
Rural Women's Empowerment through Self-income Generating Activities: A Study on NGOs Credit Programs in Bangladesh

Islam Md. Rafiqul

*Doctoral Candidate, Graduate School of Integrated Arts and Sciences
Hiroshima University*

Keywords: Bangladesh; Development; Entrepreneurship; Empowerment; NGO; Women

ABSTRACT: Women's empowerment has been pointed out as an indispensable condition to reduce poverty in developing countries of the world. Also, it has been closely related to democratization of those countries, in providing women with rights and opportunities equal to those which men have enjoyed so far. Despite its significance, the issue cannot be said to be solved easily, because there are many factors that prevent its progress.

In this regard, this paper aims to consider the multi-layered actuality of the issue of rural women's empowerment in Bangladesh, especially for economic development. For this purpose, the study deals with empowerment of rural women through self-income generating activities and the NGO credit programs in Bangladesh. The study was conducted in the central region of Bangladesh. Qualitative methods were utilized in the study. The research was tailored in such a way as to capture the influence of the NGO credit programs upon rural women's entrepreneurship, in the review of their individual experiences. As a result the study reveals that self-income generating activities by entrepreneurship are the most important contributing factor to empowering rural women in Bangladesh.

Introduction

Although women make up half of the world population, their participation in various activities is not the same as men's even today. Without the participation of women in the development process, society as a whole cannot be said to develop sufficiently. Nevertheless, due to gender discrimination, women tend to be granted an inferior status in nearly every aspect of life. The discrimination that they face is greater and more in developing countries than in developed countries.

Bangladesh is a country in which women have very low social status. They are not recommended to engage in economic activities. The women have had only limited involvement in economic development issues in Bangladesh of the 21st century. Studies conducted by the World Bank demonstrate that rural women in Bangladesh have limited access to household decision making, physical and financial assets. While having a very low level of individual assets, they are heavily loaded with work, and are restricted in terms of mobility. They possess inadequate levels of skills and knowledge, thus being very vulnerable to male dominance in any social sphere (Sebstad and Cohen, 2000, p. 44).

In recent decades the topic of women's empowerment has become acute, especially, in developing countries like Bangladesh. Women's empowerment is of great importance, because it is the most important precondition for elimination of world poverty and enhancement of human rights (DFID, 2000, p. 8). According to Islam, "empowerment is significant for building a basis for social progress. The term empowerment is used mainly in relation to improvements in women's condition. But it should be applied to any disadvantaged group of society" (Islam, 2010, p. 78).

The empowerment of women has gradually become a widespread concept within the discourse on development (Parpart, 2002, p. 39). It is discussed by various agencies such as the World Bank and the UN, as well as grassroots organizations (Mosedale, 2005, p. 243). However, there is no consensus definition of empowerment among researchers, therefore, the empowerment of women can mean different things in different contexts depending on who is using the concept (Mosedale, 2005, p. 244). As a result, there are many different approaches to achieving such empowerment. The process of empowerment in one direction does not lead to empowerment in all dimensions, unless it considers all aspects of life of a targeted section of people. The process of empowerment implies forming an equality-based social structure, democratization of the political system, and delegation of power so that women in Bangladesh can influence decisions about their lives.

Recently, Non Government Organization (NGO) based development initiatives have increased rapidly in developing countries including Bangladesh. Many of them purposely target poverty and women's empowerment by introducing different development projects to establish schools, training centers, clinics, credit centers, and other organizations that are oriented towards growth and development. It is needless to say that they target disadvantaged and poor people in the society. And many of these programs specifically focus on women for financial and social reasons (Attack, 1999). In comparison to men, women have been more conservative in their investment policies, making them better clients on average. Secondly, women have established themselves as being more useful in meeting social objectives. This means that women are more likely to spend their money on their family member's health care and education.

NGOs have been working to help poor rural women in Bangladesh. These NGOs have managed various activities including microcredit with the support of donor agencies. And this activity is strongly influencing women's empowerment in rural areas. This research investigates to demonstrate that women have been empowered by NGO's programs.

The Issue of Women's Empowerment

The United Nations Population Information Network indicates that women's empowerment consists of five dimensions: 1) women's sense of self-worth; 2) choices; 3) access to opportunities and resources; 4) the power to control their own lives; and 5) the ability to influence the direction of social change (POPIN, 1995). Accordingly, the issue of women's empowerment depends upon having sufficient control over resources, personal capacity, and sense of self-confidence and self-efficacy, as well as on changing traditional ideology (Sen & Batliwala, 2000).

Fatema (1994) defines empowerment as an essential process that includes the confrontation and acquisition of psychological readiness, analytical and organizational skills. According to her explanation, empowerment possesses both an individual and a collective dimension.

In addition, Mohanty (1995) identifies the following factors affecting women's empowerment on the Indian subcontinent:

- Patriarchal value system
- Social attitudes and practices
- Poor level of political participation by women
- Lack of legal awareness
- Poor economic status

The issues relating to women's empowerment vary from country to country. Women in developed countries are more empowered than those in developing countries for economic reasons. In this relation, Bangladesh is a poor country, and although women constitute about 50% of the total population, their social status has continued to remain quite low, particularly in rural areas. As a result, they face adverse conditions of economic inequality and social oppression. And they are one of the most deprived groups of Bangladeshi society.

Based on Grameen Bank's explanation, if women are able to play an active role in helping their family, fulfilling the following requirements, then the women can be considered empowered. The requirements are:

- A house with a tin roof
- Beds for all the members of the family
- Access to safe drinking water
- Access to sanitary latrines
- All school age children attending school
- Sufficient warm clothes for the winter
- Mosquito nets
- Home vegetable garden
- No food shortages even during the most difficult time of a very difficult year
- Sufficient income earning opportunities for all the adult members of the family (Grameen Bank, 2009)

As the above shows, women's empowerment in Bangladesh is linked in particular, with women's economic advancement and self-dependency. In this research, women's empowerment refers to self-earning capacity, for if a woman can earn money by herself, she should be granted the following abilities:

- The ability to spend money by herself
- The ability to train by herself
- The ability to help family members
- Freedom of choice
- A sense of self-confidence and self-efficacy
- The ability to create a happy and prosperous life
- The ability to get involved politically

- The ability to educate her children

Involvement in self-earning activities can empower rural women to enjoy their ability to reshape their lives.

If women in Bangladesh have a job or earn money by means of income-generating activities, they can help their family members. However, finding a job or income-generating activity is not an easy task in rural areas. Many rural women have the confidence to do something, but they often do not know how to act on it, because most rural women lack the education and basic training required for many jobs. When rural women wish to do something by themselves, they face numerous problems, such as the lack of capital, resources, business ideas, knowledge about the marketing process, and cooperation from their family members and society.

It is generally recognized that the overall development of a country depends, first of all, on maximum utilization of human resources. It is also acknowledged that national development cannot be achieved without the proper conditions for women's development, and this is true in Bangladesh as well. As the national development of the country is being hampered, the government of Bangladesh is attempting to enable women's participation in the development process and thus promote their empowerment. However, the government of Bangladesh doesn't have enough resources for such a large task. In order to improve the economic status of the country, it is very important for rural women in Bangladesh to manage facilities or prepare self-income-generating activities. To understand the real situation and help find a solution, certain NGOs have come to work for rural women in Bangladesh.

NGO Activities in Bangladesh

Ahmed (2001) defined nongovernmental organizations (NGOs) by citing World Bank reports. According to these reports, NGOs are defined as "any group or institution that is independent of government and has humanitarian or cooperative, rather than commercial, objectives". Specifically, the World Bank focuses on NGOs that work in the areas of development relief or environmental protection, or those that represent poor or vulnerable people.

The activities of NGOs in many developing countries are very helpful and advantageous. NGOs have been undertaking great tasks for humanitarian, environmental protection, and sustainable development programs. To improve the social and economic empowerment of the poor, NGOs are running many development programs around the world. Those extend over a very wide range, such as educational programs, micro-credit programs, social welfare programs, pure drinking water and sanitation programs, family planning and HIV programs, agriculture programs, human rights and advocacy programs, women empowerment programs and so forth. One Bangladeshi NGO, the Grameen Bank, has seen worldwide expansion of its program. The Bank's objectives, organizational structure, and method of delivering microcredit to the poor have been replicated in certain Asian, African, Latin American, and European countries. (Gow, 2000; Jolis, 1996; Rady, 1999).

In 1970, Bengali region was affected by a devastating cyclone. NGOs came to Bangladesh to distribute relief materials and perform other humanitarian services for the cyclone-affected people. After the cyclone, a liberation war broke out in 1971. During that time, NGOs also provided voluntary service and medical assistance for war-ravaged victims. After the independence

of Bangladesh was achieved, NGOs started development programs because the newly formed government could not easily meet social needs on its own. According to White (1999), "there was a tremendous surge of 'public spirit', people wishing to do something for the fledging nation, and it was this that inspired the founders of many of the foremost NGOs today" (p. 321). NGOs then focused their activities on rehabilitation, community development, hunger protection, food for work, and infrastructure development for the war-affected country. In the post-war reconstruction period, several relief and rehabilitation programs were launched, both with and without international assistance, by freedom fighters in different parts of the country (Karim, 2002). Bangladeshi NGOs have become an international model for microcredit programmes and influenced millions of lives all over the world (Bernasek, 2003, p. 369)

NGOs in Bangladesh have evolved through four generations, guided by their function or focused activity (Korten, 1990):

- First generation: NGOs put an emphasis on relief and rehabilitation work (1971-72);
- Second generation: the developmental efforts of NGOs aimed at community development (1973-75) with a number of sectoral activities (e.g., agrarian reform, health, cooperatives, etc);
- Third generation (also known as "sustainable systems development"): the NGOs have extended the breadth of their programs, ensuring sustainability through undertaking large-scale programs, complementing the national development systems and involving various organizations and institutions (1976 to date); and
- Fourth generation: depending on the development phase of NGOs, they have attempted to realize their vision of society characterized by strong people's movements.

As a result, NGOs activities have achieved remarkable success over the past two decades. It was not an easy job, and NGOs have struggled with a lot of barriers. The efforts of NGOs helped Bangladesh in establishing an independent nation. According to Newaz (2003), in 1990, international development organizations provided their resources through NGOs to increase the government's delivery system to reach the poor in order to create indirect pressure on the government to attain efficiency (p. 41).

Even though government policy toward NGOs has not been specified, the NGOs are still engaging in meaningful cooperation with government to create a better nation, and they are now playing effective roles in sustainable development involving disadvantaged people in Bangladeshi societies.

Methodology

The research is based on primary data collection, supplemented with firsthand individual observation and information. The data was collected in the Gazipur district, where the researcher visited from July to October, 2009. The survey and in-depth interviews were used for data collection. Questionnaires were used to collect primary quantitative information on the sample population. The information formed the basis of subsequent in-depth interviews with ten women selected from the larger sample group. The researcher selected five successful and five

unsuccessful women for the case study. The sample area is a region of rural Bangladesh where the researcher carried out fieldwork in September 2007. Acquaintance with the people of the region was helpful in establishing rapport with the interviewees and overall coordination of the study. The researcher was assisted by one female research assistant who had previously participated in data collection in the area concerned.

At the beginning of the fieldwork, the researcher conducted a household survey on the socio-economic status of the villagers. As the villages are quite populous, it took almost two weeks to complete the survey, even with the help of the above-mentioned research assistant. The purpose of the household survey was twofold: to collect basic information about the villages and to give the researcher an opportunity to learn about people's perceptions of NGO activities and women's participation.

From his residence in the Gazipur city, the researcher visited villages five days a week, spending almost a full day each visit, from morning until sunset, in the villages. The researcher would occasionally have lunch in the house of a respondent. He also tried to pay for his food but the respondents always refused the offer, insisting that they considered the researcher as a member of the family. The researcher tried to compensate by socially accepted forms, such as occasionally bringing gifts to his hosts. Also, the research assistant always accompanied the researcher to help ensure that the researcher recorded all the information gathered in the interviews accurately.

In-depth interviews were conducted to obtain detailed personal accounts of women's entrepreneurship, development, and empowerment. The interviews were used because they constitute a flexible strategy for discovery when the purpose is to explore and describe a phenomenon at a deeper level than can be achieved by analysis of the frequency of predetermined variables (Lofland, 1971, p. 76). All the in-depth interviews except one were audio tape-recorded after obtaining the interviewees consent. The exceptional interviewee who categorically refused to be tape-recorded said that she preferred to talk while notes were taken. Her preference was respected. Tape-recording the interviews was adopted because of the desire to have more complete and accurate data than would be possible by taking notes (Lofland, 1971, p. 88-89; Maxwell, 1996, p. 89).

For research on the women's empowerment in the sample villages, the researcher used the standard techniques of case study. The researcher recorded day-to-day observations in detail in a fieldwork diary. Besides everyday interactions, the researcher conducted unstructured and semi-structured interviews. Data from these interviews were noted in the diary along with data from the daily observations. Occasionally, with the permission of those being interviewed, the researcher audio tape-recorded the interviews and subsequently transcribed them. The researcher eschewed videotaping or photographing the study participants, because they were typically nervous about it.

Most of the individual interviews were carried out in the respondents' own houses, but rarely in private. Most of the interviews were conducted in the form of conversations, but the researcher always made sure to cover all the key points of the study in the course of those conversations. He spent several hours in each interview in order to obtain the necessary information. Sometimes he interviewed the same woman or women several times, especially when certain aspects of the conversation were highly relevant to the study, or if he simply needed further clarification.

Observations

The women with whom the researcher met in order to conduct these interviews are living in a rural area. These rural women's daily routines include cooking, taking care of the family members and cattle, and maintaining the household. In their daily routine, all of the women spend most of their time cooking and preparing to cook, as they must cook two or three times a day. The cooking is done on a traditional Bangladeshi stove made from soil, which was generally located outside of the house in a small courtyard or in another building. Usually, Bangladeshi food consists of rice, lentils, chicken, beef, and a variety of fruits and vegetables. Most of the women's houses have a small pond that provides the family with fish, and most of the women are responsible for tending to several hens, ducks, goats, or a cow.

Some of the women's houses were made of bricks, which serves as a symbol of good economic status. Others' houses were made of wood, bamboo, and mud. The houses were small and often only contained a bed, a chair, and a table. Some of the women's homes that the researcher visited had electricity and a TV, which often had a plastic cover to protect it from dust.

Women's Empowerment and NGO Programs in Bangladesh

During the NGOs third generation mentioned earlier, women's issues came to be considered a development issue. At that time, the government had a strong willingness to invest in women's development. Many NGOs started programs for women, such as education, training, organized groups, and credit programs in rural areas. Even today, NGOs are continuing their development agenda. Three decades ago, women in rural areas, believed that NGOs had come to Bangladesh to change their religion from Islam to Christianity, which caused a bad image of NGOs. Now they don't have the same opinion. Some women believe that it would have been impossible for them to be empowered without NGO programs or help.

This section explains the empowerment process of ten selected rural women. Before becoming members of a local NGO, they were housewives. They had no knowledge about empowerment. They were always dependent on their husbands or male relatives. After getting involved in the NGOs programs, five women have changed their living patterns, family status and social status but another five women did not enjoy the same positive change. The study aims to analyze how NGO programs influenced their life patterns, social status, knowledge, self-confidence, adjustment capacity, thinking ability, decision-making, and engagement in earning activities.

In addition, this section interprets and narrates the life experiences of these women to see whether the NGO program really has had any impact on their life patterns with respect to their personal awareness, sense of savings, household decision-making, future planning, attitudes of the family members as well as outsiders, and so on. This is a case study, and participatory observation and in-depth interview techniques have been used to collect relevant data and information.

Case study for Woman A

Woman A is a 31-year-old married woman. She lives in a village named Marta, in the Gazipur sub-district. Marta is located in a rural area, and it takes one and a half hours by bus and

rickshaw to travel there from district headquarters. During the rainy season, rickshaws cannot be used on the road. During that time, some people use boats instead of walking. Woman A has two children. Her son is 13 years old and her daughter is 10 years old. They are studying at a local school. Her husband is now a businessman, a wholesaler of chicken eggs. The researcher collected this information from the local NGO office. According to the local NGO, Woman A is a successful woman in the village of Marta.

After collecting some basic data about woman A, on one sunny day in August 2009, the researcher visited woman A's house with his research assistant. The researcher first introduced himself and explained the reason for coming to her house. The researcher talked about a visit five years before to her house while working in the area. The researcher also brought some chocolate for Woman A's children, which pleased Woman A.

Before conducting the research interview, the researcher first talked with woman A about some informal matters such as her health condition, her children's and husband's health, etc. The researcher also shared some memories dating back to 2004-2005 when he visited the area. Then the researcher told to woman A that, a lot of changes could be seen in the Marta village, including woman A's house. Woman A agreed with the researcher and expressed that everything was changing very quickly. After spending some time talking informally, the researcher moved toward the interview along the study aims.

The researcher asked woman A the following questions:

Question 1: How are you and what is your present situation?

Answer: Nowadays, I am very fine with the help of almighty Allah. My kids can go to school to learn. My husband is doing better in his business.

Question 2: Are you doing something? Please explain your business details.

Answer: Yes, I run a poultry farm that has 2,000 hens. Every day, I sell more than 1,950 eggs. If one egg is 5 Taka (Bangladesh currency), I can sell 9,750 Taka worth every day and 292,500 Taka worth every month. After accounting for all costs such as feed, labor costs, and maintenance costs, I can earn about 80,000 Taka (US\$1100) per month by selling eggs.

When I started my farm, I had a problem in the egg selling, but now I have no problem because my husband is also selling eggs. When my husband established himself as a wholesaler of eggs in the village, I began to receive maximum profit.

Question 3: How did you involve your husband?

Answer: Before he became a wholesaler of eggs, my husband had a small grocery shop in the village. My husband's income was not good. My husband was very unhappy. I asked my husband for help with my poultry farm during that time because my farm was running well. I had a plan to expand my farm. The expansion

would have been impossible without my husband's cooperation. My success in the farm and the NGO's advice helped my husband become involved in this business.

Question 4: How did you get involved in the start of this business? Please explain with details.

Answer: It is a long story. I was born in a very poor family with five children. It was impossible for my father to feed all of us properly. My father was a poor farmer and had little land. When I was a student in grade five, I stopped my study because of our poverty. Before my marriage, I worked as a housekeeper for a businessman in the village. When I was 17, I married a poor man. At that time, my husband had a small grocery shop in the village. My mother-in-law and sister-in-law also lived with us. My husband's income was very low and it was impossible for my husband to feed us properly.

I was very disappointed because every woman dreams of a happy married life, but my situation did not change because of poverty. One year later, I was pregnant and my husband spent all of his savings on my sister-in-law's wedding. I became too frustrated.

Once, one of my neighbors came to visit my house. I told her about my situation. She advised me to do something by myself. I said that I was just a primary school graduate and had no capital and technical knowledge, and I am a woman; what could I do? She advised me to visit the local NGO office because she had heard from other women that NGOs provide money and training for hopeless rural women. Two weeks later, I met the same lady in a house and she asked me whether I visited the NGO office or not. When I gave her my negative reply, she said, "I know it is very difficult for a rural woman to do something." She encouraged me to go with her.

The next day, I went to the local NGO office with my neighbor. After listening to my critical situation, the NGO worker advised me to attend a short training course on basic poultry farming. After finishing the training, they provided me with a loan of 5000 Taka (US\$70).

When I returned home with 5000 Taka, my husband did not encourage me to run a small poultry farm. He thought that it would be very difficult for a woman to run a poultry farm and that NGO money has a high interest rate. Then I became a little bit frustrated.

One week later, I went to the local NGO office again. The NGO workers motivated me to start poultry farming. They also introduced me to other successful poultry farmers and talked about their success. The NGO workers told me that if I needed any help, they would always be willing to assist. Knowing about the success of

other women and the cooperation from the NGO workers made me feel confident. I decided that I would do something by myself. I returned home and started poultry farming the next day.

Question 5: How did you build your farm?

Answer: It was almost 13 years ago that I started my poultry farm. At first, I had a lack of knowledge about farming. I started a challenging life. From time to time, I learned new ideas and techniques from NGO workshops. Sometimes, NGO workers came to my home and provided advice. After three months of hard work, I became successful. I paid back my loan with interest. At that time, I did not profit enough, but I learned a lot about poultry farming.

My own confidence encouraged me to take a 2nd loan from the NGO that was four times more than the first one. I started my 2nd stage it was five times bigger than the first. I also received technical support from the NGO. After four month, I succeeded and my profits were good. Then I paid back my 2nd credit with interest. In this way, I continued my farming. One year later, my success became remarkable and my husband wanted to become involved with my poultry farming.

Question 6: What is your present condition? Are you satisfied?

Answer: After I married, when I came to my husband's house, I had nothing; I was even unable to eat properly. Now I can earn, save, and spend money by myself. I have no poverty. My children can go to school and eat properly. I can provide a few jobs for other women in my farm. I am not a dependent woman because of my income activity. I am very happy with my life. I thank God for helping me.

Question 7: How did you succeed?

Answer: The NGO provided all kinds of support. Their training, advice, credit, and monitoring activity helps me in running a successful business.

Case study for Woman B

Woman B is a 28-year-old widow. She has an 8-year-old daughter. When her daughter was a year old, woman B's husband died in an automobile accident. He had been a poor bus driver. After he died, woman B returned to her father's house with her daughter.

Woman B's father lives in the village of Chadpur, which is 25 km from district headquarter. The transportation system of the village has not been modernized yet. B's father is a landless farmer. Woman B does not want to be a burden to her father and she needs to think about her daughter's future.

Once, she visited her sister-in-law, who lives in the neighboring village. Her sister-in-law runs a dairy farm in the village. Woman B learned from her sister-in-law that dairy farming is not a

difficult business and the income is good. B became inspired, but when the issue of capital arose, she became disappointed. Her sister-in-law advised her to take loan from a financial source. Woman B's brother had told her that government banks never provide any loans without guarantees and there is a long filing process. However, Woman B had another option: taking out a loan from a local NGO. Now she is a successful woman in the village and still is a member of the local NGO.

The researcher learned all of the above information from his research assistant, who is a relative of Woman B. One cloudy morning, the researcher visited woman B's house with his research assistant. The researcher was introduced to Woman B by the research assistant, who also explained the reason for the upcoming interview. Woman B cordially accepted us.

Question 1: How did you start your business?

Answer: I was able to start business owing to NGO support. I lacked knowledge, confidence, and financing. I received a 6,000-Taka loan from the NGO and my older brother provided me with 2,000 Taka. With this money, I purchased two cows. I tried to feed them well. After four months, two calves were born and my cows started to provide milk.

Question 2: How did you build your business? How about your profits? How did you market your product?

Answer: I received 3 liters of milk per day from the first time of my milk selling. 20 Taka per liter is my selling price, which means that, every day, I can sell 60 Taka worth of milk. The village people come to my house to purchase milk. In this way, I learned new knowledge about dairy farming; at the same time I also attended two workshops about dairy farming provided by an NGO. Within 8 months, I repaid my loan. I requested that the NGO teach me more about dairy farming. They advised me to go the National Youth Training Center for advanced training. After finishing the training, I became confident. Then I planned to expand my dairy farm and I requested that the local NGO provide me with financial support. This time they provided me with a 15,000-Taka loan. With this money, I purchased a good-quality cow that provides me with 4 liters of milk per day. In this way, within two years my milk production increased to 20 liters per day. But I faced another problem that I could not sell 20 liters of milk from my house every day. Therefore, I went to the NGO office to discuss my milk marketing problem. An NGO worker told me that other women also face the same problem. Within a few weeks, the NGO created a cooperative organization of dairy farmers that collects milk from each of farmers' houses and sends it to a city area for better sales. Now I don't have any problem in selling my milk.

Question 3: What is your present business condition?

Answer: Now I have 8 good-quality cattle and I receive an average of 50 liters of milk per day from my dairy farm. I also hired a worker for my dairy farm because sometimes I can't manage all of the activity. After paying all costs, I earn 30,000 Taka per month.

Question 4: Are you satisfied with your business?

Answer: Yes, I am very happy to run such a business. As a rural widow, life was not so easy for me. I succeeded, because I received cooperation from everywhere, especially from the NGO.

Question 5: What kind of support did you receive from the NGO?

Answer: I received training, advice, motivation, mental support, marketing assistance, and financial assistance from the NGO. When I visited the NGO office, I met with other women and shared our problems experiences, and other personal matters with them. It was helpful for all woman Entrepreneurs.

Case study for Woman C

Woman C is a successful plant nursery business entrepreneur in the village of Abdulpur, which is 20 km away from the district headquarters of Gazipur. One river crosses through the village. The natural beauty of the village is excellent, but most of the people are poor. The researcher learned from the NGO office that Woman C is a successful woman. To get details about her, the researcher visited her house.

The researcher was astonished to see the beautiful garden in front of Woman C's house during the first visit; there were lots of green plants around the house. Then the researcher interviewed Woman C in a quiet atmosphere.

Question 1: Tell me about something yourself.

Answer: I am 27 years old. I have two daughters. My husband was a rickshaw driver until he began to work in my nursery garden. I am just a primary school graduate. When I was 15 years old, I got married.

Question 2: How did you get involved in this business?

Answer: My husband's income was very low when I got married. Most of the time, he was sick. We were in poverty. Once my husband became very sick and a doctor advised him to have an operation. My husband sold the little land he had to fund his treatment. When my husband recovered from his illness, the doctor advised him not to do heavy work outdoors. We had four members in our family but no income-generating activity. I became very frustrated.

After learning of my critical situation, one of my friends advised me to go the local NGO office. One day, I visited the local NGO office and explained my situation. The NGO workers advised me to start a nursery business. They send me to the sub-district headquarters for basic nursery training, where I learned basic nursery methods. After coming back from training, I received a 6,000-Taka (US\$80) loan from the local NGO. The next day, I started building my nursery business.

Question 3: How did you build your nursery?

Answer: At first, it was difficult for me to establish a nursery garden, but I always received guidance from NGO experts. I had to send my husband to the local market to sell my products. At that time, people were not aware of my nursery, so they did not come to my house to make purchases. The first six months were very difficult. I spent all day in the nursery taking care of my plants. Sometimes I became very tired of the work, but I had no choice; I needed money to live. In this way, I almost six months passed, but my income was not good enough. I visited the NGO office again. The NGO workers introduced me to another NGO, which requested that I provide them 5,000 plants for their national development program. I gladly accepted their request.

After receiving this good order, I went home and started plant production with my new investment loan. Within one month, I supplied the order. They were pleased with it. Since that time, I have received lot of plant orders from various organizations every year and, over time, I built my nursery.

Question 4: What is your present business condition?

Answer: Now I have a big nursery that includes five hundred thousand plants. I purchased a little bit of high land, where I have planted various types of plants. Every day, more than 3 employees work in my nursery. Now I don't have to send my husband to the local market because everybody in the village knows about my nursery. Now they come to my house to buy suitable plants.

Question 5: Now, do you have connection with your local NGO?

Answer: Yes, I am grateful to my local NGO. They always provide me with necessary support, and I still receive a lot of information from my local NGO office.

Question 6: Are you satisfied with your business?

Answer: Yes. I am satisfied by having established a nursery. It showed me a way of making a living. Once, I had nothing; now, I have everything.

Question 7: How did you succeed?

Answer: My hard work, sincerity, commitment, patient, dedication, and support from my family and the NGO helped me to succeed.

Case study for Woman D

Woman D is a woman of the Marta village in the Gazipur Sador sub-district. She is 40 years old and divorced. She has two sons, one 22 years old and other 18. She started a fishing project in her pond 12 years ago. Now she is a successful businessperson in the Marta village. In August of 2009, the researcher visited Woman D's house to ask the following questions:

Question 1: How did you start this business?

Answer: 13 years ago, I was divorced by my husband. With two children, I returned to my father's house. My father had two big ponds. Once, some NGO workers came to my house to collect data about economic indicators for me. I told them that I had no income-generating activity and that my economic condition was very bad. The NGO workers advised me that if I had strong willingness, then they could help me.

After seeing my strong willingness, they invited me to join their fishery development project for poor people. I accepted their invitation and joined their program. At first, they provided us with practical training and the basic fundamentals of fisheries. In the second stage, they provided microcredit to start a fishery using my father's pond. My older brother also helped me by providing financial and logistical support. I received a 15,000-Taka loan from the NGO and a 10,000-Taka loan from my brother. That 25,000 Taka was my initial investment. With this money, I started my fishery business.

Question 2: How did you build your business?

Answer: At first, I was very afraid about investing a lot of money in my business. But the NGO workers motivated me, saying that fisheries are always profitable businesses. Once a week, NGO workers visited my pond to provide necessary advice.

After four months, I sold my first batch of fish and my profit was 30,000 Taka. These profits motivated me to continue the fishery project.

Question 3: What is your present business situation? What was your profit last year?

Answer: I am now running my fishery project in 14 ponds in my village. I own fifty percent of them and the rest are leased. I also cultivate seasonal vegetables near the pond. In this way, I can earn extra money by selling vegetables. I want to increase my business. I hope that my sons will become involved in it with me. Last year my profit was almost 700,000 Taka.

Question 4: Did you face any problems in doing such a work?

Answer: When I started the fishery business, everybody in the village laughed at me. They insulted me, but the NGO workers and my family members, especially my brother, provided me with mental support. I think that, mental support is very important for a woman.

Question 5: Did you get any recognition?

Answer: Everyone in the village calls me the fishery lady. I enjoy their comments. Every day more than five workers work with me. I am happy that I can offer employment to other people. Now I am an independent woman; that's why everybody, including my family, respects me. That is my recognition.

Question 7: How did you succeed?

Answer: It would have been impossible to succeed without the support of my family and the NGO. I think that if somebody has ability, willingness, hard work, and dedication, he or she can succeed.

Case study for Woman E

Woman E is a high school graduate who runs a successful tailoring business in the village of Koyer, in the Kaligang sub-district. Having learned of Woman E's success from the local NGO, the researcher visited her house to conduct an interview. The researcher also observed five young women working with sewing machines in Woman E's tailoring house.

Question 1: How did you get involved in this business?

Answer: My father was a poor tailor. He had a small tailoring house in the village market. My father taught me all about tailoring in my childhood. After my father died, nobody was interested in seeing our family running my father's business. I was interested in running the business, but, as a Muslim woman, it was impossible for me to work in the village market.

At that time, I attended entrepreneurship training for rural women organized by a local NGO. It was very helpful for me in running a women's tailoring business in my own house. At first, I did not get a good response or orders from the villagers. I

took out some loans from the local NGO to establish a woman's tailoring business in my own house. Every week I had to go to the NGO office to make my loan payments. There I met a lot of rural women who promised to order clothes from me. Day by day I became inspired. Every week I received 2 to 3 orders from village women for dresses. My orders increased day by day. In this way, after five months I repaid my previous loan and received a new loan to expand my business. In this way, I established my business.

Question 2: What is your present business condition?

Answer: I am now receiving almost 50 to 60 orders every week from the villagers. Most of the customers of my tailoring business are women; they feel free to come to my house because all of the workers here are women.

Question 3: How did you receive help from the NGO?

Answer: When I tried to expand my tailoring business, the NGO provided me with loan support and advice. They also sent other women to my house; in this way, the NGO established customers for my tailoring business.

Question 4: Did you face any problems?

Answer: Yes; when I started my business, I got a negative response from the community. Everybody laughed at me because I am a woman tailor, which was not common at that time in the village. Now I am receiving positive response from the villagers, especially from the women.

Question 5: Are you satisfied with your business?

Answer: Yes, I am very satisfied. Now I have my own income; I am not a dependent woman. I can help my family, relatives, and villagers. Everybody in my village respects me as an empowered woman.

Case Study of Woman F

Woman F from the village of Baria in the Gazipur Sador sub-district. She is 25 years of age and married and has two daughters, a 4-year-old and a 1-year-old. She is a housewife, and her husband runs a small tea stand in the village market. Woman F received a basic education at the local primary school. After passing the fifth grade, she discontinued her education due to the lack of family support. She is currently an unsuccessful member of the local NGO. In August of 2009, the researcher visited Woman F at her home in order to conduct an interview.

Question 1: How did you first become involved with the NGO?

Answer: Three years ago, my husband wanted to develop his tea stand business in the village market, but he had no funding source. My husband convinced me to take out a loan from the NGO. I had no other way of satisfying my husband other than to take out a loan from the NGO. Several days later, I went to the local NGO and borrowed 15,000 TK (US\$220) in the form of a loan.

Question 2: How did you use the money loaned to you?

Answer: I gave all of the money to my husband to invest in his business.

Question 3: How did your husband use that money? Do you think your husband used that money appropriately?

Answer: I don't know the details as to how my husband used this money. I only know that my husband said that he had bought certain goods with the money.

Question 4: What is the current state of your husband's business?

Answer: Not so good. After the first loan, I took out another 4 loans from the NGO for my husband's business. Unfortunately, my husband has been unable to improve his business conditions.

Question 5: Have you tried to establish a business of your own?

Answer: My husband has always strongly opposed the idea. He believes that women are not fit to be involved in business matters. In his opinion, women should stay at home and take care of the children and family members.

Question 6: Have you ever attempted to participate in an NGO income-generating training program?

Answer: My husband prevents me from doing so. I can't do anything without my husband's permission. If I were to do so, he would become very angry.

Question 7: What is your present situation? Are there any problems in your family?

Answer: I know that some people change their economic situation with the help of an NGO loan; however, we did not. My economic situation did not change at all after taking out the loan. I have no control over the loan. I always face difficulties related to repaying the loan. Sometimes, my husband does not take responsibility for paying off the debt.

Case Study of Woman G

Woman G comes from the village of Rewla in the Gazipur sub-district. She received her education at an Islamic school. She is married and has three children. One of her sons is studying at the local Islamic school. Her husband also works in local Islamic school as an office assistant. Woman G has been involved with the NGO credit program for the past two years. In order to learn more about the details of this involvement, the researcher visited her house with his female research assistance in September 2009.

Question 1: How did you first become involved with the NGO?

Answer: Two years ago, my husband was hoping to repair our house, but we did not have enough money to do so. Our economic situation was not very good because my husband's income from his job was small. During this time, a female NGO worker visited my house and encouraged my husband to obtain a loan from the NGO. After receiving my husband's permission, I took out a loan of 25,000 TK (US \$360).

Question 2: How did you use the money loaned to you?

Answer: I gave my husband all of the money. He used most of the money to repair our house and some of the money for his medical costs.

Question 3: What is your present economic situation?

Answer: It is the same as before taking out the loan. We did not use the loan for a productive purpose. Now, I face the difficulty of repaying the loan. The NGO's interest rate is very high, making it difficult for me to make the payments at the appropriate time. Sometimes I have to save money from daily food expenses. My husband is eager for me to take out more loans, but he has not taken any responsibility for repaying the loan. I do not want to take out another loan from the NGO. It would just cause me problems because I would have no control over the loan.

Question 4: Have you tried to establish a business of your own?

Answer: As a rural woman, I cannot go against my husband's wishes. Several times, the NGO has invited me to participate in income-generating training, but my husband was opposed the idea.

Case Study of Woman H

Woman H is a 33-year-old married woman with four children. She lives in a village named Khatia in the Gazipur sub-district. Her husband is a fisherman. She never went to school, but she

knows how to perform basic calculations. Her older daughter stopped going to school at the age of 10 and is now working in the house of a rich man as a servant. Woman H lives in a bamboo house for maids. The researcher went to woman H's house in order to conduct an interview in September 2009.

Question 1: How did you first become involved with the NGO program?

Answer: NGO workers visited our house to encourage me to take out a loan. They advised me to do something productive with this loan. I planned to start a small goat business. When I discussed this idea with my husband, he told me that he needed the money to purchase a fishing net. I could not start my goat business and gave all of the money to my husband instead. I took out a loan from the NGO three times in this way and gave my husband all of the money each time.

Question 2: Did you succeed after taking out the loan?

Answer: No. I was not the one who used the money. Each time, my husband wastes the money. My husband is not a clever man, so he did not successfully utilize the money.

Question 3: What effect did taking out the loan have?

Answer: Each time I took out a loan from the NGO, my husband abused the money. He spent most of the money purchasing goods and food items. I have faced great difficulties in repaying the loan. I did not receive much support from my husband in the repayments. He did not take any responsibility for repaying the loan. Twice, I sold my jewelry in order to repay the loan. Before the repayment due date, I needed to visit many different places in order to collect funds for the payment or to sell household items. The NGO workers were not happy because I never returned the money that I owed for the loan on time. I always felt ashamed when the NGO workers would come to my house to collect the money that I owed.

Question 4: Are you planning to take out another loan?

Answer: No, another loan would not be helpful to me. In the first few days it would allow us to eat good food, but after that, our situation would return to what it was before.

Question 5: Have you ever tried to establish a business on your own?

Answer: NGO workers have advised me to participate in income-generating training, but my husband would not permit me to do so.

Case Study of Woman I

Woman I is a primary school graduate from the village of Punshoi in the Kaligonge sub-district. Woman I is 43 years old and married. Having learned about her unsuccessful case from the local NGO, the researcher visited her house in order to conduct an interview.

Question 1: How did you first get involved with the NGO program?

Answer: My husband has a small restaurant at the market. Seven years ago, he needed money to expand his business. My husband convinced me to take out a loan from the local NGO. I went to the local NGO in order to take out a loan of 45,000 Taka (US\$65). NGO officials were not interested in giving me that amount. Finally, I received the loan after obtaining a recommendation from one of my relatives, who was the leader of a political party.

Question 2: What did you do with the money from the loan?

Answer: I gave all of the money to my husband. He used it all to expand his business.

Question 3: What is your current economic situation?

Answer: Not good. My husband was unsuccessful at developing his restaurant business. After suffering a huge loss, he closed his business. He is now working as a day laborer. Our situation is worse than it was before. We have already sold some property in order to repay the loan. We took out loans from the NGO several times, but we always faced tremendous difficulty in repaying the loan. Most of the time, we spend the money from the loan to buy daily necessities.

Question 4: What is currently your main problem?

Answer: My main problem is economic. My husband's income is not enough to meet our daily needs. I took out a loan from the NGO five times, but I had problems in repaying the loan each time. Once, I sold the jewelry that I received from my father as a dowry when I got married.

Question 5: Did you ever discuss your problems with NGO officials?

Answer: Yes, they advised me to participate in a fisheries training program, but I did not get my father-in-law and husband's permission.

Question 6: Can you go outside without your husband's permission?

Answer: Before the due date of the loan, I needed to go to other houses in order to sell various things. My husband allowed me to do that because I needed to collect the funds to repay the loan.

Case Study of Woman J

Woman J is a 23-year-old married woman. She has a 1-year-old daughter. Her husband is unemployed and has no source of income. Woman J is staying at her father-in-law's house. One sunny day in September 2009, the researcher visited Woman J's home in order to gain insight into her NGO involvement.

Question 1: How did you first get involved with the NGO?

Answer: NGO workers visited my house and encouraged me to take out a loan. A year ago, I borrowed 30,000 Taka (US \$440) in order to start a poultry farm.

Question 2: How did you start your business?

Answer: After taking out the loan from the NGO, I also managed to obtain an additional 20,000 Taka (US\$300) from my father. Other people told me that a poultry farm was a good income-generating business. At first, my husband and family members did not support me. They discouraged me, telling me that it was difficult to establish a poultry farm. After collecting the funds, they took on a more positive attitude towards my business.

Question 3: Did you face any difficulties after starting your farm?

Answer: Before starting my farm, I thought that a poultry farm was an easy business, and I was confident of my success. After starting my business, I faced a lot of challenges. I had no basic knowledge about poultry farming. Then, NGO workers advised me to participate in poultry farm training, but I did not get my husband and father-in-law's permission to do so. I tried to survive, but I did not succeed in my business.

Question 4: Did you face any difficulties in repaying the loan?

Answer: Yes, I faced difficulties in repaying the loan, particularly as the NGO interest rate is very high. I did not get any support from my husband in paying back the loan.

Question 5: Can you go outside without your husband or guardian's permission?

Answer: Before the loan due date, I needed to go to other houses in order to sell different goods. My husband and father-in-law allowed me to do that because I needed to collect the money needed to repay the loan.

Question 6: What is your advice to other women about taking out a loan from the NGO?

Answer: I think the NGO's interest rate is very high for rural women. It is very important to utilize the loan in some sort of income-generating activity. And, since most of the rural women do not have basic business knowledge, they should participate in a training program in order to develop their knowledge.

Analysis: Reasons for Getting Involved in the NGO Loans Program

Five of the successful women interviewed reported that they decided to become members of the NGO after they heard about it from relatives, neighbors, or friends. They also indicated that they took out an NGO loan, understanding that other successful women benefitted from the NGO loan. They took out NGO loans because they were living in extreme poverty and had no other option for collecting funds for income-generating activities. The women who were most successful explained that they had joined the NGO program not only to obtain the loans but also out of a strong desire to establish something new. These desires are often not the end in themselves, but a means of achieving something else (Maslow, 1954).

On the other hand, two unsuccessful women who were interviewed got involved in the NGO credit program because their husbands convinced them to do so, and they ended up spending the money on their husbands' businesses. Hashemi, Schuler, and Riley (1996) also point out that it is common for women to take out loans from NGOs and then to invest the money in their husband's business rather than in their own (Hashemi et al., 1996). However, only the minority of the women in this study took out loans for their husbands' businesses.

Three unsuccessful women said that they got involved in the NGO loan program because NGO field workers visited their home and encouraged them to do so. Furthermore, the field workers had told them that borrowing the money from the NGO would make them rich and no longer poor. But two of the women who were motivated by NGO workers spent most of their loans on family expenditures that were controlled by their husbands. Individuals' desires are often realistic, and the women joined the NGO program with dreams that were possible to attain, thus focusing on satisfying their physiological needs rather than starting an income-generating business (Maslow, 1954).

Most of the women took out more than one loan, but only successful women had control over their loans and used the loans for self income-generating or productive purposes. Two unsuccessful women described their vision of becoming involved in an income-generating activity, but their husbands used the money for other purposes. Most of the women had unrealistic desires of starting a business while they still found themselves in a situation in which they needed to focus on satisfying their physiological needs and did not have the knowledge required to start a business (Maslow, 1954).

In this study, women who are independent and not controlled by their husband or family guardians are more likely to be more successful.

Knowledge

Prior to getting involved in the NGO program, all of the successful women had no knowledge about income-generating activities. In the process of participating in the NGO program, they increased their knowledge, abilities, and confidence. Through the knowledge that they gained, the women also acquired information that may stimulate other desires that they may be able to fulfill, leading to an increased potential of making choices. Kabeer (2002) claims that in order for a woman to feel empowered, she must undergo a process in which she transit away from feeling disempowered. This statement is true in the case of the five successful women interviewed; when they first began their businesses, they had nothing, but they changed their lives within a short period of time.

In the case of the unsuccessful women, the majority did not believe themselves to have gained any knowledge. They reported that they did not participate in any of the training programs offered by the NGO and simply took out a loan from the NGO. They did not think independently but were instead dependent on their husband's knowledge or opinions, even though their educational background was the same as that of the successful women.

The difference between the successful and unsuccessful women lies in whether or not their physiological needs are being met. While the successful women took out loans in order to establish some sort of income-generating activity, the unsuccessful women took out loans in order to satisfy their physiological needs. Dependency is another factor related to failure. The successful women never depended on their family members and made their own decision to participate in the training program. Meanwhile, the unsuccessful women were entirely dependent upon their husbands and failed to participate in any of the training programs. Only two women said that the NGO educated them about ways in which to improve their health conditions.

The outcome of a study conducted by Pitt, Khandker, and Cartwright (2006), entitled "Empowering Women with Microfinance: Evidence from Bangladesh," indicates that women who take out a loan from an NGO have more freedom to move around outside of the home. This statement proved to be true for the successful women, while the movements of the unsuccessful women were highly restricted by their husbands and family members.

Studying these rural women in Bangladesh reveals that attending training programs or workshops is indispensable in the improvement of women's knowledge.

Repayment

Only two successful women said that they were able to increase their income and did not have any problem in repaying the loan at all. In contrast, the majority of the women answered that they had problems repaying the loan, including two successful women. Most of the unsuccessful women did not spend the loan on an income-generating business, a factor that became a problem when it was time to pay the loan back. In order to be able to repay the loan, these women had to resort to selling their jewelry, household items, and cattle. This phenomenon appears to be a vicious circle, as the women took out the loan in order to satisfy their physiological needs, but

when they had difficulties repaying the loan, they had to sell eggs, milk, or chicken, which would otherwise have served them as a source of nutrition for themselves and their children, in other words, as a means of satisfying their physiological needs (Maslow, 1954).

Hashemi et al. (1996) maintained that the small amount of money that the microfinance loan offers women may, in difficult situations, such as during natural disasters and times of illness, prevent the family from having to sell their property or household items. However, the respondents interviewed in this study indicated that if the loan is not spent on some sort of income-generating activity, they are very likely to face difficulties in repaying the loan.

According to Kabeer (2002), the institutions that distribute resources, and consequently, access to these resources, are governed by rules, practices, and norms. For example, resources can be offered with dignity and respect or can be presented with certain conditions attached. A woman takes out a loan in accordance with certain conditions, for example, concerning repayment. The respondents report that if they are unable to repay the loan, field workers from the NGO may come to take their cattle or household belongings, or may even resort to using physical and mental violence (Kabeer, 2002).

The analysis of the responses indicates that the NGO repayment strategy is a burden for women who take out loans. This burden is most likely related to the fact that the NGO charges high interest rates on the loans.

The Husband's Opinions from the Respondent's Point of View

Most of the women interviewed here reported that their husbands were in favor of obtaining the loans but became angry when it was time to repay the loans. Maslow (1956) indicates that when a person seeks to satisfy a need, other needs often become dormant (Maslow, 1954). Thus, it seems likely that the husbands are thinking of what the money from the loan can do to fulfill urgent needs and fail to consider the consequences of taking out the loan (Maslow, 1954). Most of the unsuccessful women mentioned that the husband encouraged the woman to take out the loan from the NGO. Pitt et al. (2006) explained that more than half of the men that participated in the study believed that they were more intelligent than their wives and that half of the women thought that their husband was the head of the family. Furthermore, Pitt et al. (2006) state that 34 percent of the women in their study claimed that the woman's given role was to be lower than the man. Even if the man took the initiative in obtaining the loan, the woman was the one to end up in debt.

In this study, all of the women's husbands or their family guardians were interested in obtaining the loan, but only successful women's husbands or guardians allowed them to join any of the NGO's income-generating training programs.

From this observation, attending income-generating training before taking out a loan is thought to be of great importance.

Changes in Living Standards and Respect from Others

Only the successful women respondents mentioned that their quality of life had improved. They also reported that they can now send their children to school, leave the house, eat properly, and have a good relationship with their family members, including their husbands. Still, all five of

the successful women are now satisfied with their lives and are respected by their family members, as well as by local people. According to these successful women, their quality of life had changed since their voices had become stronger, in the sense that they were able to speak with influential people, could advocate for issues that were important to them, and could move more freely outside of their homes.

Most of the examples did not involve income-generating businesses, but instead involved a means by which to satisfy their physiological needs (Maslow, 1954). The answers to the questions in the interview indicate that most of the women did not improve their quality of life, as they did not spend the money on income-generating businesses, for which the NGO actually granted the loan.

The unsuccessful women pointed out that they now found themselves in a difficult situation due to the debt that they had accumulated. For example, two women said that they were currently in a worse condition than they were in prior to taking out the loan, since they had to resort to selling their jewelry or other valuable goods in their homes to be able to repay the loan, rather than satisfying their family's physiological needs, such as for food (Maslow, 1954). Two unsuccessful women reported that prior to taking out the loan, they had had a good relationship with their husband, whereas now, they tend to quarrel with their husband about the repayment almost every day. Three of the women in the interview claimed that they were not allowed to move about freely before taking out the loan; but after obtaining the loan, they were able to freely leave the house. In this regard, one woman clarified the reason for this change, indicating that she needed to go to different places before the loan due date in order to collect funds or sell goods so as to repay the loan. Most of the unsuccessful women claimed to be in the same condition as before taking out the loan from the NGO, aside from the increased freedom of movement.

This analysis demonstrates that after taking out the loan, all of the women have increased their freedom of movement, but only successful women improved their standard of living and social recognition.

Conclusions

This study discussed the empowerment process of ten rural women and their involvement with NGOs credit program. Interviewees for the study are quite similar and these ten cases are sufficient to express different aspects of their development with regard to their empowerment. Most of the women joined the NGO in order to take out loans to satisfy their physiological needs and improve their standard of living. Although they were happy to obtain the loan, they felt a great deal of pressure and stress in the repayment of loan. Only a few successful women who utilized the loan for the purpose of establishing income-generating activities did not feel such pressure. Those women who established income-generating businesses felt as though they had developed an improved standard of living. The women that ended up with debt indicated that they were not motivated or allowed to attend any income-generating training, but they did report having developed increased freedom of movement. Clearly, it would be desirable if the NGOs were able to offer income-generating training to all participants, based on the participants' needs.

Significant changes have occurred for the first five cases in the lifestyles of these socially oppressed and mentally dispersed women within the time span of about one decade. Presently, there are marked changes in their outlook towards life, in matters relating to family violence, their

decision-making power, sexual division of labor, and their vision for the future. They are now more confident in dealing with and even in talking to male individuals, and their daughters are learning to face the world more bravely.

The opportunities to take out a loan from the NGO could certainly empower women. However, since all of the women lack income-generating knowledge and most of them must focus on satisfying their physiological needs, the conditions in which they find themselves are not optimal for success in terms of developing a higher standard of living. In contrast, those women who joined the NGO's income-generating training program can be more successful.

Acknowledgement

I would like to express my sincere thanks to my supervisor, Dr. Shintaro Yoshimura, Professor at Hiroshima University for his appropriate suggestions and excellent editing of this article.

References

- Ahmed, Tofail et. al. (2003). Gender Dimensions in Local Government Institutions, Dhaka: Nari Uddug Kendra.
- Attack, I. (1999). Four criteria of Development NGO Legitimacy. *World Development*, 27(5), 855-864.
- Bernasek, Alexandra (2003) Banking on Social Change: Grameen Bank Lending to Women, *International Journal of Politics, Culture and Society*, 16(3), 369-385.
- DFID (2000) *Report on Poverty Elimination and the Empowerment of Women*, UK: Stairway Communications
- Grameen Bank (2009). Official website [online] Available From: <http://www.grameen-info.org/index.html>. [Accessed on April 22, 2009].
- Gow, K.N. (2000). *Banking on Women: Achieving Healthy Economies Through Microfinance*, Women's Health & Environment Network, Philippines.
- Jolis, A. (1996). The Good Banker: Grameen Bank, Bangladesh. *The Independent* (Dhaka), 5 May.
- Fatima, H. R. (1994). Limits and Possibilities of Law and Legal literacy, EPW XXIX Oct 29.
- Hashemi, Sayed M; Schuler, Sidney Ruth; Riley, Ann P. (1996). Rural credit programs and Women's Empowerment in Bangladesh, *World Development*, 24(4), 635-653, UK: Pergamon
- Islam, Md. Rafiqul (2010) Women's empowerment for sustainable development in Bangladesh, *OIDA International Journal of Sustainable Development*, 1(8), 77-83.
- Kabeer, Naila (2002). Reflections on the measurement of women's empowerment, in Sida Studies no 3: Discussing women's empowerment. Theory and practice, Goteborg: Elanders Novum AB
- Karim, Lamia (2002). Politics of the Poor?: NGOs and Grassroots Political Mobilization in Bangladesh, *Political and Legal Anthropology Review (PoLAR)*, 24(1), 92-107
- Korten, D. C. (1990). *Getting to the 21st Century: Voluntary Action and the Global Agenda*. West Hartford (CT): Kumarian Press.
- Lofland, J. (1971). *Analyzing social settings*. (1st Ed). Belmont, CA: Wadsworth Publishing Company.
- Maslow, A. (1954). *Motivation and personality*, New York: Harper & Brothers publishers
- Maxwell, J. A. (1996). *Qualitative research design: an interactive approach*. Thousand Oaks, London, New Delhi: Sage Publications.

- Mohanty, B., (1995). "Women and political empowerment"(ed), proceedings of the Women's Political Empowerment Day celebrations 23-24, April 1995, New Delhi: Institute of Social Sciences.
- Mosedale, S. (2005). Assessing Women's Empowerment: Towards a Conceptual Framework. *Journal of International Development*, 17, 243-257
- Newaz, W. (2003). Impact of Micro-Credit Programs of Two Local NGOs on Rural Women's Lives in Bangladesh, Doctoral Dissertation. Tampere, Finland: Department of Administrative Sciences, University of Tampere.
- Parpart, J. (2002) "Lessons from the Field: rethinking empowerment, gender and development from a post- (post?)-development perspective," in K. Saunders, ed., *Feminist Post-development Thought: rethinking modernity, post-colonialism and representation*. (pp. 41-56) London: Zed Books.
- Pitt, M. M., Khandker, S. R., & Cartwright, J. (2006), Empowering Women with Microfinance: Evidence from Bangladesh, *Economic Development and Cultural Change*, 54(4), Chicago: The University of Chicago Press
- POPIN (1995). Guidelines on Women's Empowerment for the UN Resident Coordinator System, United Nations Population Information Network. Available at <http://www.un.org/popin/unfpa/taskforce/guide/iatfwemp.gdl.html>
- Rady, F. (1999). Banking for the Poor. *Al-Ahram Weekly* (Cairo), No.443, 19-25 August.
- Sebstad, J. and Cohen, M. (2000). *Microfinance, Risk Management, and Poverty*, AIMS Paper, Management Systems International, Washington, D.C.
- Sen, G. & Batliwala, S. (2000). Women's Empowerment and Demographic Processes: Moving Beyond Cairo, in H. B. Presser and G. Sen (Eds), *Women's Empowerment and Demographic Processes*. (pp. 95-118) New York: Oxford University press.
- White, C. S. (1999). NGOs, Civil Society, and the State in Bangladesh: The Politics of Representing the Poor, *Development and change*, 30, 307-326