

Women in Rural Development and Governance Practices to mitigate COVID-19 Pandemic crisis of Bangladesh

Nasima Akhter^{*}
Saifunnahar^{**}
Kora Hasan Evana^{***}

Abstract

The coronavirus COVID-19 pandemic is defining a global health crisis of our time. It's not only a health crisis, also an unprecedented socio-economic crisis. It was identified in the Wuhan province in China 31 December 2019 as of 25 March 2021 there have been 124,535,520 confirmed corona cases (WHO). It will most likely increase poverty and inequalities at a global scale, making achievement of SDGs even more urgent. Assessing the effects of the COVID-19 crisis on poverty among vulnerable groups and the Women contribution in Rural Development and Governance Practices to mitigate the Pandemic crisis of rural Bangladesh is essential for the study. Gender equality and women empowerment is one of the 17 Sustainable Development Goals, but also integral to all dimensions of inclusive and sustainable development. Since 1995 Beijing Platform for action of Fourth World Conference on Women, this empowerment concept gets importance by five phase's viz. welfare, access, conscientisation, participation and control which includes four components as of material resources and services, socio-political rights, Intellectual and Idealistic issues. The Comprehensive Village Development Programme (CVDP) and Women's Education, Income and Nutrition Improvement Project (WEINIP) activities of Bangladesh Academy for Rural Development (BARD) follows the consists of sustainable village organization, build capacity with continuing education through horizontal learning and training system provided to the village cooperative societies (VCS) under CVDP and Village based women's societies (VWS) under WEINIP members for the development of the quality of life in the rural society by a package programmes. In this context, it was one of the special studies intended to find out the Women contribution in Rural Development

^{*} Director (Rural Sociology), Project Director of WEINIP, Bangladesh Academy for Rural Development (BARD), Kotbari, Cumilla. Email: nasimanarsingdi@yahoo.com

^{**} Deputy Director (Rural Sociology), Bangladesh Academy for Rural Development (BARD), Kotbari, Cumilla

^{***} Lecturer, CCN University and currently working in Sheikh Kamal IT training Incubation Centre, Cumilla.

and Governance Practices to mitigate the COVID-19 Pandemic crisis of rural Bangladesh. Especially on gender equality, women and child rights protection and women's leadership by giving executive and managerial posts, project efforts for elected body, their strategic leadership with quality management promotion and women workers responsibilities, managerial capacity development through participatory annual planning (APC) and evaluation, flexible condition of loan disbursement, AGM, 9% interest rate, Profit and dividends distribution, socio-economic condition, health and nutrition and empowerment status achieved by women's societies through various interventions and different component based group activities of the project/ programme interventions in the rural areas. The study has been conducted in the four villages' i. etwo from CVDP and two from WEINIP under BARD project area at Cumilla district. Quantitative and qualitative methodological techniques and survey method have been used to collect the primary data. The respondents (n=04X30=120) have been selected for KIIs (key informant interviews) from CVDP and WEINIP villages of BARD. Furthermore, eight Focus Group Discussions (FGDs) and four case studies along with best practices have been made. Findings revealed that CVDP and WEINIP societies in the proportion covering 82-91 percent women who were members of executive committee works through participatory planning, group meeting followed by giving executive and managerial posts, quality of life as well as women empowerment situation has increased in the rural society through continuing education and training for them. On the basis of findings, it is recommended that more women should be including in the CVDPs executive committees ensuring provision by specific rules and laws. Moreover, in response to COVID-19 challenges more training and motivation is needed for improving gender rights practice and violence protection efforts, health-nutrition materials. Different field staff allowances and support services related to skill training for women's income generation activities and their empowerment should be increased for sustainable development in Bangladesh.

Key Words: COVID-19, Rural Development and Governance, Village Cooperative/ women's Society (VCS/ VWS), Participatory Management & Planning Gender Rights, Women Empowerment, Micro Entrepreneurship, Social Media and Market Linkage, Health and Nutrition Supports etc.

Introduction

Bangladesh, geographically important in South Asia, is a development aspirant rural based country. Most of the people of this country about 62.6 % in 2019 were residing in rural areas (<https://www.statista.com/statistics/760934/bangladesh-share-of-rural-population/April2021>). Reducing poverty as well as income gap between the urban and the rural people is an important determinant of development

in Bangladesh. Indeed, globally, co-operative is seen as a noteworthy tool to reduce poverty. To implement cooperative based rural development activities and management as well as continued research to improve the socio economic situation of poor people living in the rural areas is a mandate for Bangladesh Academy for Rural Development (BARD) under the Ministry of Local Government, Rural Development and Cooperatives (M/O/LG&RDC. RDCD is working for the overall rural development of the country along with empowering women by equal partnership between men and women are vital in socio-economic development as half of the total population of Bangladesh is women. Rural entrepreneurship is being developed through micro-credit, cooperative-based banking, farming and other small enterprises (RDCD Annual Plan Book, 2019:02). BARD under Ministry of LGRD&C division is also striving hard to empower women both economically and socially through development of women's education, increasing funds for providing co-lateral free micro credits and generating employment for women in business to reduce poverty and achieve growth. As a result, women's participation in economic growth is increasing every year, which is a prerequisite for sustainable development. Accordingly, BARD is working as a catalyst to ensure education and enhance financial capabilities of the rural people in agriculture and business with special emphasis on women irrespective of gender, religion and caste. Without the development of the women overall development of the country is not possible. Since inception in 1959, BARD has been playing a vital role in the rural human resources development focused on women's participation through its action research or experimental programmes. Women's Education, Income and Nutrition Improvement project (WEINIP) of BARD is one of prioritise project which is implemented by a package programme follow the target group approach. In Bangladesh, according to the BBS report, the number of population is 162.7 million where male 81.4 and female 81.3 with the annual population growth rate is 1.34. Total fertility rate (15-49 years) 2.05, life expectancy at birth (years) 72.0, male 70.6 and female 73.5. Women constitute about a half of the total population of the country (BBS: 2020: IV). Poverty as well as inequalities in standard of living and human rights practices is a great problem for poor women.

It is stated that from CVDP Villages Raichow, Hatigara and from WEINIP Ujirpur, Dhanuish village which is near to BARD facilitated for rural development activities. Most of the women of this village get training. So it is important to find the impact of this co-operative in women's life. This study will help to know how these trainings provide them with financial freedom as well as freedom in decision making on family affairs. Result from this will help us to know to what extent these trainings can influence women's life. And these learnings can help us to adopt these trainings on other villages as well.

Objectives of the study

General Objective: The general objective of the study is to assess the Women Role in Rural Development and Governance Practices to mitigate COVID-19 Pandemic crisis of Bangladesh. WEINNIP & CVDP project villages of BARD.

Specific Objectives

The specific objectives of the study are to:

- a) assess the effect of COVID-19 pandemic on rural women's lives through group activities in accordance with different interventions in the WEINIP project villages;
- b) compare the women's socio-economic condition, health, nutrition and empowerment status achieved by members of women's societies;
- c) Formulate recommendations on the basis of findings for future strategy.

Importance and Justification of the study

According to the SDG and Perspective plan 2020-2041, in Bangladesh main target is to promote gender equality and empower women by reducing child mortality and improve maternal health and out the way for bringing an improvement in women's socio economic condition and empowerment (SDG, target and indicator, 2017:2). Bangladesh made noteworthy progress in poverty reduction and the attainments of Millennium Development Goals and also advanced from lower to the middle income country. In Bangladesh, to achieve the desired goal of women development, Government and Non-Government Organization developed different programmes. However it is now almost four decades, women are involved in various development activities. Giving emphasis, the government of Bangladesh has conducted few studies on major ongoing WID projects issues to review the activities and identify their strength, weaknesses and potentialities (Ministry of Planning, 2019, Cain *et. al*, 1979). BARD is working for the overall rural development along with rural women's advancement by WEINIP which is being implemented by a package programme follow the target group approach: consists of village based women's societies (VWS) where the permanent resident and adult poor women in the village join as members and co-operators become the beneficiaries of the continuing education system.

Selection of Village and Respondent

In order to assess the some issues related to the effect of COVID-19 Pandemic on rural women's lives and group activities in promoting empowerment in WEINIP villages. This study followed the sample survey method which was conducted in 24 villages of WEINIP of BARD located in four upazilas namely Cumilla Sadar, Sadar South, Burichang and Barura of Cumilla district. This village was selected purposely keeping in mind the

objectives of the study. Accordingly, side by side nearest non WEINIP respondent were selected through purposive sampling procedure considering the existing village's society.

Scope of the Study

The study was conducted in 4 villages' i.e two from CVDP and two from WEINIP under BARD project area at Cumilla district. Quantitative and qualitative methodological techniques and survey method have been used to collect the primary data. The respondents (n=04X30=120) have been selected for KIIs (key informant interviews) from CVDP and WEINIP villages of BARD. Furthermore, eight Focus Group Discussions (FGDs) and four case studies along with best practices have been made. The major focus of the study was to assess the Women role in Rural Development and Governance Practices to mitigate COVID-19 Pandemic crisis on rural women's lives.

Methodology of the Study

Methods of Data Collection: The methods was adopted for collecting the information/ data of this study comprised through structured questionnaire survey and check list and interview method has used to 144 WEINIP member of women's societies and 144 non-members of same villages. Furthermore, focus group discussion and some case study was made through interviews schedule by researchers for qualitative information. A focus group discussion was further strengthened with executive committee representatives who were intimately involved in their organizational activities. Relevant information were collected by the trained investigators of BARD under the direct supervision of the researcher. In addition, relevant published materials and available project document and office records were reviewed for comparing the findings wherever possible.

Data Processing and Analysis

The study has been intended to use both qualitative and quantitative data for analysing the findings. Findings are presented through a number of statistical analysis by using tables, graphs, charts and other calculations. Moreover, percentage ratios, average, etc. were used for the interpretation and inference of relevant data.

Table-01: Profile of the Village based Women Societies (VWS) and Achievement under WEINIP, 2021

Name & Establishment Of Village based women Societies (VWS)	Members of VWS	Training/workshop with Materials received during COVID-19	Savings + shareduring COVID-19	Savings + share (Cumulative)	Loan Amount and Borrowers during COVID-19	Loan Amount and Borrowers (cumulative)	Women,s, Empowerment through Planned Entrepreneurial Initiatives
1.Durgapur Women Society 16.6.1974	87	18	14,900/-	2,21,446	-	9,83,000(234)	Food processing, Livestock, Nakshikatha

Women in Rural Development and Governance

2. Namtola Women Society, 05.05.1979	69	52	1,78,967/-	8,70,865	70,000 (6)	14,50,000(287)	Dairy farms, Poultry turkeys, pigeon
3. Rupoddi Women Society, 16.08.2002	90	28	2,48,640/-	10,96,668	-	39,75,000(231)	Agriculture and seed business
4. Dakhin Rampur Women Society, 10.05.1993	53	36	2,07,175/-	5,75,079	2,70,000(31)	12,92,500(153)	Fish farming, netting business, Nakshikatha
5. Jatrapur Women Society, 03.07.1987	25	35	1,000/-	35,650	-	86,800(110)	Agricultural work, grocery
6. Hosenpur Women Society, 03.03.1998	20	28	35,590/-	2,09,290	-	2,88,900(17)	Agriculture and vegetable business
7. Muradpur Women Society 08.12.2019	25	10	1,000/-	1,580	-	7,21,765(130)	Boutiques & Clothing business
8. Horipur Women Society 01.07.1079	32	10	1,000/-	21,515	-	9,89,800(230)	Wood business, CNG rental
9. Orronopur Women Society, 06.03.2000	18	10	12,450/-	55,977	20,000(02)	1,04,700(40)	Fish farming and netting business
10. Rotnoboti Women Society, 11.03.1998	42	32	3,520/-	48,716	-	2,32,500(41)	Agricultural and cattle business
11. Ujirpur Women Society, 12.04.2002	80	71	1,73,585/-	7,45,503	4,70,000/- (20)	20,47,000/- (294)	Agriculture, seed, cloth business, Nakshikatha
12. Dhanoais Women Society, 02.08.2004	56	42	1,54,790/-	6,27,934	1,80,000/- (12)	18,77,000/- (139)	Agriculture and seed business, Nakshikatha
13. Durlovpur Women Society, 03.10.2004	82	62	2,35,074/-	16,29,713	42,000(11)	36,42,500(352)	Agriculture , Cattle farms, Poultry business
14. Salmanpur Women Society, 06.12.2004	67	58	1,74,760/-	8,31,837	10,50,000/- (42)	23,35,500/- (181)	Boutiques & Clothing, Bioflux Fish business
15. Dokhin Kalikapur Women Society 15.12.2000	20	10	1,000/-	12,520	-	30,000 (05)	Food processing, Fish Nakshikatha
16. Tatoiara Women	38	52	24,220/-	1,90,410	1,00000/- (18)	6,76,100/- (130)	Parlaring , poultry

Society & Change

Society 15.12.2000							business Nakshikatha
17.Sremont opur Women Society 24.05.2005	36	19	39,440/-	1,44,6 14	30,000/ - (8)	6,22,635/ - (66)	Agriculture, nursery, fish farming
18. Daulotpur Women Society 02.03.2006	42	36	1,000/-	69,286	-	5,78,400(185)	Cloth sewing, bag business
19. Rampur Women Society 07.05.2006	26	40	6,108/-	98,575	30,000(14)	2,95,000(25)	Handicrafts, Parlaring, Nakshikatha
20. Rajapara Women Society 17.03.2008	43	38	40,540/-	3,02,8 81	1,60,00 0(20)	7,20,000(50)	Small and cottage craft shops, cloth business,
21Cotoalom pur Women Society 01.9.2008	86	81	73,500/-	7,99,0 40	-	17,21,50 0(150)	Agriculture, Handicrafts Cloth shoplifting
22. Baraipur Women Society12.2. 2012	30	22	9,860/-	71,395	-	-	Cottage craft, bamboo materials
23.Borobam isa Women Society 11.3.2012	24	22	4,910/-	28,430	20,000(3)	20,000(3)	Decoration, shop business
24. Chandpur Women Society ,04.09.2020	21	14	1,000/-	1,450	-	-	Agriculture, Nakshikatha
	1112	954 (87.6%)	16,44,02 9/-	86,90, 374	24,42,0 00/- (187)	2,46,90,6 00/- (2990)	

Rural Development encompasses a wide range of productive and welfare activities. CVDP in its different phases has been facilitating the acceleration of these productive and welfare activities through involving the villagers into a single village-based cooperative organization with a view to promoting the socio-economic condition and quality of life of the rural people. CVDP as national level programme of Rural Development and Co-operatives Division, Ministry of LGRD&C is being implemented by four organizations namely BARD, Comilla; RDA, Bogra; BRDB and Department of Co-operatives country-wide covering 21 Upazilas of 11 Districts for a period of 04 years including one year extension (from July 2005 to June 2009) with a view to replicating the programme to all Upazilas of the country. As a part of national programme, BARD has been involved in implementing the CVDP covering 1995villages unde354 Upazilas. The general concept of CVDP is that one village would have one institution to develop a package programme for an integrated development of the villages in order to deliver all sorts of government support services and inputs to the villagers through the village institution. It is an institutional approach

through which all sorts of problems related to modernization of the villages can be solved through the principles of cooperation, cooperative education, democratize activities, participation in decision making and also creating membership rights of the beneficiaries (Bari et al: 1994, Karim et al: 2003). With a view to involving the villagers with enough scope of income-generating activities and improving their socio-economic condition. Over the years, CVDP villages had the opportunity to obtain enough training both from the government organizations and project on different areas of economic and social development. The beneficiaries of the programme have also received credit and technological facilities and other related assistance for their agricultural and institutional development.

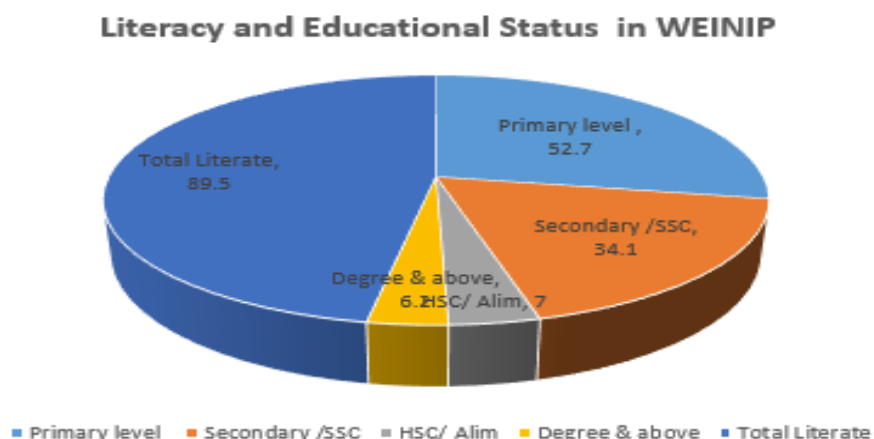
Education and Training

Respondent's literacy and educational activities and an attempt was made to depict the picture of training types, number and sources of training are presented in following section:

Table -02: Respondents Literacy and Educational Status by Age in the Study Villages, 2021

Sl. No	Literacy and Educational Status	CVDP & WEINIP Members by Age N=144			
		15-24	25-34	35-44 & Above	Total
1.	Literate	52	32	45	129(89.5)
2.	Illiterate	02	06	07	15(10.4)
3.	Total	54	38	52	144(100)
4.	Primary level	26	21	22	68 (52.7)
5.	Secondary /SSC	22	15	07	44(34.1)
6.	HSC/ Alim	05	03	01	09(7.0)
7.	Degree & above	04	03	02	08 (6.2)
8.	Total :	57	43	29	129(100)

Source: Field Survey data, 2021 , Note: Figure within the parenthesis indicate the percentage of total.



Data show that the total number of respondents is 144 in WEINIP & CVDP of them, 129 female i.e. 89.5 % were. The female literacy status and participation in education and training of rural women in WEINIP are higher than that of other villages and the national level rate of 78.2 (BBS, 2020: 13). Among the total literate women respondents, 68 (52.7%) belong to the primary level education who have attended up to five years of schooling and 44 (34.1%) had achieved secondary and passed SSC/ equivalent examination. Moreover, 09(7.0%) had achieved higher secondary level and only 08 (6.2%) had achieved the bachelor's degree and above level of education. In case of non WEINIP respondents 67 (54.4%) had primary level education and 40 (32.5%) had achieved secondary /passed SSC and only 06 (4.9%) achieved the bachelor's degree and above level of education. It was disappointing to note that few female was found in the Bachelor's Degree and above level of education.

The CVDP & WEINIP project regularly motivate the members to send their children in the schools. Besides, some of them 7(29.2%) were also motivated to set up feeder schools for the minor children (up to class 1 and 11) who find it difficult to attend primary schools located at distance and prevent to highway road accident. Data show that 132 (91.6%) respondents providing literacy assistance including non-formal education for members, 84.7% and 33.3% motivate parents to sending school going children timely and taking initiative to their regular attendance to school, 81.9 % and 77.7% encourage stakeholders and facilitate online education system for promoting children's educational activities to increase quality education. In the studied CVDP & WEINIP villages, there was a positive relation with involvement of female and the children's educational attainment where the enrolment rate was more than 98 percent and the rate of dropout has decreased significantly.

Table -03: Types of Training Received by the Respondents VWS Membership in the Study Villages, 2021

Length of time (year) of Women Membership of VWS	WEINIP & CVDP Members	
	Types of received Training and Number , Source	WEINIP Executive Committee/ Members
01-07	a. Respondents receiving regular fortnightly training (24per year) on group leadership and management from BARD& other GOs etc.	14 (9.7)
08-14	a. Respondents receiving regular fortnightly training (24per year) on group leadership and management etc. b. Special subject/trade based training (35) with materials from BARD& other GOs	42 (29.2)

Women in Rural Development and Governance

15-21& Above	a. Respondents receiving regular fortnightly training (24per year) on group leadership and management etc. b. Special subject/trade based training (40) with materials from BARD & other GOs	88 (61.1)
		144(100)

Source: Field Survey data, 2021 ,

Note: Figure within the parenthesis indicate the percentage of total.

In rural Bangladesh, training is imparted by a number of govt. and non-govt. institution viz, BRDB, BARD, BRAC, WAD, DYD, TTDC Jahanara Cottage Ansar VDP Upazila Office Local NGO etc. The survey found that 144 WEINIP respondents i.e. 100% female activist received 24 regular fortnightly training by the project on group leadership and management from BARD and other GOs. About 130(90.3%) women received regular fortnightly training side by side different trade based Income Generating Activities (IGAs) related training on vocational management, credit utilization and entrepreneurship etc. Women Of the old VWS members involving 8-12 years length of time have received special subject/trade based training on garments pattern, fashion design & tailoring, agriculture and small-scale cottage crafts with Information, Education and Communication (IEC) materials and technical equipment and capital assistance to increase their income and productivity by investing their confidence and ability. In non-WEINIP 76(52.7%) women received on monthly meeting, group based maturity and need assessment and about 109 women i.e. (75.6%) received fashion design and garments training from JICA, BRAC etc.

Respondents Credit Utilization & Initiatives for Income Generating Activities (IGAs)

Table- 04: Respondents Credit Utilization & Initiatives for Income Generating Activities (IGAs) in the Study Villages, 2021

Sl. No	Credit Utilization and IGA Initiatives	WEINIP& CVDP MembersN=138 (%)
1	Fashion design, sewing, nakshikantha and cloth business	28(21.8)
2	Involve in small and cottage industrial products	21(16.4)
3	Handicraft and Showpiece making	17(13.2)
4	Shopping centre, online business and mobile servicing	16(12.5)
5	Arranging cattle cow farms Poultry rearing	27(21)

	and pigeon keeping	
7	Agricultural land management and productive work	15(3.9)
8	Fish farming in ponds and bio flocks	8(6.2)
9	Food processing and beautification measures by parlour shop	6(4.6)
10	Women invested credits in IGAs which enhanced their ownership of assets and control over resources	138(95)

Source: Field Survey, 2021

Data revealed that out of the 144 respondents 128(89%) women entrepreneurs in WEINIP and 96 (66.7%) in non-WEINIP have invested credits in income generating activities. According to table-05 serial 1-4 the largest number i.e. 82(64%) were WEINIP members and 64(67%) were non-WEINIP who have invested their loan money mainly in fashion design, sewing, nakshikantha and cloth business and small and cottage enterprise and handicrafts etc. The remaining 46(36%) in WEINIP and 32(33%) in non-WEINIP members have invested credit in cattle rearing and farm management, poultry and pigeon rearing, agricultural land management and productive work, fish farming in ponds, food processing, par loursing etc. In the case of WEINIP, the loan interest, efficiency and participation in loan management and the repayment rate was (99-100%) which is in a very satisfactory position (Annual Report, 2020:197). On the other hand, in non-WEINIP it was found generally 82%.

Credit utilization and Women Empowerment

According to indicator of empowerment framework index related to credit operations, data show that 138 women in WEINIP i.e.95 percent of female entrepreneurs have access to and control over use of small to medium amount of micro credit ranging from Tk. 10000 to 40000. Around 11 percent women have access to and control over use of large amount of credit ranging tk.40001 to tk. 100000 and above (See table- 01& 6.2).

About two-thirds of female members from poorest group have been able to improve their condition from below poverty level to lower middle class through the support from the village based women societies such as credit, training, materials, machineries, feasible technology etc.

Table: 05. Income of the Respondents Household during COVID-19 in the study Villages, 2021

Sl. No	Yearly Income	WEINIP& CVDP Members	
		Before COVID	During COVID
1.	below 20,000	28(16.6)	57(39.5)

Women in Rural Development and Governance

2.	20,001-40,000	51(35.4)	25(38.1)
3.	40,001-60,000	32(22.2)	34(9.7)
4.	60,001-80,000	17(11.8)	19(6.25)
5.	80,001-1,00,000	09(6.2)	05(3.4)
6.	Above 1,00,000	07(4.8)	04(2.7)
7.	Total	144(100%)	144(100%)

Source: Field Survey data, 2021,

Note: Figure within the parenthesis indicate the percentage of total.

The issue of income is intimately involved with the occupation and livelihoods. In the context of before COVID-19 crisis period the annual income of WEINIP members' 79 families i.e. 55% and in this COVID year it was 82 families i.e. 57% have income ranging was 20,000-40,000 taka respectively. In non-WEINIP 67 families i.e. 47% and in this COVID year it was 107 families i.e. 74% belongs to same income range. Again, 45% in WEINIP and 60% in non-WEINIP have high amount of income ranging 40,001-1, 00,000 above respectively. It may be mentioned here that low income amounting below 40,000/- was increased and high income households was decreased due to unproductive work and under employment in COVID-19 pandemic situation. The total amount of annual income of 144 WEINIP respondents household was 2,82,73,984/-, per household income was 1,96,347/- and per capita income was 34,446/- whereas in non-WEINIP household, it was 1,79,04,384/-, per household income was 1,34,336/- and per capita income was 16,360/- taka respectively. In WEINIP per household and per capita annual income was encouraging compare with the national average of 34,833/- and 13,460/- respectively. (BBS 2019: 29). To find out the expenditure sector in the study villages are given in the (Table-07).

Effect of COVID-19 Pandemic on Rural Women's Health, Nutrition and empowerment

Under the WEINIP, according to the demand of the women beneficiaries on their own deposits in an cost effective manner and easy terms they were provided loans. Observations was that coronary prevention workshops organised for rural women, promotes primary and reproductive health care and health friendly environment, provision of trained midwifery services, support of pregnant mothers and newborns with hand gloves, sanitizers, masks, soaps, health kits and 92(63.9%) entrepreneurs has encouraged by given recognition, prize, crest and award etc. Respondent's opinion regarding receiving benefits in the Study Villages are given in the following table:

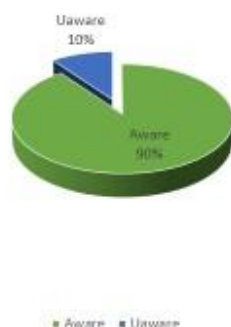
Table -06: Respondents Opinion Regarding Receiving Benefits in the Study Villages, 2021

Opinion Regarding Receiving Benefits	WEINIP& CVDP Member N=144 (%)	
	Before COVID	During COVID
1.Advancement of the rural poor women through group activities conducting weekly/monthly/special meeting has played vital role to share-saving and horizontal experience promote their empowerment	128 (89%)	118(81.9)
2.Rural women'srights, legal supports, socio-economic statusand empowerment increased through providing IGA training with technical education with training materials and credit disbursement etc.	70 (48.6%) (6,80,000)	57(39.6%) (14,77,000)
3.Participate in the training and health campaign workshops on essential Corona health care protection is important with materials such as hygiene health kits, food-nutrition ingredients agricultural inputs helps to achieve their better standard of living	62 (43.1%)	76 (52.7%)
4.Essential facilitation and training process helps women for increasing income and economic solvency by conducting AGM and receiving dividends/personal loan interest have enhance their rights of ownership of productivity and control over resources with decision making power	24(16.6) (AGM=4 269, 1,98,000/-)	12(8.3) (AGM =2, 131, 104000/-
5.Rural women's participation at the Annual Planning Conference(APC) create platform to increase their production, business promotion according to own plans, demonstration fair make visible and changes their own lives	126(87%)	28(19.4%)
6.Rural women entrepreneurs decision making power practices enhanced by exposer and recognition with prizes, crest and award increase their socio-cultural honour, prestige and empowerment	54(37.5%)	38(26.4%)

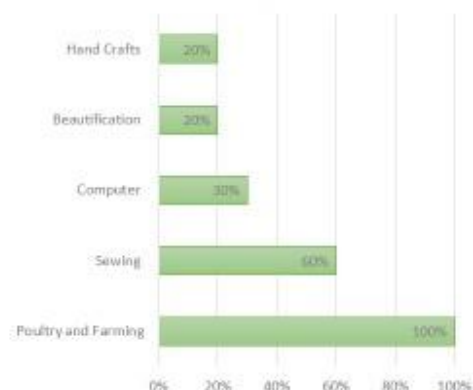
Source: Field Survey data, 2021,

Health Nutrition & Training

Awareness on Training



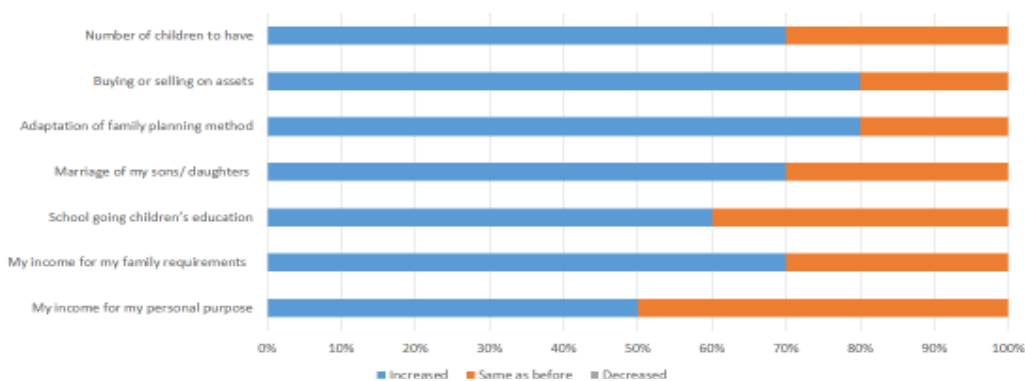
Satisfaction on Training



2 Respondents Awareness Training on Health Nutrition in WINNIP & CVDP Villages

Women's role, decision making and power practice in the study villages 2021

Women's economic role, decision making and power practice.



Case Study-01

Incidence of Corona Virus (COVID-19) in the life of Farida Akhtar of Rajapara Villages

Farida Akhter, 29 years old. She is a housewife of Rajapara/Chowara village of Cumilla Sadarupazila. Her husband's name is Joynal who lived in Saudi Arabia and worked in a carpet shop for 26 years. They have three daughters in their 15-year marriage life. With the expatriate income of the husband, their family was going well with the in-laws and her husband also purchased 10 acres of land next to their house. The global corona virus (Covid-19) also affects this family. Farida Akter's husband's income decreased. As a result,

he cannot send enough money to his family on time. Meanwhile, her husband affected by the corona virus (Covid-19) and died in Saudi Arabia in July 2020. As a result, a great tragedy befell Faridar's family. Due to social prejudices, she cannot stay at Farida's father-in-law's house now. She is currently staying at her father's house in Changini, Kotbari, Cumilla. She and her children have been deprived of her husband's ancestral property and the land bought by his own money is not being given. As a result, Farida is now mentally depressed and she is fighting a legal fight for her and her children's rights.

Case Study-02

Sofia Begum is 48 years old. She is working as the manager of the Ujirpur Women's societies since 2002 under the Women's Education, Income and Nutrition Improvement (WEINIP) Project of BARD. She was married in 1995 and blessed with a son and a daughter in her family. Her husband, Mohammad Hassan Jahangir is a resident of Ujirpur village who working with grocery business jointly with his friend. But her husband did not do well in the business due to partners betraying and he made losses 2 lac taka and facing COVID-19 pandemic crisis. Sofia Begum always wanted to help her husband as well as the family by doing something of her own. She accumulating regular savings shares on a weekly basis to raising capital which now is 9,00,000 taka. She regularly participates in the project's fortnightly and subject-based training classes which makes her self-confident and adds new dimension to her previous work. She attended few training courses organized by the WEINI project for its beneficiaries on Organizational Management, Self-care education, Garments Design and block batik making, Agriculture and Fisheries Development, Computer Skills and Mobile servicing etc. for Entrepreneurship Development and increasing productivity as well as social values and rights in order to alleviate poverty. She started designing cloths, sewing three-pieces etc. in a limited range in her own house from which she earned more income.

Effect of COVID-19 Pandemic on Rural Women's Health Care and Food Intake in the Study Villages

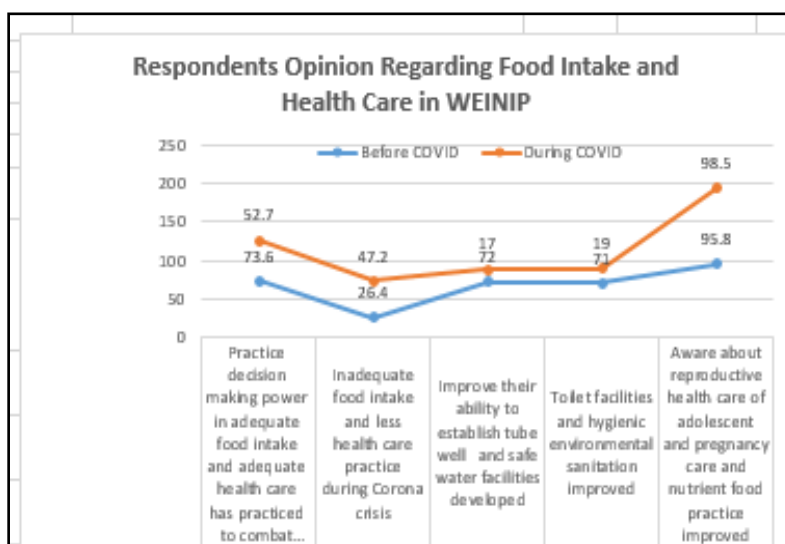
An analysis of the collected data show that each village organization of WEINIP has its own trained midwives and health and family welfare workers. They are always ready to working in various ways in the field of health protection of children and women, pregnant and maternity mothers and new-borns and child health nutrition and reproductive health care awareness and ideological indicators i.e social rights and intelligence behaviour has practiced which bring the positive changes in the implementation of capabilities and empowerment. Weekly meetings of the societies are use as education forum and contact points to provide health and population education to the villagers which increase awareness and nutritional capacity and create motivation so that women's health rights and participation in food consumption can be streamlined and controlled. The key elements of improved living standards

and health protection are safe and clean pure drinking water, hygienic toilet use, safe motherhood, child care and environmental protection. Under WEINI Project, Village based Women’s Societies (VWS) are assisting the members in installing shallow tube wells and constructing and installing hygienic latrines for every year through annual plans.

Table -07: Respondents Opinion Regarding Food Intake and Health Care in the Study Villages, 2021

Opinion	WEINIP& CVDP Member	
	Before COVID	During COVID
1.Practice decision making power in adequate food intake and adequate health care has practiced to combat Corona crisis	106(73.6)	76(52.7)
2.Inadequate food intake and less health care practice during Corona crisis	38(26.4)	68(47.2)
3.Improve their ability to establish tube well and safe water facilities developed	104(72.0)	24(17.0)
4.Toilet facilities and hygienic environmental sanitation improved	102(71.0)	28(19.0)
5.Aware about reproductive health care of adolescent and pregnancy care and nutrient food practice improved	138(95.8)	142(98.5)

Source: Field Survey data , 2021, Note: Figure within the parenthesis indicate the percentage of total.



Family Planning: Trained Village level community health worker, social welfare activist and female and child rights activist and Traditional Birth Attendants (TBA) have been working

Maternity and Child Health Care: The trained dais of the project villagers helped in pre and post-natal care and process of child-birth deliveries in and around their villages.

Immunization of Children: Village welfare workers and dais help the EPI personnel for better coverage by motivating the parents to fulfil all the doses in time and bringing them to the centre.

Treatment of Common Ailments and Injuries: Village Welfare Workers (VWW) of the societies promote awareness regarding health, nutrition and provide advice, some curative treatment

Promotion of Cultivation of Nutritionally Rich Food, Vegetables and Fruits

The village workers made efforts to motivate members to plant nutritious fruit trees and vegetables. They also supply seeds and seedlings every year.

Challenges

The survey results showed that respondents from the WEINIP & CVDP project villages, 87% of the members commented that their family income and expenditure had decreased. Moreover, 132 respondents (92%) in members said that their children's education was hampered due to closure of educational institutions. They opined that the project would be able to contribute to the development and empowerment along with the quality of life of women and children by increasing financial grants and loans and increasing the supports services and cooperation of teachers and parents.

1. There is a huge discrimination They don't get enough financial freedom even from their own income
2. There is still some gaps and discriminations in decision making process between husband and wife
3. They get training but not enough to implement the knowledge
4. Lack of cooperation from husbands concerning the child care
5. Lack of scope in getting higher education
6. Girls don't get the chance to choose their life partner
7. They don't have the right to decide about family planning
8. They mostly suffer from malnutrition
9. They don't get enough care during pregnancy
10. Child marriage and dowry issues.

Recommendation

1. Enough workshops should be organized in the village level concerning the women financial freedom
2. Not only adequate training but also proper follow up should be organized

Women in Rural Development and Governance

3. In order to reduce poverty and mitigate the financial crisis during Corona (COVID-19) period people's awareness and rural household coverage can be increased through the WEINI Project.
4. In this corona (COVID-19) pandemic and awareness about corona health protection, more project intervention with economic incentives should expedite to rural women's economic opportunities and self-employment for improving their empowerment and child rights practice.
5. It is necessary to increase the number of trade based skill development training along with follow-up and refresher courses for enhancing IGAs for the women beneficiaries should be included more trainees and increasing the duration of training courses.
6. Moreover, sufficient training regarding project implementation, quality management, accounts keeping, strong operationalize procedure in conducting meetings with mandatory meeting regulation to raise capabilities for timely own savings collection, loan disbursement procedure to the beneficiaries should be provided to the filed level assistant/workers for increasing their operational efficiency.
7. In the study village to promote quality education at rural community level, it is necessary to provide more financial, academic and logistic supports regularly to encourage both boys and girls in expanding online education and outcome based quality education.
8. Counseling the senior/male members of the families to be more concern about child care and the nutrition of the women
9. The health administration should regularly look after the nutritional condition of women
10. Local administration and department of women affaire should enforce law and order to stop the child marriage and dowry

Conclusion

The WEINIP & CVDP project has been instrumental in strengthening rural organizations specially, raising people's awareness about education, health, nutrition, corona prevention and their socio-economic development and providing timely training to rural women to become self-reliant. There is an opportunity to make organizations more active in reducing poverty and ensuring food security by involving women in self-employment and productive activities. In addition to the skills needed to enjoy the benefits of development, the villages under study showed that women were able to make strategic leadership with quality management promotion and managerial capacity development through participatory annual planning (APC) and evaluation, good communication with advocacy skills and make decisions on personal matters (such as reproductive health care, capital and

debt management, etc.) but did not acquire analytical skills. In that case, in order to acquire their analytical skills, they need to be given more training in various analytical and management issues and involved in related activities. Government and non-government organizations need to play a positive role in tackling any challenge and village organizations need to play a stronger role.

References

- Akhter, Nasima, *et al.* (2004). Health Nutrition and Educational Status of Rural Women and Children in CVDP Villages of BARD. BARD, Kotbari, Cumilla.
- Akhter, Nasima, *et al.* (2001). Literacy and Training Situation in Programme Villages in Comilla. BARD, Kotbari, Cumilla: 2- 4.
- Akhter, Nasima and Yeasmin, Farida (2020). Participatory Planning Activities for Gender Rights Establishment, Women Entrepreneur Development and Empowerment in Rural Bangladesh: An Experimental Survey, Polly Unnayan Journal, BARD, Kotbari, Cumilla: 115.
- Annual Planning Conference (APC) Report 2019-2020. BARD, Kotbari, Cumilla.
- Annual Planning and Evolution Report of WEINIP 2019-20. BARD, Kotbari, Cumilla: 197.
- BBS, (2020). Statistical Pocket Book: Bangladesh 2018. Bangladesh Bureau of Statistics, Ministry of Planning, Dhaka.
- BBS, (2018). Household Income and Expenditure Survey 2016-2017. Bangladesh Bureau of Statistics, Ministry of Planning, Dhaka.
- BBS, (2019). Bangladesh Labor Force Survey. Ministry of Planning, Dhaka
- Begum S.A. and Biswas, T.K. (1998). Women's Empowerment and Fertility. BARD, Kotbari, Comilla:1.
- Biswas, T.K. (2004). Women's Empowerment and Demographic Issues. BARD, Kotbari, Comilla:4.
- Cain, M, Khanum, S.R and Nahar, S, (1979). Class, Patriarchy and Women's work in Bangladesh, Population and Development Review, 5 (3): 405-438.
- Chowdhury, Newaz, *et al.* (2011). Impact of Women's Education, Income and Nutrition Improvement Project (WEINIP): A Case Study Of Horipur Village. BARD, Kotbari, Cumilla: 5-6.

Women in Rural Development and Governance

Khan, *et al.*, (2012). Women Participation and Empowerment in Local Government. *Asian Affairs*, 29(1), 73-92.

Khan, *et al.* (2000). Impact of Major Ongoing WID Projects on Rural Women. BARD, Comilla: 12.

INSTREW, 1995:23

Kabir, N.N., Akhter Nasima, *et al.*, (2012). Impact of CVDP on Socio Economic Development and

Empowerment of Females: 7-8.

Obidullah, A.K. M. (1993), Comprehensive Village Development Programme: An Approach to RD,

BARD, Cumilla.

Ostergaard, W. (Eds) (1992). Gender and Development: A Practical Guide, London, Routledge:174.

Planning commission, (2019), Ministry of Planning, GOB, Dhaka.

RDCD Annual Plan Book (2019) Ministry of Local Government, Rural Development and Cooperatives, Dhaka: 02

Stromquist, N. (1988). Women's Education in Development: From Welfare to Empowerment Convergence, vol. 21, No. 4.

Sustainable Development Goals (SDGs), Target and Indicator (2017). Ministry of Economics, GOB, Dhaka: Page-2.

UNDP, (1994), UNDP's Report on Human Development in Bangladesh: Empowerment of Women, Dhaka, and UNDP.

UNDP (2019). Gender Equality Strategy 2018-2021, Dhaka, Bangladesh.

UNICEF (2000). Safe Motherhood, Dhaka, Bangladesh.

Women's Education, Income and Nutrition Improvement (WEINIP) Project (2019) PP and Manual: 04

World Bank (2019), Voices to Choices: Bangladesh's Journey in Women's Economic Empowerment, Dhaka, and World Bank: Page-01.

<https://www.statista.com/statistics/760934/bangladesh-share-of-rural-population/April2021>