members of the family. But recently it is clear that disadvantages stemmed from the curses have uneven affects on the family members where women in the poor families are in the most vulnerable position in the rural societies of Bangladesh. Women constituting more than half of the total women lead their life among a lot of vulnerabilities and are in disadvantageous position in many respects, very often they become victims of violence and their rights as human being are violated. All these create an objective situation for taking necessary initiatives for the emancipation of women. This article concentrates on the present position of rural women and the interventions of NGOs for the uplift of their condition and position. Since the rural society is economically dependent on agriculture and which in turns dominates social structure as well as position of women in the family and society emphasis is given on the women's accessibility to agricultural production process in analyzing the position of women in the rural society.

Position of Rural Women in the Agrarian Society

Activities of Rural women

Traditionally women in rural areas are extremely engaged in a lot of household's works and homestead production. According to recent statistics out of 50.2 million employed populations in Bangladesh 40 % are women and about 46% of women are involved in agriculture. 82 % women workers in rural areas are unpaid family workers. In the farming families along with the working male members of the family women have multiple role to play like preparing seed beds and seedlings, transplanting, weeding and stripping and retting jute stalks, crop processing, parboiling drying and husking paddy/wheat, storing and preserving seeds and crops. Besides these they are also responsible rearing livestock and poultry. In particular cases they make and repair fishing nets. By doing all these activities traditionally rural women in Bangladesh have been contributing significantly to the cash flow of their family resources and increase in family income. The following two tables highlight the different activities generally performed by rural women in Bangladesh. Along with the aforementioned production centered activities women are also engaged in some gender-based subsistence and house-works as shown in the following table.

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Table 2: Subsistence and House Work of Women in Farming Families

Sl. No.	Broader Types of Work	Activities
1.	Subsistence Work	Gathering and foraging for food, fodder, fuel, and house building material; crop gleaning; collecting and making cow-dung cakes and sticks
2.	Housework	Collecting water; cleaning and taking care of house; washing clothes; washing dishes; cooking and serving meals; taking care of children; taking care of the sick and the elderly people; teaching and supervising children's homework

Table-3: Agricultural Related Works of Women

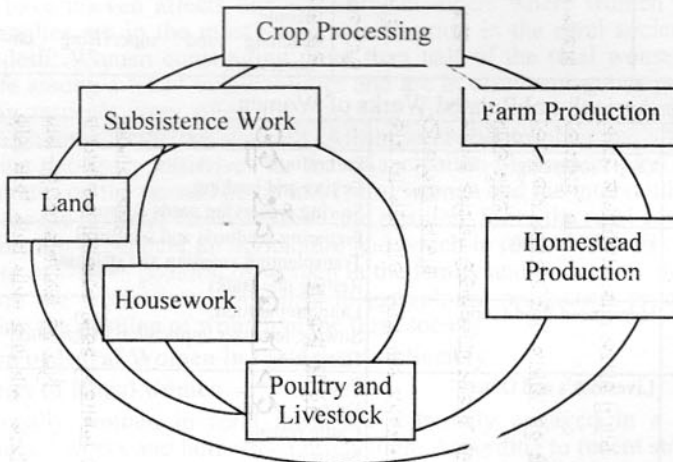
Sl. No.	Work	Activities
1.	Crop Processing	Parboiling, Drying and husking, Storing preserving seeds & crops
2.	Farm Production	Preparing seedbeds and seedlings, Transplanting weeding and stripping Retting jute stalks
3.	Homestead Production	Land preparation, Sowing fertilizer application irrigation, Harvesting
4.	Livestock's and Others	Poultry Dairy Cattle rearing Netting Fish processing

Due to the accelerated process of the landlessness the traditional pattern of employment of rural women become seriously changed and disturbed. In absence of cultivable land in the families the women's cycle of activities centering round farming has broken down. Women lost their productive employment, which was, in the farming families, recognized by all. The male members of the landless families have scope for outside employment as day laborer, though in limited scope, but the women's role in the situation of landlessness become confined in *Subsistence works* and *Housework* within the boundary of their houses. These services are essential for the families but traditionally these are considered on non-contributing phenomena to the family and national economy. And these are not even considered in the System of National Accounts (SNA) in the national economy like Bangladesh though the revised SNA of united nations in 1968 included only subsistence activities, not all other house works. Moreover, the women who are involved in these work are not considered as labor force. Female labor force participation rate is calculated around 5.4% in Bangladesh. One of the main reasons for extremely low participation rates

for women in Bangladesh is that until very recently 95% of the active age (10-64) women were subsumed under the heading house wives not in the labor force.

However, landlessness detaches women from productive agricultural activities breaking down the centuries old gender based agrarian division of work. It also results in partial unemployment, and non-contributing role in the family from economic perspective and delimit the involvement of women in the traditional subsistence and house works. All these consequently weaken women's position in the family and society.

Figure – 2
Activities Performed by Rural Women in Bangladesh



Source: Ahmad, Aka Firowz : *The Changing Nature of Work of Rural Women in Bangladesh: Study on the Impact of NGOs' Micro-credit Program*, paper presented in the Workshop held in Copenhagen, Denmark from August 2 to 4, 1999 organized by NIAS Denmark.

Landlessness appears as earthquake for the farming families and pushes the families enriched with traditional agricultural know how to economic crisis. To face the crisis these families sale their livestock and poultry even whole or part of homestead land uprooting women from traditional economic activities.

It has been told earlier that after being landless the male members of the family some how engage them in some where as wage laborers. But it is not possible on the part of the women of most of the poor landless families due to cultural and other constraints. Culturally women are normally supposed to stay within their homestead and perform the works available in the home boundary. This religio-cultural outlook had solid economic foundation

while families had enough land to supply the requirements of subsistence earning. But the most fundamental paradox is that cultivable land has gone away but the previous circumstantial religion-cultural worldview of the rural societies in Bangladesh stays on. The most helpless victims of this paradox is the women of the landless and land poor families.

Secondly, these unfortunate rural women have traditionally inherited knowledge on some specific homebound agricultural activities. They do not have expertise to compete with the male labor force in outside manual works, where there is also disguise unemployment. Agricultural laborer are always under waged due to presence of excess manpower and employment is always influenced by seasonality. They do not have work throughout the whole year. In such a situation the poor families are to base on the income of the male wage earners which, is inadequate to face the minimum need of the families. This economic crisis encircled by the vicious cycle of poverty brings women in a neglected position in the family and often they are tortured by the husbands who are unable to earn subsistence for their families by selling labor. All these realities create an objective situation for all concerned including NGOs to undertake programs for the welfare and empowerment of women in Bangladesh.

The Role of NGOs and Women Empowerment

NGOs are the Non-governmental organizations, basically non-commercial in nature remaining outside the government engaged in providing some services or advance some causes in the different sectors of life, such as physical or psychological health, historical awareness, religious improvement, protection of human rights, development of low income housing, prevention of child abuse, relief and rehabilitation employment and income generation, education and research, arts and culture so on. According to Huda NGO is, "an association of persons formed voluntarily through personal initiatives of a few committed persons dedicated to the design, study and implementation of development projects at the grassroots level. They work outside government structure but work within the legal framework of the country".⁸ They work through development projects to benefit people other than their own members and their financing comes from sources outside .

Bangladesh has become familiar as a country of NGOs that have been declared as the development partner of the government in the field of community development. Before the liberation of Bangladesh while the country was a province of the then Pakistan there were quite a few number of NGOs in the country though the devastating cyclone of 1970 in the coastal districts of Bangladesh killing 10 lacs people provided a wide scope of NGO operation in the country and the liberation war of 1971 added new spirit and momentum to the rapid growth NGO for rebuilding the war damaged infrastructure and economy. They provided all out support to the millions of homeless people thrown into endless hunger, diseases and

sufferings after the liberation war was over. Government was quite unable to face to the situation alone; -- it had neither resources nor administrative systems required to overcome the situation. Since then, many other socio-political and natural disasters taken place in Bangladesh like the famine of 1974, Burmese refugee issue of 1978 and 1991, floods of '87 and '88, tornado of 1991, flood of 1998 and many other cyclones and draughts caused the growth of more NGOs and expanded role of NGOs. This trend of NGOs' growth is still existing in Bangladesh.

NGOs in Bangladesh primarily emphasize on the development of the rural poor and complementing government in particular sectors. With the blessings of international donor agencies and the government now NGOs fight against poverty and gender inequality for benefiting the rural poor in general and the rural women in specific. They render quite a good number of services such as physical or psychological health, social awareness, religious improvement, protection of human rights, development of low income housing, prevention of child abuse, relief and rehabilitation employment and income generation, education and research, arts and culture so on. They have organized the un-organised poor rural women. Though traditionally NGOs adhere to delivering mainly education and health services for women, but for addressing the strategic needs of the women now they concentrate on involving women in credit based income generation activities.

The non-economic support services, such as health care, non-formal primary education, family planning in addition to the skill training provided by the NGOs also help organizing the poor women into groups for the credit program. Eventually credit program appears as one of the core programs of NGOs and a vital means to women's empowerment. The awareness of the group members as well as the group solidarity are ensured through weekly meetings. The group members also involve in regular weekly savings. After certain period they become eligible for receiving credit from the NGOs to involve in income generating activities. It is believed that the credit program has a profound impact on the women's empowerment creating bargaining opportunity in the home for their economic contribution to the family generated through the micro-credit program.

Position of Women under NGO's Micro-credit Program

Micro-credit program and the NGOs are practically carrying almost same meaning to the rural poor in Bangladesh. It is really difficult to have the exact number of NGOs in general and number of NGOs running micro-credit program in specific in Bangladesh. There is a forum of credit giving NGOs in Bangladesh named Credit and Development Forum (CDF). There are now 1241 members of this forum, but it is sure that all the credit giving NGOs in Bangladesh are not the members of this forum. The picture

available with the forum reveals maximum number of group members organized under by the NGOs affiliated with the CDF are women. Same picture of the involvement of women in the micro-credit program is found in the case of the partner organizations of the Partners of Palli Karma Sahayak Foundation (PKSF) the government funding agency providing credit support to the NGOs in Bangladesh to run micro-credit program. The growth of the Partner Organizations (POs) and the increase of male and female beneficiaries over the years from 1990 to 1997 is shown in the following table. The percentage in the increase of female membership is significantly higher than that of male membership in the different micro-credit giving NGOs.

Table 4: Partners of Palli Karma Sahayak Foundation (PKSF) and their Beneficiaries Coverage

Year	No of NGO	Beneficiaries				Total
		Male	%	Female	%	
1990-91	23	233	23.02	779	76.98	1,012
1991-92	50	4,106	23.13	13,648	76.87	17,754
1992-93	81	11,889	14.14	72,202	85.86	84,091
1993-94	100	17,793	11.72	1,67,127	88.23	1,89,420
1994-95	114	38,349	13.34	2,49,147	86.66	2,87,496
1995-96	126	50,702	11.48	3,91,129	88.52	4,41,831
1996-97	140	56,576	8.42	6,15,543	91.58	6,72,119
1997-98	158	1,16,360	9.59	10,96,874	90.41	12,13,234
1998-99	170	1,35,753	8.6	14,41,928	91.40	15,77,681
1999-00	174	2,23,740	9.69	20,90,638	90.33	23,14,478
2000-01	182	2,31,092	8.9	23,98,082	91.10	26,29,174
2001-02	181	46,1791	11.99	33,89,566	88.01	38,51,357
2002-03	189	49,251	12.09	3,99,332	87.91	4,48,583
2003-04	195	4,83,680	9.47	46,21,260	90.53	51,04,940
2004-05	207	4,89,277	8.86	50,33,129	91.14	55,22,406
2005-06	218	5,70,291	8.41	62,07,971	91.59	67,78,262

Source- Annual Reports of PKSF 91% of the members of all PKSF's partner organizations are female.

Graph-1: Percentage of Beneficiaries of Palli Karma Sahayak Foundation's Partners

Various reasons are identified behind the massive inclusion women in the micro credit giving groups of NGOs in the country but the vulnerable position of women of the poor landless families who have lost their linkage with productive employment is identified as the most important cause. For the landless women it is assumed that there is no other alternative other than organizing them and linking them with income and employment generation activities by supplying credit and other supports. Women group members represent their families within the framework of NGOs' credit intervention also under a compulsive situation since the male members of such families

are not available in the house during the day time because they remain in the working field for subsistence earning. It is thus, difficult to organize the male members of poor rural the working families. Besides these there is another reason for NGOs to become interested in organizing women into group to provide credit support. Because of women's excellent credit behaviour in terms of attending group meeting, depositing weekly savings and refunding installment of credit, NGOs always prefer to work with women member so far micro-credit program is concerned.

It is believed that as a result of the micro credit facilities practical needs of women are largely fulfilled and the family and the community become aware of their strategic needs. It also brings about changes in their 'conditions' and 'positions'. There is no reason to take it as guaranteed because of the fact that the credit program equally appear as threat to the women when they hand over the loan taken from the NGOs to their husbands. It strengthens the dependency relationship and reinforces gender inequality. But it depends on many things like the nature of the NGOs running micro-credit program as well as the intervention strategies followed by the NGOs.

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