

**EMPOWERMENT OF WOMEN IN BANGLADESH IN  
THE CONTEXT OF STATE-SOCIETY RELATIONS  
(1990-2020): A STUDY OF SELECT DIMENSIONS**

**THESIS SUBMITTED FOR THE DEGREE OF DOCTOR OF  
PHILOSOPHY IN INTERNATIONAL RELATIONS (ARTS)**

**BY**

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## **Certified that Thesis Entitled**

Certified that the thesis entitled **“EMPOWERMENT OF WOMEN IN BANGLADESH IN THE CONTEXT OF STATE-SOCIETY RELATIONS (1990-2020): A STUDY OF SELECT DIMENSIONS”** submitted by me for the award of the Degree of Doctor of Philosophy in Arts at Jadavpur University is based upon my work carried out under the supervision of Dr. Bijaya Kumar Das, Professor, Department of International Relations, Jadavpur University and that neither this thesis nor any part of it has been submitted before for any degree or diploma anywhere/elsewhere.

Countersigned by the Supervisor:

Candidate:

Dated:

Dated:

*Dedicated*

*to the*

*Memory of my Mother*

## **ACKNOWLEDGEMENT**

According to the Oxford dictionary to reach knowledge through well thinking search and efforts is called research. In the present study an effort has been made to project a clear picture about the empowerment of women in Bangladesh in the context of State-society relations. Emphasis has been given to make a contemporary study on entire Bangladesh.

In the present article, emphasis has been laid on focusing on various weaknesses of the social system of Bangladesh and overall development. In the study I have utilized different relevant sources for collecting necessary data. A number of important books, journals and writings published in different reports and projects have also been used to enrich the study. Different necessary information and data have been collected from different websites as well.

I am indebted to many persons who have helped me in different ways to complete my dissertation. No acknowledgement is sufficient to express the help and assistance they have extended. I am extremely indebted to Dr. Bijay Kumar Das, Associate Professor of the Department of International Relations, JU. It is to mention that without his inspiration and help it would not have been possible to complete this task.

I have also used and utilized the services of different libraries for collecting books, journals, articles and reports for conducting my present study. I must mention the service of the Departmental library of the department of International Relations, the Central library of the Jadavpur University.

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## **LIST OF ABBREVIATION:-**

- GO – Governmental Organization
- NGO – Non - Governmental Organization
- NPOs – Non- Profit Organizations
- GOB - Government of Bangladesh
- CEDAW – Convention on the Elimination of All Forms of Discrimination Against Women
- UNCSW – U. N. Commission on the Status of Women
- BRAC – Bangladesh Rural Advancement Committee
- MJF - Manusher Zonno Foundation
- ASK – Aain o Shalish Kendra
- MOUCA - Ministry of Women and Children's Affairs
- IRFR - International Religious Freedom Report
- MDG - Millennium Development Goal
- SDG – Sustainable Development Goal
- FLS – Forward-Looking Strategies
- PFA – Platform for Action
- GRO - Grassroots Organization
- IMF - Informal Market Financial
- IRFR - International Religious Freedom Report
- GSS - Gonoshahajjo Sangstha
- BDRC - Bangladesh Development Research Centre
- Q&A – Question and Answer

- UNDP- United Nations Development Program
- SECP- Small Enterprise Credit Program
- MIH - Marketing Innovation for Health Project
- GB - Generation Breakthrough Project
- PEHUP - Promoting Environmental Health for the Urban Poor
- GPECM - Global Program to End Child Marriage
- EHCLB- Eradication of Hazardous Child Labor in Bangladesh
- BBMPRAS- Bangladesh Bank Matsya o Pranishampad Rin Sahayata Karmasuchi (Bangladesh Bank Fisheries and Livestock Loan Assistance Program)
- BBKRIP- Bangladesh Bank Dugdha Uthpadan o Krittim Prajanan Khate Punaharthayan Scheme (Bangladesh Bank Refinancing Scheme in Dairy Production and Artificial Breeding Sector)
- SFDF- Small Farmer Development Foundation
- PFDS - Public Food Distribution System
- BGWPA - Bangladesh Garment Workers Protection Alliance
- NUK - Nari Uddug Kendra
- GSS - Gonoshahajjo Sangstha
- BWF - Bangladesh Women Foundation
- CWFD - Concerned Women for Family Development
- BLF - Bangladesh Labour Foundation
- WDDF - Women with Disabilities Development Foundation
- WWDs - Women with Disabilities
- CARE - Cooperative for Assistance and Relief Everywhere
- BASIC - Bangladesh Small Industries and Commerce Bank Limited
- PIC - Project Implementation Committee

- USSOs - Upazila Social Service Officers
- DSSOs - District Social Service Officers

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## **INTRODUCTION: A CONCEPTUAL FRAMEWORK**



National Flag of Bangladesh

# Bangladesh

## Divisions of Bangladesh



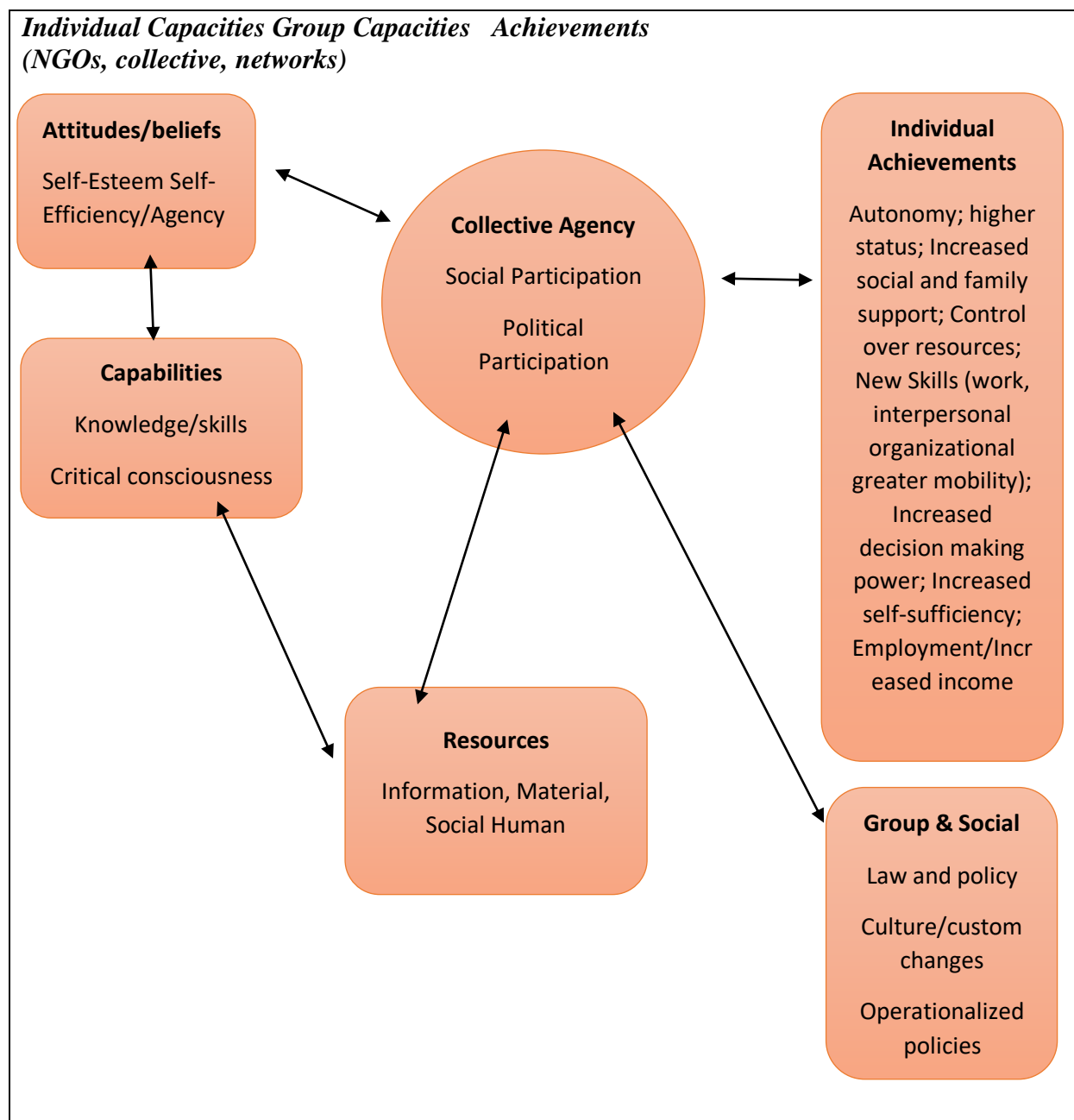
Empowerment refers to both women and men where they control their lives, set their own agendas, acquire skills and have their own knowledge recognized and self-confidence enhanced. It also spreads through problem solving, and developing micro-dependencies. It is both a process and a result at the same time. Women's empowerment as a strategy refers to a critical interpretation of women's skills in strategic life where this power was previously denied. Empowerment of women emphasizes empowerment of women over their own lives, including awareness raising, confidence building, expanding choices, strengthening and stabilizing inequalities and inequalities involved, and increasing control and access to resources and activities to transform structural entities. They gain awareness in life. The empowerment process is as important as the goal. Empowerment comes from the heart, women empower themselves with their own sense of entitlement. Promoting materials for the empowerment of women should articulate the needs and priorities of women and play a more active role in promoting these interests and needs. Empowerment of women cannot be achieved in emptiness. As a result, men must be brought along in the process of change.

Women are born human then became women. This fact is available to women. This fact is applies to women societies around the world. Women in homework labor has not been dignified and regarded today. All production activities without childbirth the participation of women was indirect or direct was not recognized. The whole of Asia, the social system of women in Europe and other countries are almost the same. Social status of women to improve, this problem is needed in the light of new thinking and empathy going deeper.

Empowerment is a social process involving change in an individual organization, community and society as a whole. Studies have shown that a transformation process occurs through participation and combined skills and therefore empowerment cannot occur in isolation. 'Transformed politics' and 'mediation' are very significant as a form of empowerment. This framework highlights the attitudes and abilities of individuals, enabling them to participate in

a variety of activities or behaviors, which ultimately empower participants. The empowerment process consists of two levels: (1) individual power levels to observe individual attitudes and abilities, and (2) group abilities.

**FIGURE 1: WOMEN'S EMPOWERMENT CONCEPTUAL FRAMEWORK**



Source: V. Magar; *Empowerment Approaches to Gender-based Violence: Women's Courts in Delhi Slums*; *Women Studies International Forum*; Vol. 26, No. 6; 2003.

**V. Magar** (*Empowerment Approaches to Gender-based Violence: Women's Courts in Delhi Slums; Women Studies International Forum; Vol. 26, No. 6; 2003; pp. 509-523*) seeks to demonstrate the interrelationship and interconnection between individual power, group power, and achievement through a conceptual framework for women's empowerment described in the following issue.

Women's empowerment is the result of a process where people are influenced by individual attitudes (self-esteem and self-efficacy) and power (knowledge and skills and political awareness), combined with collaborative action (social and political participation), and resources (information, material and Socio-psychological) resulting in a transformation into desired outcomes (individual, group, and social).

In Bangladesh, the lowest dignity of girls has seen in their marriage, education, religion and social life. It is believed that the outside world, there is no need to contagion with girls. They kept confined within four walls. The practice of marriage is a matter of economic bargaining here. In this case men are family heads, rulers, scriptures and religion promoters; basically all the power is in men's hand. A man needs a wife to maintain him and to survive as a worker. Wife is one of the husband's properties. He can use his wife freely for his own maintenance and enjoyment. The relationship between married men and women is more widespread and obligatory than the relationship between the worker and the boss. The absorption of girls is wider than that of workers. The range of these relationships extended from career life to personal and sex life.

Although the role of women in social progress and civilization is significantly significant, women in any society are still oppressed, deprived, neglected and backward. Women are still largely deprived of their social, economic, political, religious and cultural rights. It is not just a picture of a poor developing country, but a general picture of the whole world, regardless of

the advanced. It is important to note that due to the economic prosperity of the advanced countries leading the tread and commerce, the social status of women has improved as the education rate of women has increased but the attitude of men towards women has not changed significantly. Because the male-dominated domination did not change the traditional notion that women felt this domination did not change.

In Bangladesh's social system, like in developing countries, women's family, socioeconomic and political backgrounds are far behind men in all walks of life. Even today women's lives are largely chained by patriarchal values and social customs.



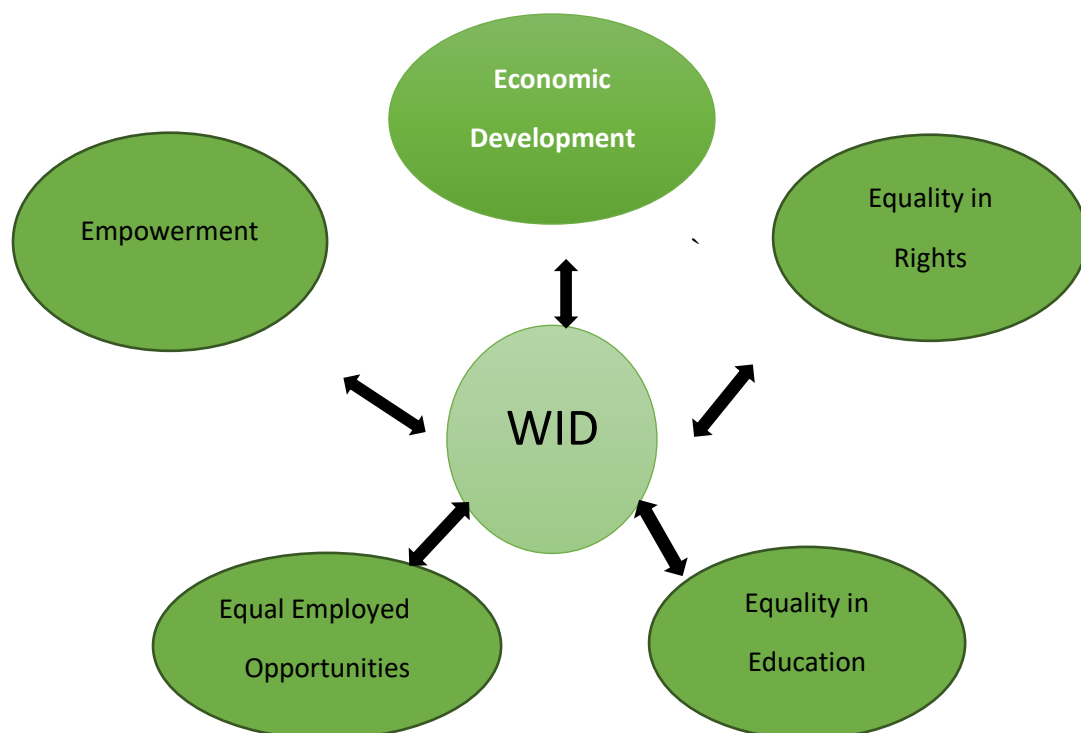
The Women's Movement in Bangladesh

The genesis of the women's movement in Bangladesh may be linked to the rise of the women's movement internationally and within the region of South Asia. It would be fallacious to insist that the women's movement in Bangladesh was generated exclusively by national women's movement. Other factors are clearly at play. Almost these are the four International Conferences held in Mexico, Copenhagen, Nairobi and Beijing, the influence of international donors working in the country, NGOs working with women's issues, women's organizations and academia. The concept "empowerment" has multidimensional aspects. Interrelationship of different aspects of empowerment (like, individual, social, economic, political) are almost inseparable. Bangladesh is a South Asian developing country. The Constitution of Bangladesh also grants equal rights to women and men in all spheres of public life [Article 28 (1) and 28 (3)]. Women empowerment is the reflection of gender equality which is the precursor to moving the country forward, towards middle.

According to **Nazmunnessa Mahtab** (*Women, Gender and Development Contemporary Issues; A H Development House; 2015*), "In Bangladesh the women's movement started with the goals of equality and emancipation against agitation for equal rights and legal reforms to redress the prevailing discrimination against women. The first attempt was undertaken by a group of professional women to form a group known as Women for Women a Research and Study Group entitled with the task of conducting research on women's issues. Pioneers in this group included Rownaq Jahan, Roushan Jahan, Ellen Sattar and Perveen Ahmed. The first issue of concern for these women was women's 'education'. The results of their first publication, namely, 'Women and Education' (1975). This publication attracted the notice of donors mainly UNICEF in sponsoring another study: 'Situation of Women in Bangladesh' covering all vital issues of women in Bangladesh, namely, education, health, economy, employment, violence against women, politics and administration. Women's participation in the liberation war (1971) at first remained a neglected area. Little attempt was made as to ask

why and how so many women were involved in the liberation war, the problems they had faced and overcome in leaving their homes to join the revolutionary movements in different religions of the country. The issue of women's participation in the liberation war did not figure in any serious research until the 1980s. On the whole women's participation in the struggle still remained confined and hidden, because their involvement resulted in violence against them by the Pakistani army and guerillas who tortured them in any way possible. Later, women's groups working with these women made no serious effort to identify and analyze the structural, social and cultural underpinnings of their subordination, oppression and exploitation."

**FIGURE 2: WOMEN IN DEVELOPMENT APPROACH**



Source: Nazmunnessa Mahtab, *"Women, Gender and Development Contemporary Issues"*, A H Development Publishing House, 2015.

Mahtab (2015) found that women's education had become institutionalized. Research, training and on-campus teaching were included in educational programs and off-campus activities by both GO-NGOs, which groups were focusing on single or multiple issues were included in actions. Women practitioners were participated in CEDAW Action Plan by their writing and reviewing mainly their organizations were working for themselves and implementation of CEDAW for U.N. Commission on the Status of Women (UNCSW). It was regarded as the International Bill of Right which was signed by more than 170 countries. The education considered not only as the vital instrument of women's improvement, equality and empowerment, but also coming out of the state of subordination. UNCSW and U.S. Women's movement focused to access the technical and professional education to improve the status of women. A scheme of Non-formal education which was totally involve with the women of rural area (during Midday) and also related to income producing activities. This type of education program was introduced by BRAC (Bangladesh Rural Advancement Committee). A largest number of NGO's were working here for the development and empowerment of women.

Income status is towards inclusive and sustainable development. Bangladesh government dreams for a democratic and inclusive society of Bangladesh. With the aim of making reality Vision-2021, the government has been taken some amazing initiatives that definitely deserve appreciation, JOYEETA is one of them. JOYEETA, an initiative of the Ministry of Women and Children affairs established to empowering rural women of Bangladesh. The empowerment of women has been characterized by considering a multidimensional issue which can be indicated by education, occupation, discussed family planning with partners, household decision making, freedom movement, age at marriage, political representation and legal rights.

## **Statement of Problem:**

Gender inequality in terms of access to education and employment has remained as serious problems affecting democratic norms of governance. Inequality in terms of education, employment, participation in the content of political process particularly in the field of decision making and the outcome of extreme poverty scenario and traditional gender norms revolves around the practice of patriarchal societal system. The religious practice of (Islamic) veiling and adherence to the Purdah system had seen as a practice of discrimination in the way of empowering the women and the girls. Women are generally unseen outside the domestic sphere particularly in case of rural areas. Women are unequal in the areas of employment, education, income, arrests, health and the role they play in family and societal life. These broader aspects of discrimination are some content related to this status and position in capturing political power and social prestige accorded to them leading to their participation in decision-making power within the family and to the community.

Through the constitution of Bangladesh recognized the principle of equality among men and women, and substantial acts has been pressed affecting women equality in the field of health, education, empowerment and participation both at grass roots and national level, the societal and political practices witnessed gross inequality and violence against women.

Since 1990s women participation in the political fields has increased substantially. Despite the societal barrier and undemocratic religious practices (Personal Law), the system of women reservation interns of the provisions of Quotas has extended women representation in national Parliament and local government. Despite such aspect of development violence against women has increased as a means of political expression intimidation by conservative parties and religious and socio-cultural norms that are used to intimidate women. Besides, domestic violence in different form, incident of rape and the cruel practice of acid violence

against women have been substantially increased. The mechanism of Non-state actors in the form of NGOs dedicated to protection of women education, health, employment provision are substantially ineffective on account of different reasons.

### **Research Objectives:**

The proposed research would tend to address the following objectives.

- 1) To have broader understanding and knowledge about different unequal practice among men and women in Bangladesh.
- 2) To know about how the religious practice is antithetical to women empowerment both at societal and governmental spheres.
- 3) To highlight different constitutional and legal provisions meant for women equality and participation in the decision-making in the family life as well as both at local and national level.
- 4) To understand the nature of functioning of NGOs wondering for the protection and promotion of women rights and various challenges there in.

- 5) To have knowledge about the nature and level of women participation in the electoral process and at the level of decision-making.

### **Research Questions:**

To fulfill the purpose of the study the following questions are farmed to be answered.

1. Why the government policy on educating the girl child is not substantial in Bangladesh?
2. What are the nature and causes of women discrimination in both socio-economic and political sphere?
3. What are the government's initiatives for women's education, economic and political development?
4. To what extent market economy is marginalizing the importance of women in (social, economic and educational) sphere?
5. How the government is approaching the issues of domestic violence against women?
6. How far the NGOs are successful in addressing the problems associated with women empowerment?

### **Review of Literature:**

Increasing freedom around the world, especially women freedom, is one of the hallmarks of the current wave of globalization. The economic and socio-political conditions of women in South Asia are not unique. Within the regions, Sri Lanka emerged as a pioneer of sorts in terms of the process of women empowerment. However, Bangladesh too has made significant strides in recent years. It has outshone some of its South Asian neighbors, including India, as far as women empowerment is concerned. The achievements of country in this regard are unparalleled in the Muslim world, bar Indonesia.

Dr. **Afroza Begam** discussed this matter on his book named *“Government-NGO Interface in Development Management: Experiences of selected Collaboration Models in Bangladesh”*. Based on the available economic literature and anecdotal evidence, we show that women access to education played a key role in Bangladesh successful population transition. A tripartite effort by the government, Non-Government Organizations (NGOs) and donor agencies has been the key catalyst in educating the female population of Bangladesh. These efforts have also been extended to making healthcare more accessible for the women in the country. NGOs like the [Friends in Village Development Bangladesh](#) and Nari Uddog Kendra concentrate on variables like participatory decision-making, awareness building, capacity building and increasing economic solvency to contribute to women empowerment in Bangladesh.

Author **Pranab Kumar Panday** discussed this matter on his book named *“From a Bottomless Basket to an Emerging Economy”*. According to him, Bangladesh’s successful revolution in the area of microfinance, which provides alternative employment and income opportunities to the female population, is another area that has increasing global appeal. Bangladesh’s success in balancing its gender gap offers some policy lessons for other South Asian, as well as a

number of African countries. The nexus between female education and successful population transition might have particular importance for Pakistan and Afghanistan. That said, the purpose of this paper will be twofold. **Firstly**, it identifies the critical factors behind women empowerment in Bangladesh. **Secondly**, it examines how the country's success in balancing its gender gap could play a significant role in helping the economy move towards a higher growth trajectory. The paper will presents some data concerning the gender gap and women empowerment in Bangladesh. In particular, a comparative picture with its South Asian neighbors and other developing countries could help us understand where Bangladesh stands from a regional perspective.

Struggle for modernity, tradition, men-women equality, social dignity, security and for multilateral pressure the position of women in the family is very complex. Here men and women do not participate in social development is not equal. Many indoor and outdoor activities of women are not treated as work. The devaluation of women labor in labor market also hinders women right. In **Nazmunnessa Mahtab's** book *"Women in Bangladesh: From Inequality to Empowerment"* I noticed, in market economy women of Bangladesh are always facing new challenges. Though women work in educational institution, medical, factories, police, even in the uneven areas, women are neglected, tortured and persecuted. In the society of gender disparity it is difficult for women to stay parallel and enjoy the right of equal participant.

Democracy without women is not a democracy. One of the aspects of "democracy with women" is ensuring women participation in the decision making institutions of a democratic polity. Balanced representation of women and men at all stages of decision making process guarantees better governance. Parliament is one of the formal and important political institutions. In all Parliaments of Bangladesh (except the Forth and the Sixth), women MPs

worked with their male counterparts. One of the main objectives of the study was to highlight how far women MPs, as representatives of the womenfolk, have served the interests of the women community.

Author **Jalal Firoj** discussed this matter on his book named *“Women in Bangladesh Parliament”*. According to him, “Generally women members in the reserved seats are elected from those belonging to upper class families and who lived in cities. There is a common impression that they are not aware of the day-to-day problems encountered by the poor and rural womenfolk. A few questions were included in the questionnaire to get information about their level of interaction with the common women. ‘What are the major problems faced by the womenfolk in Bangladesh?’ We found women MPs have marked off various points as the main problems of the women community. 43.86% respondents mentioned ‘economic backwardness’ as the principal problem of the general women. 22.80% have perceived ‘educational backwardness’ was the main problem. To 21.06% respondents ‘fundamentalist politics’ and 10.53% members ‘insecurity’ are the principal problems.

In **Abeda Sultana’s** book *“Sthaniyo Sarkar ByabostharBibantan o NariPratinidhityo: Evolution of Local Government System and Women’s Representation”* I noticed, the local autonomous government of Bangladesh is known as the local government. Then she analyzed the historical evolution of the Union Council as local government. Women are allocated money for various five-year plans and national budgets in Bangladesh. This allocation for women’s development is not gender-sensitive and is not conducive and strong to play a positive role in women’s empowerment. Examine the area to see how all women representatives of the Union Council are able to truly implement their role. Analyzing the information, most women members said that they were asked for their opinions on less important issues and that they expressed their views freely. But in the council meeting the

male members have given them the embarrassment. Decision is to be asked to keep the method, not for decision making or implement.

Author **Rashida Khanam** discussed on his book named “*Somaj o Nari*” discussed the role of women in building social progress and civilization is unacceptable, however women in society are still backward, abandoned, oppressed, abused and deprived. Women’s family system in the society of Bangladesh, like the development of the country, social, economic, politically backward than men in all walks of life. Religion has a negative impact on women’s lives in the society depicted in the literature is observed. This is why Hindu, Veda, Christianity and Islam in text on this book on the various topics of religion have been compiled and the cardamom compilation is the core of the book of the purpose to establish a democratic society based on equality of men and women.

Author **Dr. Shahidur Rahaman Chowdhuri** discussed on his book named “*Kshudrarin o Narir Kshamatayan: Microfinance and Women Empowerment*”. The book examines the impact of microfinance on women’s empowerment designed based on research work. The book discusses the concept and relevance of microfinance and women’s empowerment, debtor women’s in socio-economic status, participate in loan activities, the use of small loans, impact of microfinance on women’s empowerment and recommendations on problems and solutions. The book addresses the need for quality training in addition to education and social awareness activities along with micro-credit.

Author **Dr. Julia Moin** discussed on his book named “*Empowerment of Women and Their Participation in Local Government Politics*”. The book examined there are rural and urban-based local government institutions in Bangladesh. People of the rural areas are found very

much enthusiastic in the matter of women's participation in local government politics. As a result some of the respondents got financial support from the people of locality, which was lower in the urban areas. On the other hand, the trend of getting financial help provided by the political parties was higher in urban areas than the rural areas.

Author **Ferdous Jahan**'s book named "*When Women Protect Women*" draws on theoretical debate as well as empirical evidences from political science and criminology to understand women's legal empowerment and justice seeking behavior. It attempts to understand theories of equality and empowerment through a practical lens. Based on in-depth ethnographic interviews, the book investigates which of four legal/alternative dispute resolution institutions (formal courts, indigenous traditional dispute resolution structures, Lok Adalat, and non-governmental organization sponsored dispute resolution structures) best empower women in South Asia who are victims of domestic violence.

In **Syeda Lasna Kabir**'s book "*Women's Participation in South Asian Civil Services: A Comparative Analysis of India, Pakistan and Bangladesh*" I noticed, the proposed study describes woman's participation in South Asian (India, Pakistan and Bangladesh) civil services. Women have little or unequal access to public employment in Bangladesh. Fewer women are employed by governments in civil services and they figure prominently in jobs set aside for them, while executive positions are generally occupied by men. A very insignificant number of women occupy key decision making positions in public services. The book also outlines some of the suggestions made by respondents to increase women's participation in the civil service in these three countries. Despite the government's efforts to stimulate the entry and upward dynamism of women administrators, the overall figures are not impressive. Female administrators, especially at higher levels, are still very few in number. One of the

more common problems is the existing pattern of gender roles. Most female government employees feel that they have been discriminated against.

A study on women politicians in Bangladesh conducted by **Khurshid Jalal**, the findings of which are presented in the article entitled "*Women in Politics*". The study has investigated the socio-economic background of women in active politics, their attitudes towards various social and political issues related to women. It has also focused on the problems women confront in having active political career. But the study does not show the changing patterns of women's participation in politics.

In the article "*Women in Politics*", **Najma Chowdhury** has analyzed the importance and relevance of women's political empowerment in the prevailing situation of Bangladesh. She has drawn attention to the themes and actions of different international strategies such as, FLS (Forward –Looking Strategies), PFA, and CEDAW working for ensuring women's empowerment. To manifest the situation of women's political empowerment in Bangladesh in relevant issues (i.e. constitutional parameters of women's political participation, participation in different power bases) are taken into consideration.

Another article entitled "*Women's Participation in Politics: Marginalization and Related Issues*" by **Najma Chowdhury** shows the pattern of exercising women's political rights, needs of women's participation in politics, trends of their low participation in politics both of in global and national context. But this study does not deal with women's participation in local level politics and is also based on secondary sources.

In the article on *“Paths to Empowerment: Women and Political Participation”*, **Marilee Karl** has opined that political participation is a major means to women’s empowerment that increase their decision-making power and greater ability to influence that affect others’ lives in the community and larger society. She has discussed women’s participation in electoral politics, identified major obstacles to women’s political participation in the world context.

Author **Mokbul Morshed Ahmad** briefly discussed that how northern donor agencies and NGOs understand the needs and problems of southern NGO clients in his book named *“Understanding the South”*. NGOs in Bangladesh did not originate from the Grassroots Organization (GRO) in civil society. Rather it sets up groups of NGO workers, after which clients join to get microfinance and other services. Most Bangladeshi NGOs are completely dependent on foreign funds. The amount of foreign funds in the private sector in Bangladesh has increased over the years and currently stands at just under 16% of all foreign 'assistance' in the country in FY 1995-96. Funding of NGOs is very important, with the top 15 NGOs distributing 84% of all allocations to NGOs in 1991-92 and 70% in 1992-93. The NGO's reliance on donor grants has kept the whole activity with higher subsidies. For example, the annual operating costs of BRAC's branch-label units are three times higher than their locally generated income. The emergence of microcredit programs over the past three decades, sponsored by both states and NGOs, stems from a variety of factors: capital deficits, inability of previous systems to effectively reach the landless poor, and limited access to the informal market financial (IMF) to meet the needs of the people. As these opinions from the literature compose what the NGO field workers say, the author has studied four types of NGOs (international, national, regional and local) for his PhD research.

**Rowshan Qadir**’s article *“Participation of Women in Local Level Politics: Problems and Prospects”* gives an idea about the factors of women’s political participation and its

theoretical explanation, reasons of women's low participation in politics, nature of their participation in rural local government organizations.

**Aditi Falguni** briefly described the historical milieu of different women's emancipation movements and the struggles for establishing political rights in the Indian sub-continent in the article "*Narir Rajnaitik Kshamatayan: Bangladesh Prekshapat*" (In Bengali) [*Women's Political Empowerment: Bangladesh Context*]. She sketches the stages of expansion of female education and their participation in different movements including national liberation movement. Education enabled the females to be self-confident and politically conscious, which made the Bengali women spirited fight for the freedom of their country.

**Abeda Sultana** in her article entitled "*Rajniti o Prashasanik Shiddhanta Grahane Nari: Pariprekshit Bangladesh*" (in Bengali) [*Participation of Women in Political and Administrative Decision Making: Bangladesh Context*], has tried to identify the context and nature of women's participation in political administrative decision making bodies. To demonstrate the situation of women's political participation, she has selected political parties, parliament, cabinet, top administration and Union Parishad as the unit of her study. But this is not an in-depth study and is done on the basis of exclusively secondary data.

## **Various Perspective Theories of Empowerment**

Feminist perspectives are examined primarily on the intervention strategies of NGOs. The extent to which feminist perspectives have been incorporated into NGO interventions aimed at women's advancement in Bangladesh should be reviewed. Based on the work experience of NGOs in the field, it is determined that the NGOs are not following any specific feminist

theory, but rather the interventions are influenced by the developmental paradigm in the Western feminist perspective. Third world feminism is more relevant to the socio-economic context of Bangladesh. This perspective is insufficient to bring about the desired change, but rather a combination of feminist perspectives may be more conducive to the advancement of women in Bangladesh. Understanding feminist theories is very important for NGO practitioners and social workers to effectively address the issue of women's development.

According to **Mahbub Mahbub** (*Women Empowerment; theory, practice, process and importance*, ResearchGate, [Women and gender](https://www.researchgate.net/publication/353444239_Women_Empowerment_theory_practice_process_and_importance) , University of Dhaka, June 2021 [https://www.researchgate.net/publication/353444239 Women Empowerment theory practice process and importance](https://www.researchgate.net/publication/353444239_Women_Empowerment_theory_practice_process_and_importance) ), “There are four waves of feminist movement. The first wave occurred in the 19th and early 20th century movement for women’s right to vote. The second wave in 1960s and 1970s, moved for equal legal and social rights. The third wave began in the 1990s, refers to a continuation and reaction to second-wave.

The fourth wave that began in 2012 and continues till now, talks about women empowerment. The fourth wave seeks greater gender equality by focusing on gendered norms and marginalization of women in society. Traditionally, women are considered marginalized group especially women of colors and transgender women.

Fourth-wave feminist’s advocate for greater representation of these groups in politics and business, and argue that society will be more equitable if policies and practices incorporated the perspectives of all people.

Fourth-wave of feminism argues for equal pay for equal work and the equal opportunities sought for girls and women and to overcome gender norms, for example expressing emotions and feelings freely, expressing themselves physically as they wish, and to be engaged parents to their children) and seek justice against assault and harassment is prominent.”

According to **Kate Young** (1993), “empowerment enables women to take control of their own lives, set their own agenda, organize to help each other and make demands on the state for support and on the society itself for change”.

**Amy C. Alexander and Christian Welzel** in an article they wrote entitled *"Empowering Women: Four Theories Tested on Four Different Aspects of Gender Equality"* - mentioned 4 different types of theories or factors in women's empowerment. They said, “The recent literature on rising gender equality has identified various factors that promote female empowerment (Inglehart & Norris 2003; Inglehart, Norris, & Welzel 2002; Inglehart & Welzel 2005; Welzel 2003). Of the theories explored, research finds the following four factors to be particularly important: (1) socioeconomic development; (2) rising gender-egalitarian attitudes that transform economic development into a cultural process of human development; (3) historical legacies stemming from a society’s cultural and political traditions; and (4) institutional design factors. However, the literature has failed to analyze the differential impact of these four factors on different aspects and stages of gender equality. Does each of these factors have the same effect on all aspects of gender equality? The literature fails to address this question. There is no study so far using all of these factors as explanatory variables in an attempt to explain different aspects of gender equality. This will be done for the first time in this study in which we distinguish four aspects (and by implication of this) stages of gender equality. Analyzing these aspects as distinct manifestations of gender equality fosters a clearer, more precise understanding of the relative influence of each of the four leading explanatory factors on the different stages. Indeed, we argue that the comparison of these factors across different stages of gender equality will enrich understanding of the roles of economic development, cultural change, historical legacies and institutional designs in empowering women. We distinguish four central aspects of gender equality. **The first aspect**, gender equality in basic living conditions, is measured

by the Gender Development Index, a measure of gender equality in literacy rates, educational levels, standard of living and life expectancy developed by the United Nations Development Program (UNDP). **The second aspect**, gender equality in civic actions, is measured by the percentage of the adult female population that has participated in any form of civic activity, including petitions, demonstrations, and boycotts (these data being taken from samples of the World Values Surveys). **The third aspect**, gender equality in positional empowerment, is measured by the Gender Empowerment Index, an index of women's presence in administrative and managerial power positions. **The fourth aspect**, gender equality in political representation, is measured by the proportion of women in national parliaments (these data being taken from the Inter-Parliamentary Union)."

They specifically considered these four aspects as a logical indicator of the progress of gender equality. They theoretically hypothesized that the primary aspects of gender equality are the development of skills and the finding of gender equality in quality of life. These aspects inspire the lives of women on a large scale. It frees women from traditional household activities, seeks to increase their participation in civic activities, such as appeals and boycotts. In addition, it helps to pave the way for women to gain a position of power in order to build a stronger women's civil society.

Finally, in their view, when women enter power in greater numbers on the larger front, it is also possible that more women will enter parliament. As they proceeded through this hypothetical sequence of gender equality, they considered identifying a relationship in the literature that is the central explanatory factor, observing whether it remains stable at any level. Given the multiple pieces of evidence presented through recent studies on social modernization and gender equality, they hypothesized that economic development would explain the basic aspects of gender equality, especially in terms of survival and possibly civic

participation. So they considered the impact of translation on economic development as a cultural process of human development that gave birth to a liberal attitude.

They felt that these workers would be able to make their predictions on gender equality as well as expand their positions of social and managerial power. In order to maintain the empowerment of civilized women, it is not only a matter of discussing the policy communication of women's choice, but also of promoting the cultural relations of social behaviour, both behaviourally and familiarly.

They assumed that women's parliamentary capacity, from individualistic, glacial economic and cultural changes, had effective consequences on the determining authority. The specific factors that created the institutional design for this environment, they thought, would be relevant during the critical assessment of women. They also assumed that they had a parliamentary position in a particular environment of the state where the relevance of the institutional design could be taken more firmly.

## **Research Methodology:**

The proposed research would take into account both the application of qualitative and quantitative methods representing quality of governance and the value and content of democratic development and women participation in it.

The research work is based on primary level and secondary data collection. In case of Primary data collection, I haven't used the survey method during COVID-19 period. The Q&A included both open and closed questions based on the research questions and the objectives of the research work. Despite having most of the open questionnaires since language was a barrier to understanding most of the closed questionnaires. It should also be noted that the sampling was done on the basis of two sections- first the interview was

conducted by people from the private sector who were directly involved as NGOs and who were directly involved in the matter and government officials on the other hand with women's empowerment; Second, the interviews were also taken from ordinary people who were in favour of women's development and those who did not support them. An extensive survey as well as numerous interviews were be conducted with the beneficiaries as well as non-beneficiaries in order to get a holistic perspective. Additional primary information were be gathered through observation and group discussion. Moreover, some key informants were be selected for providing the elaborate information about the research topic. During COVID-19, the Government of Bangladesh published all their activities through official gazettes and notices. I have collected a lot of information from there. Through the video calling process I can get in touch with various NGOs about all the work activities in the COVID-19 situation of NGOs in Bangladesh and gather a lot of relevant information through Q&A process.

In the case of Secondary data, the sources of study materials such as books, newspapers, journals, articles, dissertations, documents, district gazetteers and report were used. These secondary data were be used to construct and explain the important concepts and ideas relevant to the issues of women empowerment and their participation in Local Government Politics. It is necessary to state that much more secondary data were collected than factual data.

For more information on the subject I should be taking help of **Jatiya Mohila Songstha & Department of Women Affairs**, both are under the [Ministry of Women and Children Affairs](#), Govt. of Bangladesh, Bangladesh Government website and other government websites where detailed report of the work done, expenses can be found.

## **CHAPTER - I**

### **Religious Practices and Value of Women's Education in Bangladesh**

**1.1-** What is The Role of Religious Practices in Bangladesh?

**1.2-** Effects of Religious Practices on Women in Bangladesh

1.2.a-Women and Islamism

1.2.b-Women and Other Religious Practices

**1.3-** Literacy and Education: The Key to Women's Empowerment

#### **1.1- The Role of Religious Practices in Bangladesh**

This human life is rare in the combination of inanimate consciousness. Expression of two rights or beings called male and female. The role of these two genders is especially important in the progress of human society. From the earliest times of the creation of men and women, man has struggled against nature and the environment to improve himself to the present day. Leaving behind the dark chapter of history, it has reached the pinnacle of civilization. It has been possible for people to move forward in the path of truth and beauty through the joint efforts of men and women. But even after that, women are extremely neglected today. But I have no hesitation in saying that in the overall progress of a patriarchal society, women are mostly neglected but the role of women is no less. Whether political, familial, social, economic, cultural, literary, philosophical, religious and spiritual, women have an essential and important role to play. In addition to education and intellect, women are discriminated

against simply because they are women. Although women's rights are constitutionally recognized in the United Nations, the proper rights and dignity of women in the individual, family, social, national and international spheres have not yet been established.

Women are still largely deprived of their social, economic, political, religious and cultural rights. It is not just a picture of a poor developing country, but a general picture of the whole world, regardless of the advanced. It is important to note that due to the economic prosperity of the advanced countries leading the tread and commerce, the social status of women has improved as the education rate of women has increased but the attitude of men towards women has not changed significantly. Because the male-dominated domination did not change the traditional notion that women felt this domination did not change. Although the role of women in social progress and civilization is significantly significant, women in any society are still oppressed, deprived, neglected and backward. The practice of marriage is a matter of economic bargaining here. In this case men are family heads, rulers, scriptures and religion promoters; basically all the power is in men's hand. A man needs a wife to maintain himself and to survive as a worker. Wife is one of the husband's property. He can use his wife freely for his own maintenance and enjoyment. The relationship between married men and women is more widespread and obligatory than the relationship between the worker and the boss. The absorption of girls is wider than that of workers. The range of these relationships extended from career life to personal and sex life.

Woman is born a human first and a woman afterwards. This applies to women societies across the world. Women's work has not been dignified and regarded until today. All production activities without childbirth the participation of women was indirect or direct was not recognized. The whole of Asia, the social system of women in Europe and other countries are almost the same. Social status of women to improve, this problem is needed in the light of new thinking and empathy going deeper. The people of Bangladesh are religiously passionate

like other countries in South Asia. The politics, socialism and economy of this country are largely influenced by religious values. Although in most cases it is applied as a tool of establishing self-interest according to the mood of the particular person. Rarely has it conformed to the principles of religion accurately. So beside of real pious Muslims, there is no shortage of socialists. Politicians, theologians and pir-maulvis are on the side of religious Muslims in the society. By religious sake they have been blocking women from society of Bangladesh. Women were taken away from education, ideas including freedom of speech and all rights reserved. However, the condition of poor women was an exception. In their pursuit scarcity, the restrictions were not as strict as those of the upper or middle classes. According to **Dr. Humayun Azad**,

*“The poor women of Bangladesh have always gone out, worked outside, they have in the oven of freedom; ... was the victim of a blockade women of upper class and upper castes.”*

Currently women are still deprived of their real rights. In the period of Khalifa Rashidun or Umaiyya Abbasi, women could freely move as freely as husband choosing, marriage, divorced or remarried, but in the modern age of 21<sup>st</sup> century the Muslim girls here are not independent. Religion where women are male regardless ordered restraint life (to maintain modesty, the Quran addresses the first men and directs them). But society expects it only from only women. Especially the attitude of the rural society is extra liberal towards boys and very conservative towards girls. Divorce (no matter which side husband or wife is on) is mainly due to extramarital affairs, adultery and polygamy which was blamed only on the character of women.

## **1.2- Effects of Religious Practices on Women in Bangladesh**

### **1.2.a- Women and Islamism**

The principles and conditions of Islam regarding women are in fact a complete and all-encompassing revolution in contemporary thought, thought and belief, and in the thought patterns and mentality of the previous era. Because it was doubted whether women were human at all. There is a historical revolution against those ancient and primitive thought beliefs and against the ideas of some of the Oriental religions and communities of this age which disqualified women from practicing their religion and entering Paradise with honest believers. Islam is also a strong protest against the failure of the bearers of traditional ways and traditions to pay homage to women with the recognition of their true human dignity. An unprecedented intellectual advancement achieved by mankind before modern Western civilization. At least 1,200 years before modern civilization, Islam marked the beginning of this progress by recognizing women's natural abilities and skills. Suffice it to say in this context that Islamic law does not disqualify a person from normal activities, jobs, responsibilities, transactions, property ownership, transfer, etc. for any reason other than being a minor or insane. Under Roman law or French law until 1938, insane, minors and women were deprived of all social rights. Among the legal restrictions was that she could not do any job without her husband's permission. You can't even make a decision on your own, even if the court's permission is not enough. Throughout human history, Islam has played a leading role in drafting laws on women's rights and entitlements compared to other religions and civilizations. This explains why French experts are so shocked by the fact that the full legal rights of French women have not been restored to this day.

Author **Dr. Rashida Khanam** discussed about Muslim women's position as a daughter in her book named "*Somaj o Nari*". She wrote that "At the beginning of the 7th century, when the lives of women in all parts of the world and in all societies, both civilized and uncivilized, were in dire straits, the divine word was proclaimed by Muhammad (peace be upon him) from the city of Mecca in the mountainous valley of the Arabian Peninsula. What gave

woman the most balanced and honourable position of all time, gave her full rights and dignity, freed her from all the humiliations, insults and humiliations of the past, guaranteed her full human and human rights and freed her forever from brutal sexual lust and society. It gave him the opportunity to play an active role in development, security and unity.

The essence of the reformist policy that Islam proclaimed on women through the mouth of Muhammad (Shah) is as follows:

**First**, there are the declaration of the full equality of men and women in the field of humanity and the rejection of all forms of discrimination and inequality. In the Qur'an, Allah the Almighty says, "O mankind, fear your Lord Who created you from a single human being." (Surah An-Nisa: verse 1) And the Prophet (peace be upon him) declared, "Women are the siblings of men." (Ahmad, Abu Dawood, Tirmidhi, etc.)

**Second**, if a woman is as honest as a man, she will be able to enter Paradise, and she is declared to have the full right to practice and worship. On the other hand, if she is wicked, she will go to hell. Allah says (interpretation of the meaning): "Whoever does righteous deeds, whether he is a man or a woman, if he is a believer, I will surely make him live a pure and secure life, and I will reward him according to his deeds." (Surat an-Nahl: 97)

Allah says (interpretation of the meaning): "And I do not want to ruin the work of any of you, whether male or female" (Surah Al 'Imran: 195). Notice how much the Qur'an emphasizes the equality of the two in the following verse: Surely Muslim men and women, believing men and women, praying and supplicating, truthful and truthfulness, patient and patientes, humble man and humble wife, alms-giver and alms-giver, fasting man and fasting wife, virtuous man and chaste wife and men who remember Allah and Allah has ordained for them forgiveness and a great reward "(Surah Al 'Imran: 195).

**Thirdly,** Islam has countered the mentality of considering women as evil and worrying and anxious when a girl child is born. This mentality is not only present in the Arab society of that time, but also exists in many nations today. Condemning this heinous practice, Allah says, "When one of them hears the news of the birth of a girl child, his face turns black and he becomes speechless and stunned. Will he leave that child or bury him? Know that their decision is very bad "(Surah An-Nahl: 59).

**Fourth,** Islam forbids the abominable practice of burying a girl child alive and utters extreme contempt and condemnation against it. Allah says (interpretation of the meaning): “(Remember) when the child buried in the earth will be asked (for what reason) she was killed” (Surah At-Takweer: 9) and Al-An'am: 140)

**Fifth,** Islam instructs women to be respected and honoured as daughters, wives and mothers. An example of how to teach her dignity as a girl can be found in the following hadish, "Paradise is destined for a person who has a daughter and teaches her good educations and good manners."

The Prophet (peace and blessings of Allah be upon him) said: The best of all the wealth in the world is an honest and industrious wife. The husband rejoices when he looks at her and in her absence she preserves her husband's dignity and reputation (Sahih Muslim and Ibn Majah).

There are many verses and hadishs about giving dignity to women as mothers. Allah says (interpretation of the meaning): "And I have enjoined on man kindness to his father and mother. According to the hadish, a man came to the Prophet (peace be upon him) and asked, "Who has the most right to receive my service?" The Prophet (peace be upon him) said, "Your mother?" The man said again, then who? He said, "Your father (Sahih Al-Bukhari and Sahih Muslim)."

**Sixth,** Islam strongly encourages women to be educated. In a hadith in this regard, it has already been mentioned that if a girl is taught good knowledge and virtue, Paradise is inevitable. In another hadith, the Prophet (peace be upon him) said, "Acquiring knowledge is obligatory on every man and woman."

**Seventh,** Islam has given women a share in the inheritance, whether they are mothers, wives or daughters, even in the womb.

**Eighth,** Islam has legalized and enshrined equal rights for both husband and wife and has allowed the man to be the head of the family but not to be arbitrary and oppressive. Allah says that wives have just rights as well as responsibilities. But men have some rights over them (Surah Al-Baqarah: 228).

**Ninth,** Islam has legalized the issue of divorce in such a way that the husband cannot engage in any kind of voluntary or oppressive behaviour. In addition, time has been set for the divorce to take effect, which gives the husband and wife the opportunity to return to mutual agreement.

**Tenth,** the woman is entrusted with the authority of her guardians before she becomes an adult, and this guardian-like authority is limited to her maintenance, education, supervision and care of her property. Islam does not allow anyone to own his penitentiary in the name of guardianship or to rule over it arbitrarily. And in the case of responsibilities, they have been given equal rights and authority as men. If one studies Islamic jurisprudence, one will not find any difference in the power and authority of men and women in all financial and commercial activities such as buying, selling, giving, mortgage, lease, and associate business.” (Khanam, Rashida. (2010). *Somaj o Nari. Dhaka: A H Development Publishing House. pp. 170-172*).

From the 10 principles mentioned above, Islam has given women in the three main spheres of life, namely, the humanities, the social spheres and the legal spheres a status which is perfectly suitable and appropriate for them. In this case, he has given women full human dignity and rights like men and recognition of their humanity. Yet most civilized nations of the past were either sceptical or hesitant about it, or they rejected it outright. Islam has opened the door of education for women and has given them a dignified position in various spheres of life. As a woman grows older, her self-esteem increases. Every step from child to wife and from wife to mother, especially in old age, has ensured extra love, affection, devotion, respect and security for her. As she got older, Islam gave her full financial power and authority in all her activities.

According to her, “When both girls and boys are the off springs of the same parents, Islam does not treat them differently. It has been stated above that Islam prohibited the killing of girls, a custom that was prevalent before the advent of Islam. As a moral reformer Prophet Mohammad has to his credit to the abolition of the infanticide. In this connection Syed M. H. Zaki writes:

*‘It was the purest humanity wit which Mohammad laid his hand with utmost severity of this inhuman practice with a promise to heaven to those who would bring up their girl-children with love and while threatening with Hell the people who would practice such a cold blooded murders towards their daughters. It was thus that Muhammad became the Redeemer of the fair sex by sweeping of once for all this savage custom from among the Arab.’*

The whole spirit and teaching of the Prophet encouraged the evolution of all legitimate freedom and legitimate equality between men and women. Islam abolished the practice of infanticide and succeeded in establishing its memory quite detestable. It should be mentioned

here that while converting women in Islam Prophet Mohammad was by God to make this conditions (among others) that they would not kill their daughters:

*‘Prophet! When believing women come to thee to take the oath of fealty to thee, that they will not associate in worship any other thing whatever with Allah, that they will not steal, that they will not commit adultery (or fornication), that they will not kill their children. (60:12)’*

In Islam a daughter is as free as a son. As soon as she attains puberty nothing is done or can be done for her without her consent. It is absolutely essential for the validity of her marriage that she gives her consent willingly and without being forced under any kind of pressure. In fact, no marriage in Islam can be valid without the consent of the either partner.

It was Islam and the teachings of the Prophet which dispelled the prevailing idea that women were inferior to men or that female children deserved any treatment different from that meted out to male issues.” (Khanam, Rashida. (2010). *Somaj o Nari. Dhaka: A H Development Publishing House. pp. 85-86*).

She also told about Holy Quran that, “The importance given to the women can be seen in so many occasions in the Holy Quran. There are several chapters in the Holy scripture exclusively meant for women like Chapter – 4 (Al-Nisa-the women), Chapter-19 (Maryam), Chapter- 24 (Al-Nur-the light), Chapter – 58 (Al-Mujadibah-the pleading of women about safeguarding women’s rights), Chapter – 60 (Mumtahanah-the woman which examined). Apart from these Chapter – 27: Verse 20-44, the depiction of Queen Sabah is worth mentioning. The importance of this queen has been enhanced by using the Arabic word within “Bismillah” (in the name of Allah), in the latter sent to her my Prophet Solaiman. Honor paid to women in the Holy Quran, is again seen in Chapter – 2: Verse 158, where paying respect to Bibi Hajra (mother of Prophet Ismail) during “Sayi” (a ritual) in the performance of Omrah or Haj (pilgrim Macca) is noteworthy. This verse is the example of

reward to a woman for patience and obedience to Allah. Hazrat Hajra's patience and faith, guide men and women in a good action "Sayi" which is part of "Haj", one of the 5 basic pillars for our faith. To this day Muslim pilgrims ritually enact her plight. So to be guided by a woman in family, social, national affairs should not be any exception for a community. Leadership by woman cannot be any different from the general stream of activity." (Khanam, Rashida. (2010). *Somaj o Nari*. Dhaka: A H Development Publishing House. P-117).

In the light of the Holy Quran and Hadish, some provisions regarding women's development and rights are mentioned.

- A) Believers are male and female, commended to do good deeds and forbid evil deeds. They pay the obligatory zakat, and obey Allah and his Apostle. Allah will be gracious to them, and Allah is mighty, wise.
- B) Women likewise have the rights to have men over them.
- C) Take two witnesses from men if two are not men, then take one man and two women as witnesses to your liking.
- D) If a man has a girl child, and he does not humiliate her without provoking her alive, and if he does not give more importance to his boy child, God will admit him to Paradise.
- E) Just as men have rights over women, women also have equitable rights over men.

Women in Bangladesh are too much deprived of their rights. In the patriarchal society, the entrepreneur of the liberation of women must take the males only and start from his own family. So, Muslim women can establish their right and dignity in society, not just by breaking the chain of religion but by practicing religious values. The Constitution of Bangladesh has been amended fifteen times to clarify the position of Islam as a guiding

principle of secularism and the state. It is impossible to assess the evolution of Islamic family law on women's rights in Bangladesh, the role of Islam in the document representing the final legal authority of the country, and the definite position of women. The constitutional amendments to religion in the constitution have been largely aligned with the agenda of the ruling party and religion has been unified. The constitution of Bangladesh is an evolved document. Depending on the choice of interpretation of secularism or the dominance of Islam in the document of the Constitution is rarely used in the case of family law and, finally, for Muslims the emphasis on the influence and tendency on family law is emphasized.

Thoughts, research and reviews have shown that Islam does not bar women from voting. There is no reason in Islam to exclude women from law making because knowledge is the most important thing in law making. Islam not only gives equal rights to men in acquiring knowledge, but also declares that acquiring knowledge is a duty for both. Elections are the name given to a number of representatives appointed by the people who enact laws on behalf of the people and oversee the government. So election or voting is basically the name of appointing a representative. These delegates go to the House of Representatives to speak on behalf of their constituents and protect their rights. If a woman wants to delegate the responsibility of protecting her rights to a person and give her the power to carry out her wishes as a problem of the society, then this act of woman is not forbidden in Islam.

In the context of overseeing the executive functions of the government, the role of men and women is equal in this regard. This work can be of two types: 'ordering good deeds and refraining from evil deeds'. In other words, it is as clear as daylight that there is no statement in Islam that disqualifies a woman from representing the people in these two functions of law-making or oversight. So voting for women's political empowerment, being a people's representative is supported by Islam. Islam recognizes women's right to work. Islam has

given them the right to choose their livelihood according to their needs. However, it must be in accordance with Islamic law.

### **1.2.b- Women and Other Religious Practices**

So far we have been talking about the larger women's society. Although relatively well-off, the picture of women's lives in Hindu society is not particularly pleasant. The form of economic exploitation is almost the same for all people in society. According to "Manusanghita", husband will be considered as a deity, guru, religion and pilgrimage. This society does not seem to be able to come out of that concept. No one reads the Manusanghita and no longer makes rules of family conduct honestly; but Manusanghita is arguably the greatest of the disciplines that have been created. There are probably no other excellent documents in the world that deprive women of their overall freedom. According to Hindu marriage, the marriage separation is not valid, so the women cannot take actions by the law. Of course, in neighbouring countries, legislation has been reformed to allow for inheritance and divorce. Hindu women cannot claim property to enjoy their husband's property for life and she has no absolute power in giving and selling. It is about those who have wealth, those who have nothing, they are being oppressed in various ways due to economic reasons. Society also does not give moral support to women. No matter how wicked the husband is, the wife has to obey him. The father, husband or brother or son is always the guardian of the woman. Widow marriage (even after Vidyasagar's death struggle) did not become a normal social norm. Without of a handful of educated people, the position of the woman in Hindu society is the whale that has remained.

Both rich and poor has to pay a lot of dowry to get their daughter married. The common things are dowry-related killings of brides and suicides. Since a Hindu girl did not get any

wealth by the succession rules of Bangladesh, so they would get some sub-token by their father or brother. According to Manusanghita, the property of a married girl is considered on this sub-token. Husband has no right on this sub-token. He has to pay the debt if he receives few money from the sub-token of her wife. Otherwise, he will have to suffer like a thief where the husband is the guru, the deity, the religion and the pilgrimage; is it possible to make this provision here? So the husband has same rights in the wife's wealth, here the social position of the women is determined by the man's power and dominance most of the peasant families receive share of the dowry or 15 to 30 thousand rupees in cash as dowry. The girl of the life comes down if her father is unable to pay dowry. In the story of "Haimanti" and "Denapaona", Rabindranath showed the miserable condition of Bengali women due to dowry. In the absence of frequent divorces, polygamy, widow marriages although the picture of the society is somewhat different, the social status of women have not changed much.

These are still applicable to the Hindus of Bangladesh as the laws enacted during the post-independence period were never amended. At the same time they are compared with the revised reforms in India. Divorce, marriage, maintenance, custody, adaptation and so on are governed by Muslim law for Muslims and Hindu law for Hindus in Bangladesh. The same law applies to other religions because there is no single family or individual law. In fact, the socio-economic life of Hindu women is affected by the inequality between Muslims and Hindus in Bangladesh due to the lack of a uniform family code. Indeed, Hindu women in Bangladesh suffer from the presence of ancient Hindu law and the lack of a uniform family code. A uniform family code may apply to all communities in Bangladesh, regardless of religion, which has long been a demand. This inevitably has a negative effect on the sentiments of the Muslim religion. In this case, it should be noted that the situation of Muslim

women in Bangladesh is widely discussed and at the same time the situation of Hindu women in Bangladesh is being compared with the effects of Indian reforms.

Change of religion, loss of caste, adultery of both the husband and wife or prostitution of the wife are not the reasons for divorce. In Bangladesh, it is permissible for a Hindu man and his wife to marry any one or more women even if they are alive. Only one husband is required for a woman in Bangladesh according to Hindu marriage law. As a result, polygamy is allowed in Bangladesh for Hindu men and there is no system for registering marriages for Hindu people. Surprisingly because there is no Hindu marriage law or even a Hindu marriage register in this country, so even if women want to get out of a bad marriage, they can't or can't get into it. Although Muslim women have less right to divorce than Hindu women, the court must approve the divorce in this case and even the men have to pay alimony to the married wife of three months. Widow Remarriage was allowed in Bangladesh under the Hindu Widow Remarriage Act 1856. According to this law, in the case of widow marriage, there is no consent for any religious ceremony. If a widow remarries, she cannot retain her ex-husband's property, even if the custom is permitted by Hindu law.

I have already mentioned that widows are familiar with the Hindu law of Bangladesh so the question of post-divorce maintenance is not raised. However, on certain grounds, a Hindu wife in Bangladesh may be separated from her husband and be entitled to maintenance. According to a report in the International Religious Freedom Report (IRFR) published in Washington, marriage laws for Hindus in Bangladesh have become a mirror for Muslims in India. It is also said that a review of marriage laws conducted by religious groups in different countries shows that only under Hindu (civil) law in Bangladesh can men have more than one wife but there is no formal divorce option.

The advent of Buddha can be called a golden age for Indian women's society. This is because the small number of women mentioned in the pre-Buddha or Upanishad era for philosophical discussions did not claim any religious rights but took their place in religious discussions on their own initiative. Reviewing the history of ancient India, we see that women had no rights in society and in the practice and propagation of theology. Not only in Indian society, women oppressed in all societies from China to Greece. Buddha was a social reformer and preached his message in favour of women's emancipation by axing hateful caste system through Cultural Revolution. Man attains excellence only by action, not by birth. Gautama Buddha, the founder of Buddhism, has given democratic rights to all people irrespective of caste or creed. In Buddhism, women are therefore occupying a special seat. The Buddha did not say that women are obstacles in the way of sadhana, but women are the helpers of sadhana. The establishment of the nuns' association is proof of this fact. Women have shown exemplary achievement in the propagation of religion. The Buddha created a renaissance to change people's traditional habits and thinking. Indian women got equal rights with men. The Buddha formed a group of nuns to shelter women in his religion. From then on, the women's society of India, especially the oppressed, infertile, abandoned husbands, childless widows, tortured in the husband's house, etc., joined the women's nuns' association at various levels and finally gained peace. Needless to say, in the time of the Buddha, the number of prostitutes was not less and the Buddha also gave the opportunity to the prostitutes to come to the path of Dharma by establishing a group of nuns. The contribution of the nuns' association in the propagation of the Buddha's religion is immense. Some of the prostitutes got various titles like 'Janapada Kalyani', 'Nagar Shovini', etc.

In the third of the five pillars of the Buddha instructed people to refrain from adultery. He asked a married woman to be a mother and an unmarried girl to be a sister. The image we see in Buddhism as the mother, the sister, the ideal housewife, proves that women are a hindrance

to the revolutionary thinking of women in religion, worldly religion and other areas of life. She can achieve excellence by becoming a male counterpart, an ideal mother, an ideal housewife, an ideal preacher of righteousness. The awakening of women's independent being from ancient times is truly wonderful. In the Buddhist scriptures, there are references to marriage in Swagotra, which can be said to be absent in the present Buddhist society. In the Buddhist era, both dissolution and divorce were common. However, if the husband and wife were adulterous and disbelieving in each other, then divorce is mentioned in the Buddhist scriptures. As there was no law or religious bond in the marriage, the marriage was consensually consensual. After the divorce, however, the woman got married elsewhere. But widow marriages were rare then. However, in some cases, after the death of the husband, the brother-in-law would marry husband's brother. This rule is still in force.

The Christian community really wants to increase the responsibility and dignity of women. God created man and woman, Adam and Eve, in his own image. That is why the human dignity of men and women is the same. The history of women is a part of the history of mankind. In short, the history of mankind cannot be without women. As such, the human family has an inseparable connection with women. Pope Paul VI said in one of his speeches, "Women have been given a special status since the beginning of Christianity. It is no less a book than any other religion. The teachings of the New Testament make this clear to us ..., it is now clear that women They have become an important part of the living and real structure of Christianity, but it seems that all the possibilities contained within them have not yet been developed or clarified"(*Pope Paul VI, speech at the National Conference of Women of the Italian Women's Centre, December 6, 1996*).

Christendom firmly believes and teaches that femininity is God's plan and gift is a unique gift from God to mankind. So women have been created not only to help or cooperate with men unilaterally, but also to help and cooperate with each other. "Women give man fullness, in the

same way he expresses femininity and humanity, but in a fulfilling way." (*Pope John Paul II's letter to women, 1995-7*). So the call for women as well as men is to build relationships and reconcile with others in the human family. To fulfil this call, both men and women need to help and cooperate with each other. Just as women should serve men, men should serve and help women and give them perfection. The union between men and women is, in fact, God's union. God Himself is the source and goal of this meeting.

Women have often been pushed to the margins of society and enslaved. It has become an obstacle in the way of women's self-development and as a result humanity has fallen into an extreme poverty. It is not easy to blame someone for this, because hundreds of years of different cultural environments have guided and influenced people's thoughts and actions. Women's physical constitution, mental nature and spiritual instincts have all been in accordance with God's plan. Therefore, the dignity of a woman is not diminished due to her physical weakness or social role, but it is revealed that many things need to be done to uplift her dignity. In short, the dignity of a woman depends on the image or form of God embodied in her and therefore she is equal to a man in terms of dignity. This honour and dignity has been denied almost all the time and everywhere and their rights have been misinterpreted. And especially in a particular historical context, if someone has to be blamed in the real sense, it can be said that many members of the church are responsible for it, they are sincerely sorry for it. It is desirable that this lamentation on behalf of the whole church become a new pledge of fidelity to the life philosophy of the gospel (*Women's Letter, 3*).

The Genesis account of creation states: "God created man in His own image, male and female dignity is equal (Genesis 1:27)." Pope John Paul II wrote in the apocryphal letter "The Dignity of Women" that "there is an ethnographic truth in this part of the description of creation: man is the best of all visible creations. They are both men and women of equal status, both created in the image of God (*"Paul II", The Dignity of Women, 6*).

Therefore, it can be said that the status of women in the church is very high. The church is always aware of the true human dignity of women and relentlessly teaches it to the people. Nevertheless, mankind still has a long way to go to fully establish the dignity of women in accordance with the teachings of Christ. While acknowledging the contribution of women's creativity, the Pope said that in this vast world of service, the Christian Church, in its two thousand years of history, has experienced the true "creativity" of women, although special circumstances of history have hampered this process. Women have emerged who have left a lasting mark on history through their fine works (Letters to Women, 11).

While Hindus constitute 10.69% of the total population of Bangladesh, Buddhists constitute only 0.6%, Christians 0.3% and Animists 0.1%. The situation of Buddhists in Bangladesh is similar to that of Hindus. In this case, Buddhism is covered by Hindu law and divorced Hindus and Buddhists do not have legal consent to remarry. Hindus and Buddhists oppose the ban on divorce and remarriage, which does not apply to other religions. There is legal uncertainty about the process of marriage registration for their community. Hindu and Sikh women have problems with inheritance, healthcare, voting, obtaining passports, and buying and selling property.

According to the IRFR, various organizations have criticized the government for withholding these laws. Among them are Manusher Jonno Foundation (MJF), Ain o Shalish Kendra (ASK), Bangladesh Mahila Parishad and Bachte Shekha. A survey conducted by MJF in Bangladesh found that 2.7 per cent of Hindu males. Cent percent and 29.2 percent of Hindu women wanted a divorce, but it was not possible due to the existing law. However, it is worrying that the abolition of Hindu women's marriage under the provisions of the National Bill could lead to the use of the technique of forcible conversion of Hindu women.

### 1.3-Literacy and Education: The Key to Women's Empowerment

*“Without the active participation of women and the incorporation of women's perspectives at all levels of decision making the goals of equality, development, and peace cannot be achieved”.*

*(Beijing Platform for Action, Critical Area, G.para.181)*

Finally, I will show the position of educated women of society. The second decade from the 19<sup>th</sup> century, the movement for women's education started to be in the efforts of some enthusiastic person. The journey of women's education in 19<sup>th</sup> century was started in the new levels. The post-World War II democratic liberation movement has adopted new programmes in the country on the question of women's education and women's dignity; during the 23 years of Pakistani rule and 36 years of independent Bangladesh, a significant number of Bengali women were employed as doctors, teachers, nurses, engineers of the established private organizations etc. The introduction of co-education in rural schools and an important aspect of the expansion of women's education are also a question.

The main condition for emancipation of women is the equal rights, security and privilege of women as well as men. The state and society have shown respect to women in pen and paper. Society has also honoured women as mother, wife, daughter, sister. The basic rights of worldly life with dignity ensured the human dignity of women through peaceful coexistence. All citizens of the state are equal in the eyes of law as the constitution. Women have been endowed with graceful, loving and compassionate forms in literature, art, painting and sculpture for thousands of years. Women's emancipation does not mean denying men and moving to a primitive matriarchal society. Educated working women are also facing various

obstacles. Working women have to be protected in all aspects of their lives as raising children, taking care of the house, preparing food for the family members, being a gentle companion of the husband etc. Working women have to perform multiple duties at the same time. The status of working women has increased in many cases as they provide financial support to the family. Although their level of hard work is many times higher but many times she cannot improve her skills in the professional field by doing backwardness for the child and fulfilling all the duties of the family. In the civil life, working women are lagged behind.

Although the working women provide financial support to the family, their level of hard work is many times higher. Her financial independence is often disrupted by the pressure of her husband or male family member. In many educated family, the wife has to hand over all her earning income to her husband. Even in many times she cannot improve in her professional skills by the backwardness for the child and the duties of her family.

Educated women are priming to thinking of their own respect, values and social status. The society has high expectations from the educated women. Why women are the only ones who contribute to the development of a person's daily life? An education that can lead people from darkness to light. But in such a system does not exist in educational programme. In schools, colleges and universities have shown a list which sectors are not considered by women for development.

**Mokbul Morshed Ahmad** in his book *"Understanding The South (How Northern Donor Agencies and NGOs Understand The Needs and Problems of Southern NGO Clients); Social Science Research Council, National University of Ireland; p- 76"* says about education system in Bangladesh that, "The education system is a very good indicator of the paucity of a true voluntary sector in Bangladesh. I am saying that because the education system in Bangladesh is a true representation of the class-system of the country. For the poorest it is

more important to earn food so it is better to remain illiterate. For the poor the education that awaits is religious and the student will struggle for a low-paid job in the mosque (if lucky enough to complete education). For the middle-class, education is general education mainly in Bangla. For the rich, the medium of education is English. With independence, Bangladesh inherited a poor political organization from military rule and a general antipathy among the people to politicians due their inconsistency in ideology, frequent change of party and policy and championing of corruption. Military rulers grabbed power from 'elected' governments (1975, 1982) and formed their own parties picking politicians from other parties through distributing favour or oppression. So, political parties in Bangladesh generally suffer from lack of credibility. An interesting aspect of political structure of Bangladesh until the late 1980s is the heroic role played by students on many occasions such as resisting military rule or demonstrating against anti-people education policies.

Students were a very active feature of civil society. Recently, student organizations have become puppets of the political parties. Instead of taking the role as a conscience of the society, student organizations are involved in infighting among themselves. So, the opportunity to get a social movement from the campuses has become dim.”

The Constitution of Bangladesh with respect and equal importance to both men and women. Article 28 (2) of the Constitution states that "Men and women shall enjoy equal rights in all spheres of state and public life". Not only this, steps have been taken to eliminate inequality of participation of men and women in education, socio-economic and national development. Article 10 of the Constitution clearly states that "Measures shall be taken to ensure the participation of women at all levels of national life." They have a responsibility to turn both men and women into skilled human resources for the socio-economic development of Bangladesh. Special attention needs to be paid to enable both men and women to acquire ideas about new knowledge through the use of technology and to be able to play a strong role

in the national development activities of the country. In the socio-economic context, education gives birth to an enlightened person by changing the hopes, aspirations, culture, mentality of the people as well as education to play a helpful role in gaining the breadth and breadth of the characteristics of men and women. In Islam, people will enjoy everything created. There, all the facilities of this world and the hereafter, the right to enjoy the wealth belongs to the person called "man", that is, to all, men and women alike. Equal rights for all men and women in the development of a healthy and normal life and in the competition to do good deeds are repeatedly written in the Holy Quran.

Rebellious poet Kazi Nazrul Islam in his poems, the perfect analogy of the combination of men and women to do everything smoothly and beautifully, if it echoes and inspires in every field of life, then it will be easier to eliminate gender inequality. Many people have a negative attitude towards the term "gender participation". They refer to "gender participation" as biased treatment of both men and women. The main goal of Gender Participation is to create awareness as a two-pronged process to eradicate all kinds of prejudices and inequalities created by the society by using different science based information. It creates an environment conducive to the growth of infants and children in a favourable environment from infancy. In order to achieve the main goal of Gender Participation, the first requirement for gender equality is to establish individual rights.

Professor **Asfa Banu** had written chapter, namely, *"Women's Education and Gender Participation in Bangladesh"* on women's education in India in Rashida Khanum's book *"Somaj o Nari "*. She wrote, "Reviewing the past of women's education in India, it is clear that Begum Rokeya Sakhawat Hossain has contributed to the education of women by establishing schools as a pioneer in women's education. She was instrumental in establishing the first separate school for girls in Baniapukur, Calcutta in 1897 with only 21 female students. (Source: Servant of Humanity Monthly Journal 1937). After Waheed Hossain,

Begum Rokeya School helped to expand the pace of women's education, which has resulted in the advancement of women in education in Bangladesh today. The need for equal participation of men and women is undeniable for the smooth implementation of the "Beijing Platform Action" by former UN Secretary General Boutros-Ghali as a 21st Century Challenge. According to the statistics, the rate of education of girls has increased due to the change in the social context as compared to the past and the provision of student stipends at the secondary and higher secondary levels to bring equality to the students. Therefore, social development and effective measurement of men and women should be taken for long-term consequences. Looking at the social system Bangladesh, the picture of women's empowerment clearly emerges. The interests of men are valued by the patriarchal society of Bangladesh. Women are neglected in this society. The patriarchal culture of Bangladesh that creates respects in the family shows that women will have chaste, not men."

Author **Dr. Rashida Khanam** discussed about Muslim female education in her book named "*Somaj o Nari*". According to her, "Surprising, Muslims, being the followers of that great religion, which started the revelation with word `read`, ignore education to that extent, that they do not care about the female education so much, sometimes at all. Muslims sometimes educate their sons and keep the daughters illiterate. Fortunately following the teachings of the Quran, the recent governments are putting importance to this sector and bringing women to the education sphere. By this planning program, women are getting more opportunity in various aspects of economy like agriculture, seed production, marketing, management, handicraft, cottage industries, even trades. The process is still slow though." (Khanam, Rashida. (2010). *Somaj o Nari*. Dhaka: A H Development Publishing House. P- 117).

According to **Dr. Shahidur Rahman Choudhury** (*Microcredit & Women Empowerment, A H Development Publishing House, 2014*), "Women will work indoor and men will work outside. Those are the main earners of the family. Reproduction is considered to be the main

job of women in the society of this country. In other words, she is considered as an ideal women who is able to carry children, nurture and perform household chores properly. Not only that, there are many ideas about women in our society. The women are the glamour of the house. Women should be soft, gentle, charming tolerant and devoted to the will of husband and family. Women are physically weaker and less capable of thinking and acting than men. The real work of women is at home, no matter how educated and employed they are. Under the feet of the husband is the wife's paradise or heaven and shame is the adornment of the women. Such ideas are manifested in the many ways (Ahmed, Israt and Anisur Rahman; Women status and Rights: A Format, Women of Bangladesh: Present Situation and Development; University Press Limited, Dhaka). In the patriarchal society of Bangladesh, discrimination against women is manifested from the moment of birth. In a rural family, the moment of birth of a boy child is taken with such importance, joy and pomp that it is neglected in the case of girl child. Women are discriminated against in school enrolment, supervision and care in education, higher education, future planning etc. if there is a financial crisis in the family, the son is highly educated, in the case of girl child, finding a groom arranging marriage is important. Due to child marriage, girls deprived of opportunity of higher education. Husbands, mother-in-law and even presents are prohibited from continuing their education if they get married while their education is going on. When the girl child grows up, she is forced to abide by stick restrictions on free movement, going out of the house if necessary, behaviour etc. With few exceptions, the opinion of the girls is not taken into account in the selection of the husband. After marriage, a woman is taught to walk in harmony with her husband, mother-in-law, daughter-in-law, and above all in-laws. This understanding means maturity under the control of the husband's family is more important in the employment of educated girls. Even as a condition of marriage, girls have to quit their jobs or promise not to work. If a woman is an employee she has to come to the family and

take care of various household chores. Although both husband and wife are employed, the husband rests on holidays and in most cases the wife performs all the household chores.”

Women’s empowerment is essentially the equal rights of women in the overall structure of society. Article 23 of the Universal Declaration of Human Rights states that all human beings have the right to equal pay for equal work without discrimination. It is against human right to pay different wages for work like women. It is also a form of harassment. By religious misinterpretations, erroneous ‘Fatewas’ excesses of the veil and barbarism etc., the empowerment of women is backward.

Bangladeshi women are always struggling for establishment their rights in family, society and above all in the state. Women are still facing neglected in decision-making processes in Bangladesh is a result of injustice, discrimination and exclusion. **Dr. Pranab Kumar Panday** wrote-up a brief overview of the state of gender equality and its challenges in the context of Bangladesh as one of the main goals of Sustainable Development Goals (SDGs) in his book named *“From A Bottomless Basket to An Emerging Economy”, A H Development Publishing House, Jan 2019, pp 66-68*. According to him, “Gender equality is one of the 17 goals that make up the 2030 agenda for Sustainable Development. Building on the achievements of different objectives the SDGs intend to make sure that there is no discrimination against women and children in many parts of the world. Among different barriers that are impeding the process of ensuring gender equality, some prominent barriers are sexual violence and exploitation, the unequal division of unpaid care and domestic work, and discrimination in public decision making. Thus, in order to realize this goal, it is important to attain the targets of ensuring universal access to sexual and reproductive health and affording women’s equal rights to economic resources, including land and property. Bangladeshi women have been straggling to establish their rights in family, society and in the state. In reality, women are still facing discrimination, exclusion and injustice and have a

negligible influence in decision-making processes in a male-dominated society of Bangladesh. Discriminatory laws and policies hinder formal equality and socio-political conditions prevent women from exercising their rights. Through the vision 2021 and 2041, momentum has been created for taking forward Bangladesh to a middle and high-income level, respectively.

The 7th Five-Year Plan (2016 to 2020) of the Bangladesh government considers women's engagement in political and economic activities as a cross cutting issue and one of the main drivers of transformation. Realizing the essence of ensuring gender equality, the government has shown its commitment to attaining in the Sustainable Development Goals (SDGs) of change quality and empowering women and implementing the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) and the Beijing Platform for Action. Bangladesh has already substantially achieved the Millennium Development Goals (MDGs) as it has achieved gender parity in primary and secondary education at the national level, among other successes of the MDGs. Bangladesh has been working relentlessly to ensure women's overall development by ensuring their equal and active participation in the mainstream socio-economic activities and removing the various impediments to their empowerment.”

Speaking about the participation of Bangladeshi women in the Public Service Commission and BCS, **Sayedra Lasna Kabir** wrote in her much-studied book, entitled "Women's Participation in South Asian Civil Services: A Comparative Analysis of India, Pakistan and Bangladesh, A H Development Publishing House, 2013, pp-127-129". She said, "Most of the women in the village live in seclusion. They are not considered equal to men because civil laws are largely derived from religious notions that discriminate against women. They have been deprived of an equal share of property, given unequal inheritance rights, unequal

partners in marriage, family and social barriers to employment, and difficulty accessing productive resources.

Although women work longer hours than men in rural areas, their work and contribution to society and economy remains largely recognized and underestimated. The two main barriers to women's equal participation are lack of opportunities and cadre services are created on the basis of open competition through the Public Service Commission (PSC). Upon completion of the selection process, a professional cadre is recruited on the basis of performance, vacancies and preference of the candidates directly in BCS.

A civil servant is usually a member of his chosen cadre throughout his career. As a result, job type, posting and promotion potential are determined by which cadre. All cadres are Civil Servants Class I Class Officers, but not all Class Officers are included in the Cadre Service. The number of 1st class officers is about 40,000, of which 80% are employed in 28 cadres, the rest are not working in any specific cadre but are working in the working area. Cadre officers enjoy more opportunities and privileges than other Class I officers, with the possibility of relatively fast promotion, advanced training and assignment of various jobs. Thus from a woman's perceptive, Bangladesh is not a just society. Unlike they are ruler sisters, however, women in the last cities and urban areas in Bangladesh are more outward looking and only a few choose not to enjoy the rights and privileges accorded to them, however limited they may be in scope. Parents send their daughters to school and Universities, are less fastidious about their social attitudes and role, and are generally supportive towards them in choosing their careers. But the number of urban women is very small compared to the rest of the female population.

After the emergence of Bangladesh it was found that, the Civil Service is under - represented by women. Reorganizing this problem, the constitution of Bangladesh has made significant

provisions to provide equal opportunity for males and females in every sphere of life. Moreover, the government adopted quotas (reservation of posts) for women in entering the Civil Service and took many policies not only to increase women representation in the Civil Service, but to also integrate women into the main stream of development. The third section of Bangladesh's constitution contained provisions for fundamental rights. Rights and opportunities for women are the following (the constitution of the people Republic of Bangladesh):

Article 27: Quality of all citizens before law and equal protection under law.

Article 28(1): No discrimination on the ground of religion, race, cast, sex or place of birth.

Article 28(2): Equal opportunity for men and women in all spheres of state and public life.

Article 28(3): No discrimination on the grounds of religion, race, cast, sex or place of birth in providing access to any place of public entertainment or resort, or admission to any educational institution.

Article 28(4): Special measures by the state for the development of women, children and citizens in any backward area.

Article 29(1): Equal opportunity for all citizens in a respect of employment of office in the service of the Republic.

Article 29(2): No discrimination on the grounds of religion, race, cast, sex or place of birth in respect of any employment or office in the service of the Republic.

The relevant provisions in the constitution are believed to have provided an adequate guarantee for women's rights in Bangladesh to improve the condition of women in the country.”

## **CHAPTER - 2**

### **Role of NGOs and Micro-credit Programs in Empowering Rural Women: Socio-economic Issues in Bangladesh**

#### **2.1- Emergence of NGOs in Bangladesh**

2.1.a- Features of government and NGO administration in Bangladesh

2.1.b- Critical factors of the expansion of the NGOs

2.1.c- Role of NGOs in women empowerment in Bangladesh

2.1.d- GO-NGO collaboration in Bangladesh

#### **2.2- How Micro-credit program influence women empowerment in Bangladesh**

2.2.a- Various Governmental Micro-credit Institutions and Their Functions

#### **2.1- Emergence of NGOs in Bangladesh:**

The NGO sector in Bangladesh has played a significant role for the last two decades. As an actor NGOs have become important players basically in the rural development of Bangladesh. NGOs have been playing an effective role in testing and working with the poor on poverty alleviation, methods, programs and poverty alleviation strategies and awareness raising strategies. There are some specific reasons that have encouraged the rise and growth of NGOs in Bangladesh. The specific reasons are tradition and voluntary activities, the war of

independence, the dissatisfaction of the donor agencies, the failed efforts of the government, the increase in foreign aid and finally the development of a successful sector. Voluntary initiatives by individuals or groups to serve and benefit the people have adapted to the changing social structure in this country over the centuries, and to the constant change of customs, social relations and beliefs, and as a result the concept of volunteerism has changed radically. As a part of the culture and religion of the people of Bangladesh, Bangladesh invites professionalization, specialization and formal management structures that are seen in other words among contemporary insiders. The purpose of the following discussion is to examine the role of women in the economy of Bangladesh as well as the role of women in managing microcredit in that country and the participation of women in non-governmental organizations (especially NGOs). Representative data sets have been created in the study through design / methodology. It is important to activate the involvement of women in the Bangladesh economy. The economic activities of women in the labour market generally come from a weaker background than the economic activities of Bangladeshi women involved in agriculture, animal husbandry, etc. Microcredit is thought to be linked to NGO activities in Bangladesh. "Bangladesh has a huge number of registered NGOs (nearly 1007 NGOs, including 376 non-member NGOs) some of which are the largest and best known in the world, and are currently being replicated in other countries."(*Haque, M.S. 2002, 'The Changing Balance of Power between the Government and NGOs in Bangladesh' International Political Science Review, 2002, vol.23, p.412 – Attachment 6*).

**Mokbul Morshed Ahmad** in his book "*Understanding The South (How Northern Donor Agencies and NGOs Understand The Needs and Problems of Southern NGO Clients)*"; *Social Science Research Council, National University of Ireland; Pp. 77-80*" discussed that, 2"Is there any non-profit sector in Bangladesh? Bangladesh is a country where the commonly known Non- Profit Organizations (NPOs) are basically NGOs and when we wad Uphoti

(1995) we cannot call them truly NPOs (compare Hashemi and Hassan, 1999; Lewis, 1997, White, 1999; Feldman, 1997). The nature and activities of NGOs in Bangladesh is discussed in detail in chapter Six. So Bangladesh has no dominant non-profit sector. Why? I shall try to answer this question. In the West, the Christian churches have played a significant role not only in providing charity, but at time in advocating social justice. In the recent past even in the South churches have played a glorious role in demonstrating against the military or autocratic rule (in the Philippines against Marcos and Estrada, in Kenya against Daniel Arop Moi in Brazil against the military etc.). What was and is the role of the mosques and religious leaders in Bangladesh? When Bangladesh was struggling for independence most of the fundamentalist parties and many priests in the mosques supported the Pakistani occupation and many of them collaborated with the Pakistani forces. This dealt a final blow to the credibility of the priests and religious organizations. Most of the fundamentalist parties were banned soon after independence but, to restore relationships with the Middle East, most of them were later recognized. The status of religious education has already been mentioned. Usually the religious schools are established by the local rich and funded by local people. They also receive government grants. A major share of their income comes from donations from local people as a mark of religious obligation particularly during Muslim festivals. But unlike Egypt, Islamic organizations in Bangladesh (voluntary or welfare) have not succeeded in mobilizing the lower and the middle classes. As Kandil says, in Egypt the state has found it difficult to disband the Islamic organizations or even to confront them effectively (Kandil, 1997). In Bangladesh, Islamic political parties or voluntary organizations have never gained such strength that the state could be afraid of them. The largest NGOs in Bangladesh are secular in nature, funded by Northern donors and in many cases they are not liked by the Islamic political and cultural groups. The attack by the fundamentalists on the NGO workers and their establishments is a good example of this antagonism.

If NGOs are like contractors for donors and co-operatives are very unsuccessful, is there a non-profit sector in Bangladesh? Yes, there is but it has remained largely unnoticed. There are many small local organizations organized by dedicated local educated or uneducated people to serve the poor. There were many schools which were established by the local elite or educated youth and are running well. There are free medical centres in many villages in Bangladesh which do not like to register themselves in government offices due to bureaucratic hassles, and do not want popularity. Bangladesh is a country of poverty and natural hazards.

During natural calamities many national-international GO-NGOs rush to the distressed people. But still there are many individuals and local groups who extend their helping hand: they do not wait for 'aid' or publicity. It is the people who organize themselves and they know the limitations of the GOs and NGOs. Bangladesh has no famous environment movement like Chipko in India. But it has a long and glorious history of uprising of the people. Very few researchers have noticed them or worked on them. Maybe intellectuals in Bangladesh are more interested in research (better to say paid consultancy) on well-paid foreign-funded GO-NGO projects but they cannot avoid condemnation.

#### **2.1.a- Features of Government and NGO Administration in Bangladesh:**

According to the data of the Government of Bangladesh in 1991, with a total staff of 1.2 million, the public administration of Bangladesh is a large institution like other developing countries. Although the public sector in Bangladesh operates across a wide area, its role in effective coverage and service delivery is still minimal. Also, the image of management and practice of bureaucracy in Bangladesh is not strong. Research evidence indicates that bureaucrats' behaviour and attitudes towards the general public are 'merely responsive rather

than immediate' and highly formal, slow and corrupt. The policy-making process is also complex and there are many 'unreasonable barriers' from various quarters. Even the official documents of the Fourth Five-Year Plan of 1990 make it clear that "Bangladesh's service and distribution system is significantly biased towards the poor and disadvantaged. One of the main reasons for this biased service delivery system is government bureaucrats who are not motivated to reach out to the poor and disadvantaged." Local government bodies are politically and economically dependent on the central government. However, at the local level, the role of local government in project planning, design management and consolidation of agencies is significant. The means of emergence, growth and development of NGOs in Bangladesh can be explained. Consumers refer to control theories that explain the special existence of NGOs in the period of pattern control between the government and the market. But it is seen that it does not ensure the desired performance and growth of the consumers of Bangladesh. As a result of this response, the hopes and aspirations of the disadvantaged rural and urban poor are based on the search work in the available secondary documents and survey methods. The current observations present a comparative picture of the characteristics of the government and the criteria for the present situation in Bangladesh. Conceptually, there are significant differences in the characteristics of the discourse between the people and consumers in the villages on the administrative functions of the Government of Bangladesh (GOB) and various NGOs. In fact, differences in administrative procedures between the Bangladesh government and NGO workers have further complicated communication between them.

Characteristics of Administrative practices of Government of Bangladesh are big government or wide spatial and functional coverage; scope is limited service and program for all the areas; responsiveness is lack of interaction with the beneficiaries; structure is rigid; hierarchic bureaucracy; decision making authority is centralized; decision-making approaches is

incremental; service condition is poor salary and poor job condition; lack of initiative and motivation; minimal training system; support internal resources mobilization as well as external assistance; accountability to general public. On the other hand, characteristics of Administrative practices of NGOs are small area of operation and specific target groups; services and programmes for selected target groups; responsiveness is regular and close interaction with the public; structure is institutionally flexible, horizontal and short line communication; decision making authority is community development and people's participation; decision-making approach is rational and participatory; service condition is better salary and challenging conditions; high initiatives and motivation; continuous training programs; large portion support is form external assistance and finally, clientele accountability and sponsors.

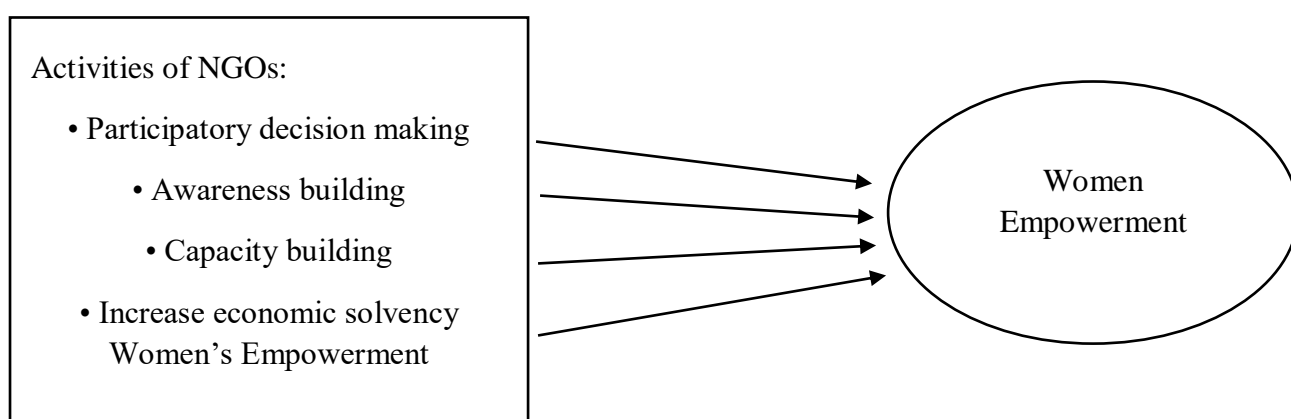
Empowerment, which enables women to realize their full identity and strength in all areas of life, is an active and multi-dimensional process. Not a product to be traded. Empowerment needs to be achieved and once acquired it needs to be used, sustainable and preserved. Rural women in Bangladesh were not empowered before the rise of microfinance. Although they have little access to the employment market, they do not have the necessary funds to support their income.

According to **Tapash Kumar Biswas** and **M. Khairul Kabir** *Women's Empowerment and Current Use of Contraception in Bangladesh* (Asia-Pacific Journal of Rural Development, Vol. 12, No. 2, pp. 1-12), examined the use of contraceptives as well as how contraceptives affect women's empowerment. They interviewed a total of 640 eligible women from four villages in a two-stage cluster sampling system, especially in different regions (Comilla and Sylhet Sadar Upazilas). Also, emphasis was placed on the issues that indicate empowerment indicators and an expert opinion survey was conducted. Analysis of their study indicated that the more women are empowered, the more likely they are to use contraceptives. Among the

various empowerment elements, reproductive rights, decision-making power, and awareness contribute significantly to the current use of contraception. The findings of the study on women's access to education were discussed.

**FIGURE 3: CONCEPTUAL FREAMWORK**

### Independent Variable Dependent Variable



Source: Mohammad Samiul Islam, “Women’s Empowerment in Bangladesh:  
A Case Study of Two NGOs”, Bangladesh Development Research Centre  
(BDRC), <http://www.bangladeshstudies.org/wps/>

### 2.1.b- Critical Factors of the Expansion of the NGOs

Interest in private and non-governmental organizations is growing rapidly within the international development community. These organizations are identified as potential alternative institutions in the public sector to meet the needs of the people. In her book, Government-NGO Interface in Development Management, **Dr. Afroza Begum** discusses four factors that have contributed to the continued development of NGOs. According to her,

the following factors have contributed to the rapid growth of NGOs around the world over the past decade.

a) Changed Global Environment:

The concept of international relations has gradually expanded as a result of the geographical structure of the world system and effective interdependence. The dominant pragmatic approach has lost much of its strength with a global political and economic development based on the internationalization of trade, production and financing. The transformation of the global environment has enabled the margins of the concept of international non-state actors.

b) Changed International Political Philosophy:

After President Ronald Reagan came to power in the United States in the 1980s, a new philosophy was adopted where the Reagan administration rejected the idea of big-government. The big-government concept was naturally limited by financial constraints. Moreover, the effectiveness of government bureaucrats as agents of social and economic development is also a source of frustration. In some cases, bureaucratic expansion is seen as justified by greater nepotism, corruption, incompetence, and misuse of public funds. Those who previously thought that social development would be achieved through public sector activities need to be reconsidered for the inefficiency, oppression and corruption of the state. The main premise of the self-government philosophy was to reduce the functional areas of government and to encourage the effective constructive expansion of non-governmental organizations. As the capacity of government agencies thus diminished, world leaders explored alternative ways of providing government services. Then there was the need to identify and encourage alternative and complementary channels because the government could not do anything effectively. The same philosophy was introduced by the contemporary

British Prime Minister Margaret Thatcher. The philosophy of these two contemporary leaders contributed much to the development of NGOs, both directly and indirectly. Since then, the private sector has gained public patronage due to its prudence, responsiveness and innovative skills.

c) Attraction and Trust of Major Donor Agencies:

The policies of major donor agencies are gradually changing as a result of changes in the global, political and economic environment. The NGOs were able to draw the attention of donor agencies in the bilateral and multilateral sectors who expressed little concern about the relationship with such local bodies and the government. The United States cannot do everything with so many developing countries because there was a huge need for stable, flexible and effective action.

The role of NGOs as grassroots level views in the design implementation and evaluation of projects is increasing, with increasing awareness of government constraints in recognition of the contribution of private organizations behind development. This has resulted in an increase in inter-sector sectors which have become very active and multinational agencies participating in the field of international leadership have joined various development programs in the pulse media of non-governmental organizations, which take initiatives to implement decisions through government agencies. Institutions interested in strengthening the national government can be identified as alternative agents to fill the gaps outside the public sector. Where government programs are weak, stakeholders in the NGO sector flocked because they realized that engineers were able to control a large portion of the funds pledged for development assistance. The role of NGOs as institutionalized views of development agents was institutionalized and the scope of their intervention continued to grow.

d) Failure of Governments and Search for Alternative Model:

Over the last ten years, NGOs have clearly increased their interest in their work, acknowledging the growing dissatisfaction with the inadequacy, narrowness, limitations and sometimes inadequacy of government efforts in various fields. The failure of conventional approaches by planners and policy makers has led development goals in this context to be explored as alternative models and development approaches.

### **2.1.c- Role of NGOs in women empowerment in Bangladesh**

NGOs emphasize on the development of women in order to develop their socio-economic status. Such as developing large portions of credit and specific home-based skills like honey cultivation, silk production, embroidery, fishnet making, poultry rearing and cattle rearing are specially arranged for women. NGOs see education as an integral and essential part of democracy and as a fundamental human right. Non-governmental organizations have focused their efforts on eradicating illiteracy through effective education for both men and women respectively. They are working on children's education programs in particular. Not only as a way to make education more appealing and necessary for the poor, but also to reduce drop-out rates, which is a cause for concern for the government and other schools. According to a human resource development strategy, the NGO's goal is to provide primary education to children where the majority of girls are profitable.

NGOs undertake various activities at the grassroots level to plan and implement their own projects and to enhance the organizational skills of the poor. NGOs expand employment opportunities through small businesses, pulling rickshaws, planting mulberry for women, and so on. As an opportunity for the poor to earn an income, NGOs focus on various initiatives such as social forestry, fish culture, weaving, poultry and animal husbandry. NGOs provide traditional and new skilled training for men and women as well as crop cultivation, silk

cocoon rearing, irrigation equipment management, para-professionals, etc. NGOs provide ownership, control and management of productive resources for the poor through irrigation equipment, rice mills, electric tillers, weaving machines, etc. NGOs are embarking on such a democratization process with the aim of empowering the rural poor and developing their organization by maintaining education continuity, raising awareness and limiting their existing power relations through consolidation of organizations. In this way, the organized poor can participate in democratic decision-making processes, such as "arbitration", local elections, and similar activities.

**Mokbul Morshed Ahmad** in his book *"Understanding The South (How Northern Donor Agencies and NGOs Understand The Needs and Problems of Southern NGO Clients); Social Science Research Council, National University of Ireland; p- 120"* says about women empowerment that, "Most NGOs in Bangladesh maintain a high level of secrecy of their documents, staff salary and budgets. This makes the concept of 'participatory' 'grassroots' 'development' advocated by the NGOs somewhat illusory. NGO staffs are not allowed to form trade unions like others. Recently there have been allegations of misuse of funds, gender discrimination and nepotism against a large NGO called GSS (Gonoshahajjo Sangstha). A state and a donor investigation found that the rural level female workers of GSS are compelled to go on maternity leave without pay, while GSS bought land worth millions of Taka to build its headquarters in Dhaka. In the long process of NGO development in Bangladesh, many NGOs have certainly empowered themselves with structures and buildings, while empowerment of the poor beyond better services has been rather limited. I find another interesting aspect of NGO activity in Bangladesh is that they never call for movements to root out corruption. How can social justice be achieved without reducing the present level of corruption in Bangladesh? It seems to me a hallmark of NGO dependency on donors that they are reluctant to promote social change."

NGOs believe that access to healthcare services is considered a fundamental human right so they have focused on developing a sustainable healthcare system. They treat diarrhoea through home-made ORS, ranging from nationwide immunization programs and healing care for nutrition and health; has focused on reducing infant, child and maternal mortality. Family planning is an integral part of healthcare. NGOs have made an important contribution by considering family planning as this. Most NGOs are involved in domestic activities and contraceptive distribution at the softness level. While a few NGOs have focused on reproductive health care and surgical contraceptive services.

There are some NGOs that continue to do significant work behind the empowerment of women in Bangladesh. These include Bangladesh Women Foundation (BWF), Concerned Women for Family Development (CWFD), Bangladesh Child and Women Foundation, Shakti Foundation for Disadvantaged Women, Hope Foundation for Women & Children of Bangladesh, Bangladesh Labour Foundation (BLF), and Women with Disabilities Development Foundation (WDDF).

- **The Bangladesh Women's Foundation (BWF)** is an NGO working to develop women's organizations for the advancement of rural women in Bangladesh. BWF was created in 2003.



Source: Internet

Since then, it has continued to support the development of small women's organizations in rural areas, as well as to integrate effectively with the challenges facing the structural, systematic and administrative challenges facing small women's organizations. In general, women have long been vocal against gender inequality, women's leadership, women's human rights, and violence against women and children. It is a funding agency only for women-led organizations on women's issues. It started its journey in 2009. So, this young organization is looking for funds to grant / repay this fund to rural / urban women-led organizations on women's issues.

In 2016, BWFF raised event funds to support women's rights and empowerment through catering services. The Bangladesh Women Foundation, an autonomous project of Nari Uddug Kendra (NUK), raises funds through lunches, catering services, seasonal fruit business, independent grants, CSR fundraising to help rehabilitate victims of domestic and sexual violence. The BWF Catering Service Menu hosted creative, healthy, organic cooking with locally promoted fresh food products for local health promotion on January 4th this year. This event was organized especially for Shishu Mela, National Institute of Kidney Diseases & Urology and National Institute of Cardiovascular Diseases. Also any individual person or organization can participate by ordering customized menus or items as per their need. I learned from the source by virtual meeting as survey method (at the time of COVID-19 pandemic period) that, Bangladesh Women Foundation's Green Catering Service organized Winter Food Festival at Lalmatia Girls High School on January 28, 2016 from 8.00 AM to 2.30 PM. It was a very successful venture.



Source: Official Profile on Facebook

- **Women in Family Development (CWFD)** is a non-political, non-profit, voluntary, national level organization run by Bangladeshi women. The goal of the work for them is "Women Matter".



**Source: Internet**

The CWFP (Concerned Women for Family Planning) came from an emotional response to help women, which was based on reproductive health care advice. CWFP is originally known as the "Family Planning Agency". The organization started volunteering to help those arriving in Dhaka after the devastating famine of 1974. The organization was officially registered with the Department of Social Welfare in 1986 and started working with only 5 female workers. These workers tried their best to spread family planning information among the poorest slum dwellers without following any executive model. They claim that women already knew about family planning services but did not know where to get them. There were also many social barriers that prevented them from getting services. They point out some of the problems, such as that most of the GoB clinic service providers were men; Women did

not feel comfortable discussing very personal matters of family planning with men; Women could not travel alone; Most women did not have the money to travel; Husband, in-laws did not accept the idea of using family planning. So, this group of volunteers decided to take family planning services to women door-to-door. Initially, although CFWP had a single focus on family planning, the organization realized that it would not be able to sustain significant changes in the lives of women in Bangladesh alone and launched a new program to empower women against social injustice.



**Source: Official Profile on Facebook**

In keeping with this shifting focus, the organization changed its name to "Concerned Women for Family Development" (CWFD). Some of the notable works of the organization are Alokito Manush (Enlightened Human) Project, Strengthening Adolescent Reproductive Health, Improving Reproductive and Sexual Health of Young People by increasing the age at marriage in India, Nepal and Bangladesh. (Agami Project) and the Integrated Development Program for the Urban Adolescent.

Notable among their new work are Health Care Project, Marketing Innovation for Health Project (MIH); Generation Breakthrough Project (GB); Promoting Environmental Health for the Urban Poor (PEHUP; Improving sexual, reproductive health and rights including maternal and new-born health in Bangladesh; Nivedita Restaurant and Catering Services; the school program of CWFD's primary school, “Nibedita Shishu Nikaton”; and Global Program to End Child Marriage (GPECM).

- The full term of BCWF is **Bangladesh Children and Women Foundation**. I learned from the source by virtual meeting as survey method that they help disadvantaged, disabled and distressed children and women where other charities do not always reach.



#### ASSOCIATES



Source: Internet

They help by donating to some of the most vulnerable children and women in the region. Their mission is the development of children and women. The Foundation provides leadership and fundraising for research, support service delivery, and

partnership programs to improve the health of children and women in Bangladesh. They are keen to change outcomes and inspire others through approaches to the health of children in the region. They are working to show respect for others and collaborate to facilitate better results around. As a result, they are able to come up with new ideas to improve the health of children. They are getting lots of phone calls and emails about harassment and physical abuse on women. However, they are currently only providing products for children and women and are unable to provide any legal assistance to the victims at this time.



**Source: Official Profile on Facebook**

They have established relations with some of the best few countries in the world. The BCWF helps the children as well as the Bengali goddesses where they were not allowed to enter. They only got ND to structure the project, but no funding for implementation. Their proposed children's projects are Exclusive All-Rounder Digital ICT School, Exclusive Stipend for Ordinary Poor Children, Children's Hostel, Children's Park, and Children's Hospital. Women's projects include the Exclusive Elderly Women Rehabilitation Centre (over 60 years), the Young Women Professional

Training Centre, the Exclusive Digital College for Women (ICT and Clothing), the Innovation and Research Institute for Women, and the Mother Care Training and Awareness Program.

- The **Shakti Foundation** was established in 1992 as a non-governmental organization committed to the socio-economic empowerment of socially and economically disadvantaged women. Their goal is to reduce poverty, eradicate poverty and stabilize social security for women, and strive for the socio-economic development of our women through gender equality.



**Source: Internet**

A pilot micro-credit program was set up to provide low-income loans to women living in slums in Dhaka and other areas. The program later spread to rural areas. The Shakti Foundation was certified by the Microcredit Regulatory Authority Act in 2006 to conduct its microfinance activities. Some of their initiatives are: Shakti Foundation organized "One Lakh Eat, One Lakh Laughter" project on Eid program on 03/08/2020, Shakti Foundation celebrated "We are Shakti" project in support of Corona victims on 17/08/2020, "I Dared to Dream" to mark International Women's Day on 10/03/2020. The "15th City Micro entrepreneurship Awards" program on 24/11/2019 to support the

economic structure of the country. They have had a positive impact on the health and livelihoods of more than one million women and children in emergencies. More than a thousand health professionals were trained in emergency management to maintain a long-term vision for healthcare for the rural low-income population of Bangladesh.



Source: Official Profile on Facebook

- **Hope Foundation for Women & Children of Bangladesh** has had a positive impact on the health and livelihoods of more than one million women and children in emergencies.



Source: Internet

More than a thousand health professionals were trained in emergency management to maintain a long-term vision for healthcare for the rural low-income population of Bangladesh. HOPE Field Hospitals for women and children were set up to provide 24/7 medical services in refugee camps to prevent further unnecessary deaths and disabilities of the desperate Rohingya people. The importance of the HOPE Foundation in responding to the medical needs of more than 10 million Rohingya refugees in Cox's Bazaar is immense. Healthcare, run by local NGOs, is now offering patient care in mobile health clinics where women's healthcare is the focus of the hospital.



**Source: Official Profile on Facebook**

HOPE emergency response teams (HERT) fires, traffic accidents, and natural disasters such as the disaster team deployed. Bangladesh is extremely vulnerable to floods, cyclones, hurricanes, earthquakes and monsoons. HOPE reporter groups to be a part of the recruitment and training of local volunteers, and now they are working to expand this operation across the whole country. The COVID-19 epidemic affects the entire world as well as the social and economic factors that determine who is most at risk of the virus and whose health will be most affected. The Hope Foundation is working

hard to expand its services and meet the requirements in this COVID-19 context. Two more isolated units (50 bed capacity each) have been set up inside the Cox's Bazaar host community and the Rohingya refugee camp to test and treat COVID-19 victims.



**Source: Official Profile on Facebook**

HOPE Hospital staffs are being relentlessly trained so that they can work safely and provide the necessary equipment to protect patients. Their significant task is to provide impartial and high quality medical services as per the need in South Bangladesh. Following the direction of the Government of Bangladesh and the WHO, they are working to spread educational messages on pre-triage / triage, diagnosis / testing, isolation and referral of critically ill patients from third level to clinical care as well as prevention of virus transmission and infection.

- **Bangladesh Labour Foundation (BLF)** represents the working people of Bangladesh. Works for the welfare of workers, labourers, professionals, women,

children, employees and families. The BLF takes a general initiative to protect human rights and labour standards and to develop trade unions for the benefit of all working men and women and their families.



**Source: Internet**

It also seeks to create a society free from poverty, discrimination and a productive and economically independent society where people can exercise their basic social and human rights, focusing on youth and women, children and the working people of Bangladesh. BLF was established in 2001 and is affiliated with the Bureau of NGO Affairs, the Department of Social Welfare and the Department of Youth and Sports. Some featured projects of BLF are increasing awareness on OSH and the capacity on organizing and FOA for shoe and leather workers in Bangladesh; development support services to women under the Vulnerable Group Development (VGD) programme; awareness raising for prevention & elimination of child labour for a child labour free zone through community mobilisation; Basic Literacy Project- BLP (64 Districts); development support services to women under the Vulnerable Group Development (VGD) programme; promotion of decent Work for agricultural workers in Bangladesh;

and improving the capacity of the workers to ensure decent work in the RMG for local market in Bangladesh.

Refreshers Training for Tannery workers on OSH, Labour Rights, GBV and Advocacy/Negotiation skills

Bangladesh Labour Foundation (BLF) organized a day long non-residential refreshers training on OSH, Labour Rights, GBV and Advocacy/Negotiation skills for Tannery Workers with the financial and technical support of The Asia Foundation (TAF).



**Source: Official Profile on Facebook**

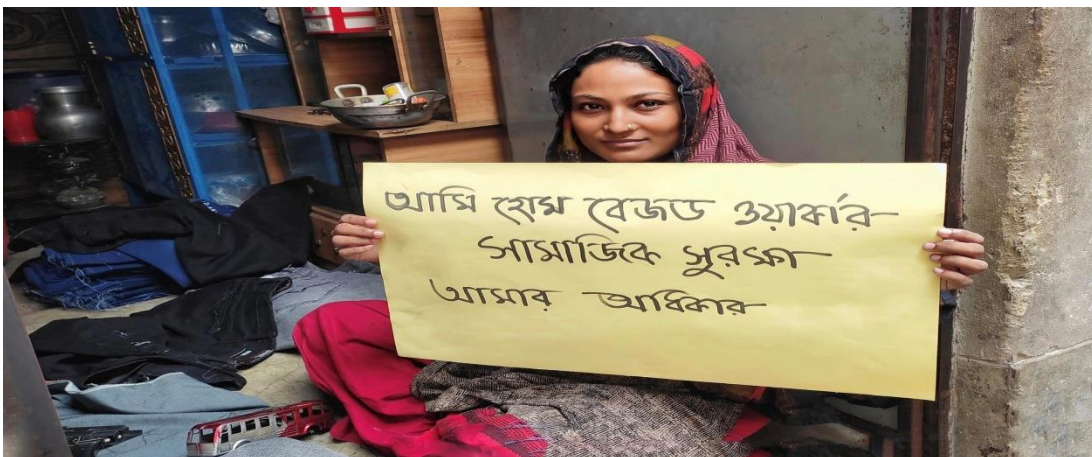
Gender Platform Bangladesh held a meeting on 30th October 2022 at its current secretariat (Bangladesh National Woman Lawyers' Association). The participants discussed about the 16 Days of Activism against Gender-based Violence which will start from 25th November to 10th December. They also discussed on the current amendment of the rules of Bangladesh Labour Law and its dispute.

Bangladesh Labour Foundation is a core member of the platform and advocating enacting law to prevent gender based violence at workplace and institutions. A draft law has been submitted to the Ministry of Labour and Employment (MOLE) and Ministry of Law.



**Source: Official Profile on Facebook**

BLF thinks home-based workers are workers! Their contribution to the economy should be recognized. Like other informal workers, most home-based workers do not enjoy adequate economic opportunities, legal rights, social protection or representative voice.



**Source: Official Profile on Facebook**

Working from their own homes or neighbourhoods, home-based workers, their activities, and their contribution to the economy are largely invisible and undervalued.

Because they remain invisible and undervalued, home-based workers are often overlooked by policymakers when they design policies, regulations or services.



Source: Official Profile on Facebook

- **Women with Disabilities Development Foundation (WDDF)** has been monitoring the COVID-19 situation worldwide and is preparing to carry out some emergency activities. According to them, all girls and women with disabilities need to be prepared to stay safe at home for at least a month and health care arrangements should be made immediately.



**Source: Official Profile on Facebook**

After the Bangladesh government announced the lockdown, disabled women and girls living in the WDDF workplace fell victim to economic crisis and social integration. Most girls and women with disabilities are deprived of their basic needs. The WDDF took immediate response by providing food assistance, fundraising and salaries to staff members for one month for 27 persons with disabilities and women in Cumilla district. In addition to helping 300 people with disabilities, they have reviewed some projects. Dhaka, Pabna, Jessore, Comilla, Bogra, Magura, Mymensingh, Chattingen, Shatkhira, Sirajganj, Jamalpur, Sisharganj, Narayanganj, Patuakhali, Pirojpur, Naogaon, Chapai, Noakhali - these places have food snacks out of 12,500 people. Executive director of WDDF is Asrafunnafar Mistri.

She told, disabled people's organization is working over 30 years in Bangladesh. Through there were no specific initiatives for the development of women with disabilities.



**Source: Official Profile on Facebook**

In 2007, few women with disabilities take initiatives took initiatives to establish a platform for their own. WDDF established as a platform from with disabilities from where WWDs (Women with Disabilities) can identify their problem and solution. Accounts coordinator of WDDF is MD. Hassanuzzaman. He told, WWDs faced barrier in education, health, employment, justice, recreation and mobility. The discriminations of the families of WWDs were not allowed participation in social activities. Public discussion on development of safe transportation management for women was held among WDDF representatives. January 1, 2020 The Ministry of Women and Children's Affairs (MOUCA) was jointly operating the

transport. Due to the inaccessible transport system, women with disabilities face greater risks for mobility and safety. Initiatives should be taken to create smaller opportunities of accessibility for women with disabilities otherwise a large portion of women will not be free from risk. The project includes the installation of CCTV cameras and monitors in public transport, the installation of portable ramps with government buses / trains and the use of wheelchairs to increase women's mobility. Vacancies and opportunities for women with disabilities were discussed at the Roundtable Conference at SDG, Rajshahi on 14 January 2020 organized by the women's initiative in the auditorium of the Women with Disability Development Foundation (WDDF) Party Point.



**Source: Internet**

**TABLE: 1*****Women with Disabilities Development Foundation (WDDF) Relief Distribution programs in COVID-19***

Sl. no	District Name	Women	Men	Support/ Cash	Food	Total
1	Jessore	72	23	95		95
2	Bogura	29		27	2	29
3	Jamalpur	41		41		41
4	Cumilla	729	2	727	4	731
5	Magura	34		33	1	34
6	Pabna	42	8	20	30	50
7	Dhaka	161	2	155	8	163
8	Chittagong	31			31	31
9	Manikgonj	20			20	20
10	Rajshahi	14	5	4	15	19
11	Bogura	29		27	2	29
12	Sylhet		1		1	1
13	Jhenidah	3			3	3
14	Satkhira	14	12		26	26
15	Sirajgong	14	20		34	34
16	Mymensingh	26	13		39	39
17	Borisa	5	2		7	7
18	Nilfamar	2			2	2
19	Rongpur	2	1		3	3
20	Chapainababgonj	4			4	4
21	Gazipur	1			1	1
22	Dinazpur	1			1	1
23	Noakhali	1	1		2	2
24	Kishoregonj	2			2	2
25	Patuakhali		1		1	1
26	Jhalokathi		1		1	1
27	Narayangonj		1		1	1
28	Lalmonirhat	1			1	1
29	Naogaon		2		2	2
	<b>Total</b>	<b>1278</b>	<b>95</b>	<b>1129</b>	<b>244</b>	<b>1373</b>

Source: Women with Disabilities Development Foundation (WDDF), 31 May 2020

**M. K. Hossain** examined in her article in 2000 namely, *The Impact of Participation of Rural Poor Women in Credit Programs and Contraceptive Use Status* (SUST (Shahjalal University of Science & Technology) Studies, Vol. 3, No. 1, pp. 37-50), the impact of contraception on women's empowerment as a result of rural poor women's participation in credit programs. He concluded that family decision-making, mobility status, and access to credit activities for poor women are important determinants for deeply contraceptive use. NGO members involved in credit activities generally feel more comfortable with modern ideas and perspectives; and so, they emphasize the possibility of using contraception. Individual earnings by women give them a high status in the family. As a result, interaction between husband and wife increases when it comes to decision making. Debt activities increase women's exposure to various modern philosophies as well as bring women out of the home. Husbands and wives are more likely to agree on contraceptives when they decide on a household. The results of logical resistance are- a) women's participation in NGO programs, b) access to credit and b) women's mobility outside the home. Micro-credit increases the social status of poor women.

Non-governmental organizations (NGOs) vary in size and scope. Some women's rights organizations are involved in political activism. Some NGOs have focused on economic development through microcredit programs. Many other non-governmental organizations have adopted grassroots approaches and set up development programs at the village level to assist. In addition to the immediate needs of women, Naripokkho, Steps towards Development, Grameen Bank, Friends in Village Development Bangladesh (FIVDB) and Nari Uddug Kendra (NUK) are 5 examples of the largest non-governmental organizations currently operating in Bangladesh.

- Naripokkho-** Naripokkho is a well-known women's rights group founded in 1983. Organizational Profile and Mission Naripokkho is a membership-based women's activist organization known as one of the most vocal women's groups in the country. Naripokkho is associated with research on gender justice and equal rights that works for the advancement of women's rights and entitlements and builds resistance against them. Naripokkho's activities include issues related to reproductive rights and women's health, advocacy for violence against women and human rights, promotion of discrimination and injustice, gender issues in environment and development, research, discussion, cultural events and gender justice, media and cultural representation. However, its main focus is on women's citizenship, equal rights and equal treatment. In its various campaigns, Naripokkho has put forward the agenda of equal rights of women as citizens.



Source: Internet

- ***Steps towards Development-*** Steps towards Development is an organization founded in 1993 that has built a large network of 121 organizations over the last ten years. It is another large non-governmental organization that advocates for women's rights and advocates for national and local policymakers. The organization is campaigning for gender equality, policy intervention and the advancement of women. Its network is respectful and committed to democracy, equality, good governance, justice and human rights. It is working in consultation with grassroots groups in 145 different regions of Bangladesh to promote its strategy. It has further strengthened its approach to policymakers at the local and national levels.



Source: Internet

- **Grameen Bank-** Grameen Bank of Bangladesh is a high profile NGO that provides loans to extremely poor villagers. As of March 2008, Grameen Bank had 7.06 million borrowers, 97 percent of whom were women. With 2399 branches, Grameen Bank provides services in 646 villages, covering more than 91% of the total villages in Bangladesh. Grameen Bank has had a positive impact on its poor borrowers. The activities of the World Bank, the International Food Research Policy Institute (IFPRI) and the Bangladesh Development Studies (BIDS) have been documented in many independent studies conducted by foreign organizations. (*'Grameen Bank' (undated) Grameen website, <http://www.grameen-info.org/bank/index.html> – Accessed 17 May 2007 – Attachment 9).*



Source: Internet

- **Friends in Village Development Bangladesh (FIVDB)-** Friends in Village Development Bangladesh (FIVDB) Livelihood Enhancement Program (LEP) is a component of FIVDB that works with productive skills development and support for the economic development of the people. The program trains partners to increase productivity and efficiency and provides input support to enable them to use the acquired skills effectively. The objective of the program is to provide sustainable management to the underprivileged people to overcome poverty by increasing their productivity potential. LEP adopts some strategies to achieve its goals, such as providing training to develop skills that can utilize the productivity of housing-based resources; provide initiatives to enable people to find employment and income; and assist in input, technical, supervision and marketing methods for sustainable use of productivity. The aim of this program is to select recipients with the help of poor disadvantaged family members and show the availability of resources at no cost which can be used for training in family based productive skill development and implementation of acquisition skills.



Source: Internet

From **Mohammad Samiul Islam**'s article "*Women's Empowerment in Bangladesh: A Case Study of Two NGOs*" I learned that the programs started from LEP are: Integrated Homestead Program (Horticulture, Agro forestry, Poultry, Livestock, Cage Fish Culture, Homestead farming and production integrated with pond fish culture, textiles, handicrafts, etc.); Charima (women's skills development, production and marketing); Vocational skills development training (training on off-farm technology, for example, masonry and maintenance of civil works, diesel, petrol and electric engines, electrical wiring, woodwork, bamboo and cane work, etc.); And the development of rural enterprises (promotion of non-conventional production and trade to generate income and employment).

LEP sees women as a special class of partners due to their relatively more disadvantaged position in society. The productive capacity of women remains largely low due to lack of employment and control of productive capital is in the hands of men. Increasing the earning capacity of women is one way to increase their status in the family and society. Most of the female members of LEP are landless, widows. Although they received various trainings under LEP, their condition did not improve much. The success of LEP is debatable. Based on focus group discussions with trainees and field assistants, FIVDB's policy level officials consider their program a success.

- ***Nari Uddug Kendra (NUK)***-On December 5, 2001, the Nari Uddug Kendra (NUK) worked for the rights of garment workers in 24 organizations consisting of about 80-90 percent women and more. As a result, they led the development of the Bangladesh Garment Workers Protection Alliance (BGWPA), which was an unimaginable initiative. These organizations protect workers' rights and garments made in both domestic and international forums have become their voice in discussions about this

crisis. BGWPA is a non-governmental organization that deals with the plight of individuals and workers, as well as trade unions, trade unions and other groups, where garment workers maintain a neutral relationship.



Source: Internet

From **Mohammad Samiul Islam**'s article "*Women's Empowerment in Bangladesh: A Case Study of Two NGOs*" I learned that the BGWPA operates through the NUK-based secretariat and has eight sub-committees: (1) Information and Research, (2) Local and International Communications, (3) Legal Rights and Compensation, (4) Employment Generation and Skills Training, (5) Social Integration, (6) media publicity, (7) advocacy and (8) management recently. They have reached an agreement in alliance with the leadership of the RMG sector, but not all the garment factories.



Source: Facebook

NUK's microcredit program helps develop empowerment strategies for women. NUK's microfinance program still relies on donor support like most other Bangladeshi microfinance programs. Donors are interested in donating a substantial amount to all NUK project funds. NUK's funding has helped increase small-scale programs, which they can invest in other programs that will focus more on women. NUK enhances women's empowerment strategies by considering the micro-rocking program as one of its components.

In Bangladesh, NGOs are recognized as a very powerful and effective agent for social change in a positive way. Beneficiaries were needed at the structural stage of the private sector to play a responsive and positive role in solving any kind of problem. They have a wider connection and relationship with the local community. They focus on useful development projects and design and development projects, where their ability to acquire skills is perceived to be greater than that of the government. NGOs are keen to provide the necessary services to the disadvantaged sections of the society which are under the broad responsibility

of the government. From this point of view, intellectuals and development thinkers address states and NGOs separately but identify them as helpful areas.

#### 2.1.d- GO-NGO collaboration in Bangladesh

Women's organizations in Bangladesh have a long tradition. Contemporary Bangladesh has now been dubbed the "vibrant and powerful" women's rights movement. The coordinating bodies of the women's rights movement are diverse. Women's groups include independent non-governmental organizations, professional organizations, student unions and trade unions despite having the wings of a political party. Sources said the incidents came to light where women's fundamentalist Islamist groups targeted women's rights, organizations and workers. However, **Naila Kabeer** in her 1991 report *"The Quest for National Identity: Women, Islam and the State of Bangladesh"* stated that politically sanctioned women's groups had certain restrictions. According to Kabeer, the wings of the Awami League and BNP women's wings were limited to pressuring the state to reform family and personal status laws. She added that the leftist Mahila Parishad has shown strength and given a detailed explanation of women's rights. It has been undermined by party politics: "The women's wings of the two main parties – the BNP and the Awami League – are primarily active around welfare issues, but also support equal rights for women. In view, however, of their limited definition of women's roles, their demand generally translates into putting pressure on the state to reform family and personal-status law. Women's rights are given a broader interpretation by the left-wing parties. The most active of these is Mahila Parishad which is linked to the Communist Party and has over 30,000 members. Mahila Parishad has been active on a wide range of issues: it has fought for the rights of women workers both in factories and in middle-class occupations like banking, kept up the pressure on the government to implement the 10 per cent quota for women in employment and (in contrast to the BNP and Awami League) opposed reserved

parliamentary seats for women as an antidemocratic ploy to strengthen the party in power. More recently, it spearheaded a campaign against dowry and against violence against women and opened up shelters for women who had been victims of violence. Some of the laws passed by the government on these issues were a consequence of Mahila Parishad's campaigns. Despite its undeniable strengths, Mahila Parishad's institutional links with the Communist Party have prevented it from giving an independent significance to women's oppression. The struggle for women's rights tends to be subsumed within the 'wider' struggle for socialism and democracy; the politics of gender in personal relations and everyday life, and the ideological bases of women's subordination, receive scant attention from its members". (N. Kabeer, 1991, *'The Quest for National Identity: Women, Islam and the State in Bangladesh'*, *Feminist Review*, vol. 1, Spring, p.53 – Attachment 5).

Bangladeshi NGOs are known around the world for their innovations. NGOs have taken joint initiatives with the government to meet important common goals, including poverty alleviation, human resource development, women's development, environmental protection, etc. The government values the NGO's complementary service delivery strategies and their contributions to social development. Successful models in microcredit, non-formal education and primary healthcare delivery are being considered for replication in many other developing countries. If the GoB (Government of Bangladesh) has the responsibility to implement the programs of NGOs at the community level, then the continuity and effectiveness of the approach is supported and is able to have a more sustainable impact on implementation. In order to utilize the potential complementary services of NGOs, there is a need to redesign its workings in NGOs, taking lessons from the control and monitoring, support, facilitation, encouragement and cooperation of the GoB.

Bilateral 'aid' for Bangladesh shows a progressive downward trend. Bilateral sources accounted for 72-86 per cent between 1971-72 and 1980-81, with the figure fluctuating

between 47-60 per cent over the last ten years. Recently, the total 'aid' distribution in Bangladesh has shown a declining trend. In the case of bilateral 'aid', the 'aid' flows directly from donors to the recipient country, and in the case of multilateral 'aid', it flows through one of the international financial institutions.

Bangladesh typically receives \$ 2 billion in 'assistance' each year. There are three types of 'Aid' in Bangladesh; A) humanitarian 'aid' b) economic 'aid' and c) security 'aid'. Economic 'aid' generally falls into three categories: a) food 'aid' (type) b) product 'aid' (in the form of industrial raw materials, machinery and equipment and essential consumer goods), c) project 'aid' of projects submitted in advance to donor countries. Depending on the condition, 'aid' may be a) hard loan b) soft loan c) grant d) tied 'aid' e) free 'aid'. The recipient country will have to pay higher interest (at commercial rates) for hard loans, and generally soft loans from international financial institutions will have to pay nominal interest at a rate of two percent or less, including a longer repayment period. In this case, there are obstacles in the case of 'aid'. It is compulsory to procure goods and services from the donor country, but in the case of free 'aid', the recipient country may procure goods and services from any country at a competitive price.

**Table: 2**

***Priority Sectors of the Major Bilateral Donors of Bangladesh***

<b>Donors</b>	<b>Sectors</b>	<b>Channel</b>
DANIDA	Water and sanitation, river transport and agriculture, with particular concentration on five districts in coastal areas, promoting human rights and democracy.	Both state and NGO.
DfID	Poverty reduction and strengthening governance and institutions, human development, mainly health and population, micro-credit and primary education.	Both state and NGO.
Sida	Improving the living conditions of poor people especially women and children, health, education and rural development, protection of human rights and development of democracy, decentralization of decision-making and promotion of local stakeholder participation.	Both state and NGO.

**Source: The agencies**

**Mokbul Morshed Ahmad** in his book, *“Understanding The South (How Northern Donor Agencies and NGOs Understand The Needs and Problems of Southern NGO Clients”*, discussed about the bilateral and multilateral donors. He said that, “Conditionality and 'aid' utilization capacity are two important areas of contention in donor-recipient relationship

between Bangladesh and its 'development' partners. Bilateral donors are guided by policy making considerations in their home countries. Questions such as 'promoting democracy and market' are often pushed by national legislators and in that respect their 'aid' officials have little flexibility. Conditionalities are imposed by multilateral donors as well. With new claimants for the soft loan (particularly IDA money) the multilateral donors, like their bilateral counterparts, look for efficient organization and capable government for the proper use of the 'aid'. They also prefer governments who have clear ideas and better programs for the use of 'aid' (Hug and Abrar, 1999).

Bangladesh did not develop its policy analysis capability and negotiation skills so it could sit down with the donors and say what would be good for the country, what fits and what does not fit the priorities of the government. Subsequent governments have always been pressed very hard to the lines of the donors because they lacked an alternative plan for 'development'. Donors have concerns of their own as well. For political reasons, they have to secure a certain flow back of the money they spend on 'aid' to Bangladesh, and they have to ensure that their political priorities are pursued. What was initially imposed as small conditionalities gradually became big conditionalities, as the process did not develop the way the donors wished for. The more conditions the donors required, the more the government lost initiative. As a result, the government is left with a rather limited room for decision-making. To some scholars, the donors under leadership of the IMF and the World Bank have established a parallel government in Bangladesh which practices a new form of colonialism (Billetoft and Malmdorf, 1992). Normally conditionalities are imposed multilaterally; they come not as a request but as directives. Human rights, environment and transparency are some of the relatively newer elements in conditionality. Donors view that limited 'aid' absorptive capacity due to ill-conceived project planning, bureaucratic inefficiency, failure in carrying out financial and banking reforms, corruption and lack of co-ordination between various agencies, act as major disincentive in increasing the volume of 'aid' to Bangladesh (McCawley, 2000; Khasru and Ahsan, 2000; Huq

and Abrar, 1999; Chazan, 1999). Recently Japan has adopted a new 'aid' strategy for Bangladesh, which is expected to lead to newer and stricter method of evaluation and scrutiny relating to disbursement of financial assistance. The reason for this was that the Japanese people want their 'aid' money is used more efficiently and effectively in 'aid' receiving countries (Daily Star, 2000c). Bangladesh is the sixth largest recipient of Japanese ODA. Availing foreign 'aid' nowadays has become costly and the terms and conditions attached to the disbursements and uses of 'aid' now appear stricter. NFB (1999) reported that, the Bangladesh Power Development Board (the state owned electricity generating and distributing agency) has been offered to be provided with loans at a lower cost that means at the interest rate of 1 percent to renovate, overhaul and establish its power generation, transmission and distribution plants and projects by alternative sources. While the World Bank negotiators are keen to convince the authorities to accept loans from their tracks at a high interest rate of 7 per cent together with strict conditionalities (News from Bangladesh, 1999c; compare Finland, 1981)” (*“Understanding The South (How Northern Donor Agencies and NGOs Understand The Needs and Problems of Southern NGO Clients”*, Social Science Research Council. National University of Ireland. Galway: Ireland. 2001. Pp. 54-55).

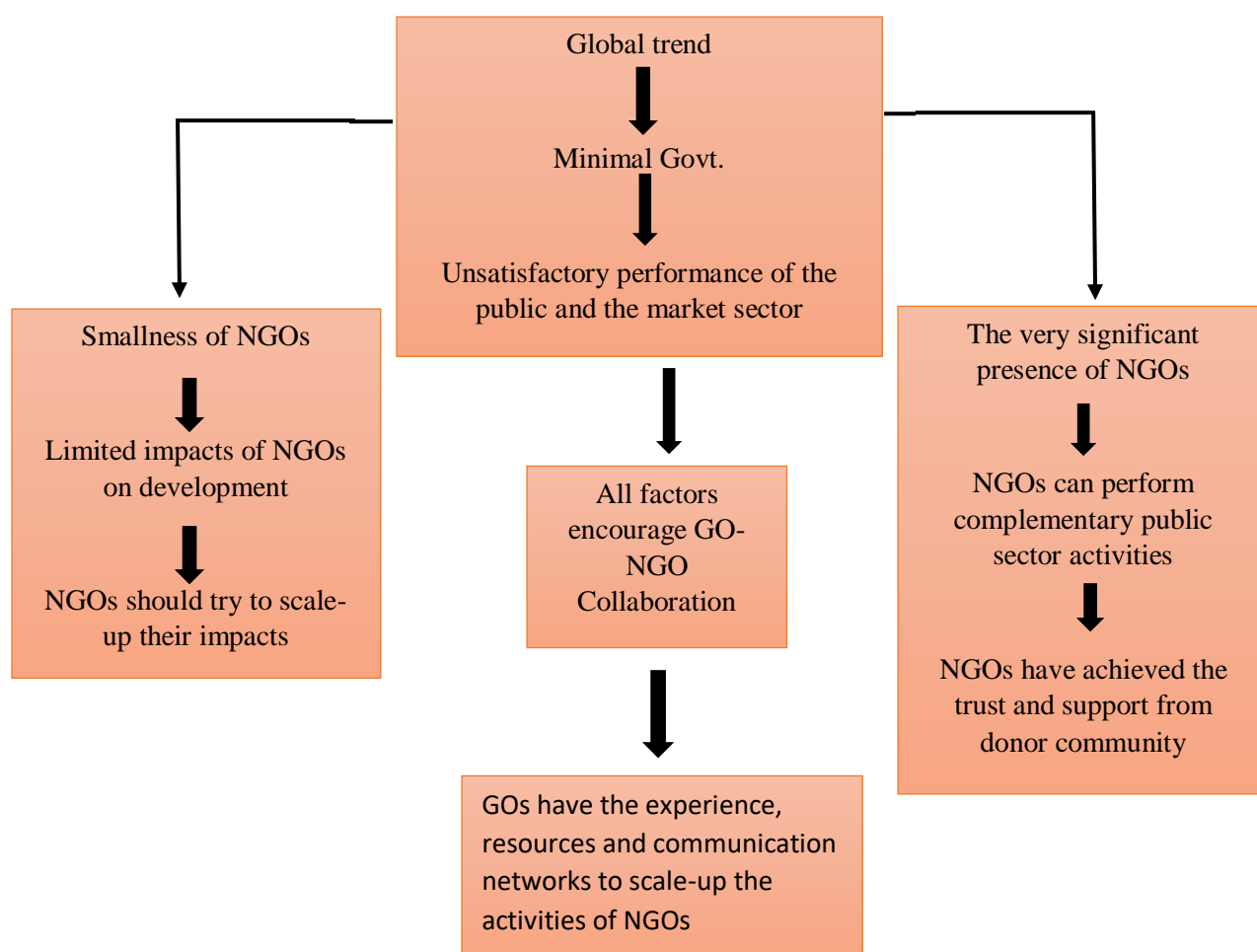
The PFDS (Public Food Distribution System) combines three separate developments to create an uncertain way to manage monetized food 'aid'. A new three-pronged food aid strategy has been developed for both donors and the government since 1990 and beyond: macroeconomic stability, increased domestic food grain production in Bangladesh, and increased demand for emergency food. These developments have worked together in various ways to reduce the level of food aid in Bangladesh.

Pledges of 'aid' from bilateral and multilateral donors have declined significantly in recent years. As a result, the government is facing problems in the implementation of ongoing projects due to the reduction in the distribution of promised 'aid'. The government has been

warned that unless reforms are stepped up and widespread corruption is curbed, "aid" could be delayed and even reduced.

The current situation emphasizes that improving cooperation between GoB and NGOs is one of the most important requirements. Both the GoB and the NGOs involved in the joint ventures (BRAC and CARE) have in principle noted the importance and necessity of collaborative projects in the health sector based on a joint model. However, some institutional or structural weaknesses have been identified in the model. The projects have, indeed, failed to take into account the influential and bureaucratic culture of GoB workers at the grassroots level. The existing model has created a Cold War situation between the government and NGO workers due to design flaws in the oversight, support and decision-making process. As a result, a strong distinction has been made. And in this situation the need to gain the confidence to make the project work in the end was very much felt. Due to the rich experience of NGOs in Bangladesh and significantly ignoring the role of NGOs in the development of important sectors such as health and family planning, it points to the potential of two sectors. First, it is possible to build a true partnership with the goal of joint work; Second, to build the independence of autonomy and the pluralism of opinions and positions between NGOs and the government on the basis of mutual trust, respect and recognition.

**FIGURE 4: GO-NGO COLLABORATION: A THEMATIC MODEL**



**Source: Dr. Afroza Begam, “Government-NGO Interface in Development Management: Experiences of selected Collaboration Models in Bangladesh”, A H Development Publishing House, p-2.**

The National Commission for Women of Bangladesh works for the advancement of women. Through the survey method I came to know about the "Information Aapa" project from Hon'ble Nandita Majumder, an employee of the National Commission for Women. "Information Aapa" is a project to empower women through information communication technology with the aim of building a digital Bangladesh. The second phase of the project was held in Rupsha Upazila of Bangladesh.

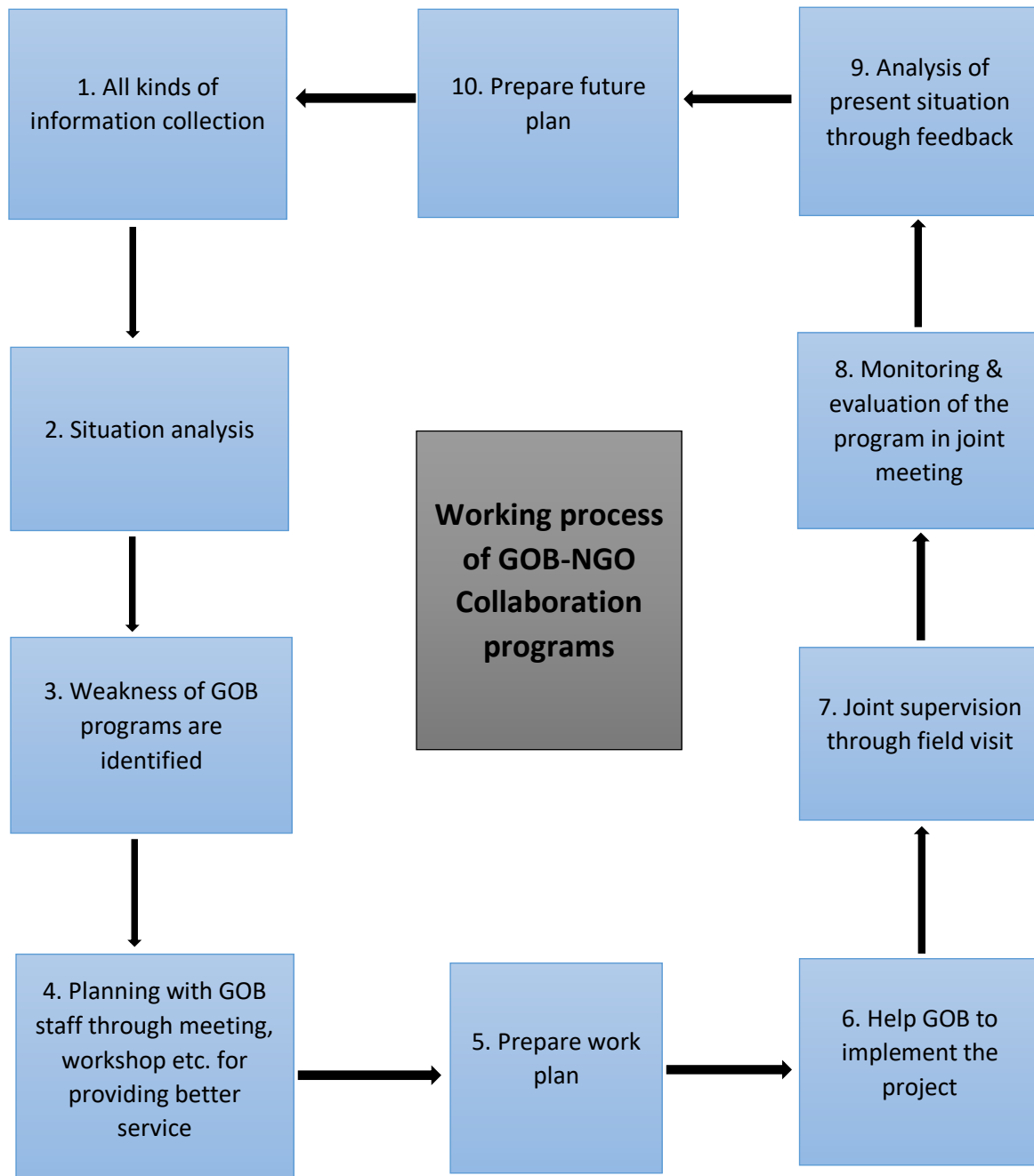
I also received a draft from Nandita Majumder which was published by the Ministry of Women and Children Affairs and the National Women's Organization. Its manager was Agrani Bank Limited. The subject of the draft was the opening of bank accounts for the trainees of the project for development of women entrepreneurs in economic empowerment (Phase 3).

According to the draft, “the project titled ‘Development of Women Entrepreneurs in Economic Empowerment (Phase 3)’ run by the National Women's Organization under the Ministry of Women and Children Affairs is an important project of the present government to make women self-employed and self-reliant. Under this project, 82,500 poor unemployed women and women entrepreneurs will be imparted training in 30 training centres from 2016-2020. In that case each trainee is paid a travel allowance of Rs. 75 / - per day for attending the training. At the end of the training, each trainee is paid Rs. 4875 / - in 65 days for Beautician, Catering, Fashion Design, B and Mushroom Cultivation trades and Rs. 2250 / - in 30 days Business Management Course. If the trainees are paid through checks and allowances, on the one hand they will know about opening a bank and on the other hand they will be encouraged to save their earnings in the bank in future. Therefore, it was specially requested to take necessary steps by instructing the trainees to open an account on easy terms with Rs. 10 each at the local Agrani Bank in the project area”.

The cooperation of GoB-NGOs will be able to have a positive impact on the weaknesses of GoB and the limitations of NGOs. But the ideas of this general cooperation are not only impossible, but appropriate in all situations. However, in order to create a workable model of this project, it is necessary to examine the project executive manual and resolve the structural limitations by monitoring. However, from the experience of the study mentioned above, the promotional aspect of the effective and efficient collaborative model developed. The relationship of cooperation between GoB and NGOs needs to be formalized within the legal

framework. To this end, an institutional arrangement is essential for the successful GoB-NGO collaborative model. At the same time, all existing laws and regulations related to NGOs need to be coordinated.

**FIGURE 5: FUNCTIONAL FLOW OF COLLABORATION BETWEEN GOB & NGO**



Source: Dr. Afroza Begam, “Government-NGO Interface in Development Management: Experiences of selected Collaboration Models in Bangladesh”, A H Development Publishing House, p. 127.

## **2.2-Micro-credit program influence women empowerment in Bangladesh:**

Among non-industrial nations, women's empowerment is the most important and experimental issue in Bangladesh. This time I am trying to find out how the effectiveness of rural women in Bangladesh is being enhanced by the microcredit framework. Data has been collected through face-to-face interviews (by virtual meetings) and private meetings using the strategies reviewed. The usefulness of women empowerment for financial decision making, mobilizing family units, gaining freedom of movement, enjoying property ownership and, finally, political and social awareness was assumed. The effectiveness of microfinance programs in women's empowerment is a very important issue. The results showed the positive effects of the microcredit program on the empowerment of women within various measures. Improvements in microcredit programs in Bangladesh have affected women's empowerment. In the modern era, small loans have come to be known as microfinance or microcredit depending on the situation and scope. This microcredit program has become a favourable component of poverty reduction in various developing countries and least developed countries. In addition to achieving greater gender equality, another goal of women's empowerment is to see it as a process of poverty alleviation in society. However, the microcredit goal is an important challenge to empower women by lifting them out of the poor family level. Working women consistently participate fundamentally in the development of the state's public wages. We are no strangers to the fact that despite the potential presence of social systems, families and networks around the world, the myriad socio-social constraints towards women are increasing word for word. Women have always been devalued from the unrefined society. They have been uninterruptedly autonomous by the financial situation and the dynamic cycle and often they have faced more vulnerable problems in society.

The majority of women in Bangladesh live in areas where most of them practice minor activities such as crops, animals, fisheries, biodiversity, and household chores (cleaning, cooking and child care, fetching water). In fact, significant financial commitments made by women are generally denied. Women's educational administration, medical services and government issues hinder the nation's reformist goals. Microcredit has come a long way. Dr. Muhammad Yunus, former Managing Head of Grameen Bank, first started this program in 1974 at Jobra village in Chittagong. Microcredit Bangladesh has been moving forward since the inception of Professor Yunus, Managing Director of Grameen Bank. In 2006, he was awarded the Nobel Peace Prize for her outstanding contribution to the concept of microcredit for women's empowerment, which is widespread worldwide today. At present microfinance activities are a widely discussed topic. Microfinance activities have a special place in the development framework of the poor in developing countries of the third world. Following which, microfinance activities have also been widely broadcast in Bangladesh. Microfinance projects have been widely discussed and criticized as an important tool for the socio-economic development of the country's poor. At a time when the 'Trickle Down Theory' of development is creating a huge gap between rich and poor instead of achieving balanced development in the society, the micro-credit activities are moving forward with various programs aimed at bridging this gap. The power of micro-credit has led to the organization of women as a profitable workforce with their displayed reliability. Legal and non-legal entities supported sponsored credit activities in Bangladesh before Grameen Bank, for example, Bangladesh Krishti (Horticulture) Bank. Poor people were not effective in obtaining various types of small loans, more explicitly denied due to the high exchange costs for advance provision to poor women and in the case of general financial assistance based on insurance. Overall, 90% of the 25 million people who use microcredit to try to generate a salary or practice individual work are women.

Due to large population, limited resources, class inequality, political instability, religious prejudice and natural disasters, the number of poor people in this country is much higher. According to the Household Income and Expenditure Survey 2010, the poverty line in Bangladesh through the CBN system is 31.50 per cent of the national level, of which 35.20 per cent is in rural areas. According to the Economic Survey of Bangladesh 2013, the poverty line is 17.60 percent at the national level, of which 21.1 percent is in rural areas. About 50 percent of the total population of the country is women. Most of the women in rural society are landless, unemployed and poor. Besides, problems like illiteracy, illiteracy, health and malnutrition, dependency etc. are deeply involved in the life of rural people. The role of women in social and family life is very minor. The main reason for the backwardness of women is that the housework they do, including child rearing, is not recognized as part of the production process. Lack of ownership of property by women and having less share is another big reason for their dependence. Incidents of human rights violations, including dowry, divorce, rape, acid throwing, and trafficking, are seen as indicators of women's insecurity. Micro-credit activities have been going on for the last two decades for the development of women in this troubled country, especially for the socio-economic development of the poor women in the rural areas. From this realization, loan programs have been conducted at government and private levels with the aim of eliminating gender inequality. Added to this is one of the social phenomena 'Women's Empowerment'.

Women's Empowerment ensuring women's fundamental rights, including constitutional guarantees, and ensuring women's participation and rights at all levels of state governance, including in the family, social, state and international arenas through women's empowerment, women can gain the ability to control their own lives. In this case some prescribed indicators of empowerment are chosen. Indicators include wealth, involvement in family economic transactions, decision-making ability, ability to apply decisions with one's own views on

reproductive and birth regimes, relationships, ability to seek legal assistance, perception of one's own passage and position. Micro-credit activities for women's empowerment have implemented various programs such as group mobilization, formal and informal education for women, training, health and nutrition, family planning, fish farming, forestry and environment, poultry and livestock maintenance, food grain processing, sanitation, human rights, legal aid, etc. Micro-credit activities are playing a role in alleviating poverty, achieving self-reliance and empowering rural women. Although various government agencies have been conducting micro-credit activities, the country's NGOs have emerged as the pioneers of these activities. According to the 2013 Bangladesh Economic Survey, the Micro-credit Regulatory Authority (MRA), the body authorized to monitor and supervise microfinance institutions, has so far issued certificates to 710 institutions for conducting microfinance activities.

Micro-credit activities continue to make a positive contribution to strengthening women's empowerment process by assisting them in expressing their views, realizing their rights, creating employment, etc. As a strategy for the advancement of women, micro-credit has been linked to government and non-government organizations. Micro-credit has been identified as a grassroots program for the development of the target population of NGOs. A small amount of money is generally known as a small loan. The conceptual breadth of micro-credit refers to the small amount of money that can be repaid without collateral provided by NGOs. In a different interpretation of the suffix, it can be mentioned that the unsecured payment system, which is subject to timely repayment in order to improve the living standards of the poor (which is the target group) at the grassroots level in rural areas, can be termed as micro-credit. Provided, however, that a certain dividend (interest) of the amount received is to be paid to the borrower. But a fact-based review shows that micro-credit activities have failed to win the support of distressed people. Bangladesh's largest lenders

have been providing loans year after year. There is no limit to the maximum number of times a lender can lend, and companies do not have specific policies. As a result, a borrower is repeatedly borrowing. There are considerable questions as to how much he will be able to save his income and power if the borrower is repeatedly withdrawn from lending. Even then, identifying loans as a serious need of the poor as a whole and later determining an effective and cost-effective method of providing loans to meet that need is logically best known as an innovation of NGOs in Bangladesh.

Author **Dr. Shahidur Rahaman Chowdhuri** discussed on his book named “*Kshudrarin o Narir Kshamatayan: Microfinance and Women Empowerment*”, A H Development Publishing House, Pp. 13-14. He told, “It can be said without any doubt that the working NGOs are playing a supportive role due to the limited efforts of the government in the overall socio-economic development of the country. In development, NGOs have got an exceptional opportunity to carry out development activities through lending programs and it is hoped that vigorous efforts will continue in the future to make this trend dynamic. The government passed the Microcredit Regulatory Act on 16 July 2006 to establish a majority of microfinance institutions, quality of operations and discipline in the sector and established the Microcredit Regulatory Authority to fulfil the objectives of this Act. The future strategy of the microfinance program is expected to raise awareness among the poor and disadvantaged, to take action to change the current situation, to create unity and leadership among the poor, to realize rights, to establish human rights and to meet basic needs. So that the trend of social development can be further advanced. Support for micro-credit programs can be seen as a future strategy for the success of social development adopted by the government. It cannot be denied that the microfinance program has given a push to development in the country, initiating and trying to bring about social change, establishing women's rights and dignity and above all empowering them. It is like considering the role of micro credit program and future

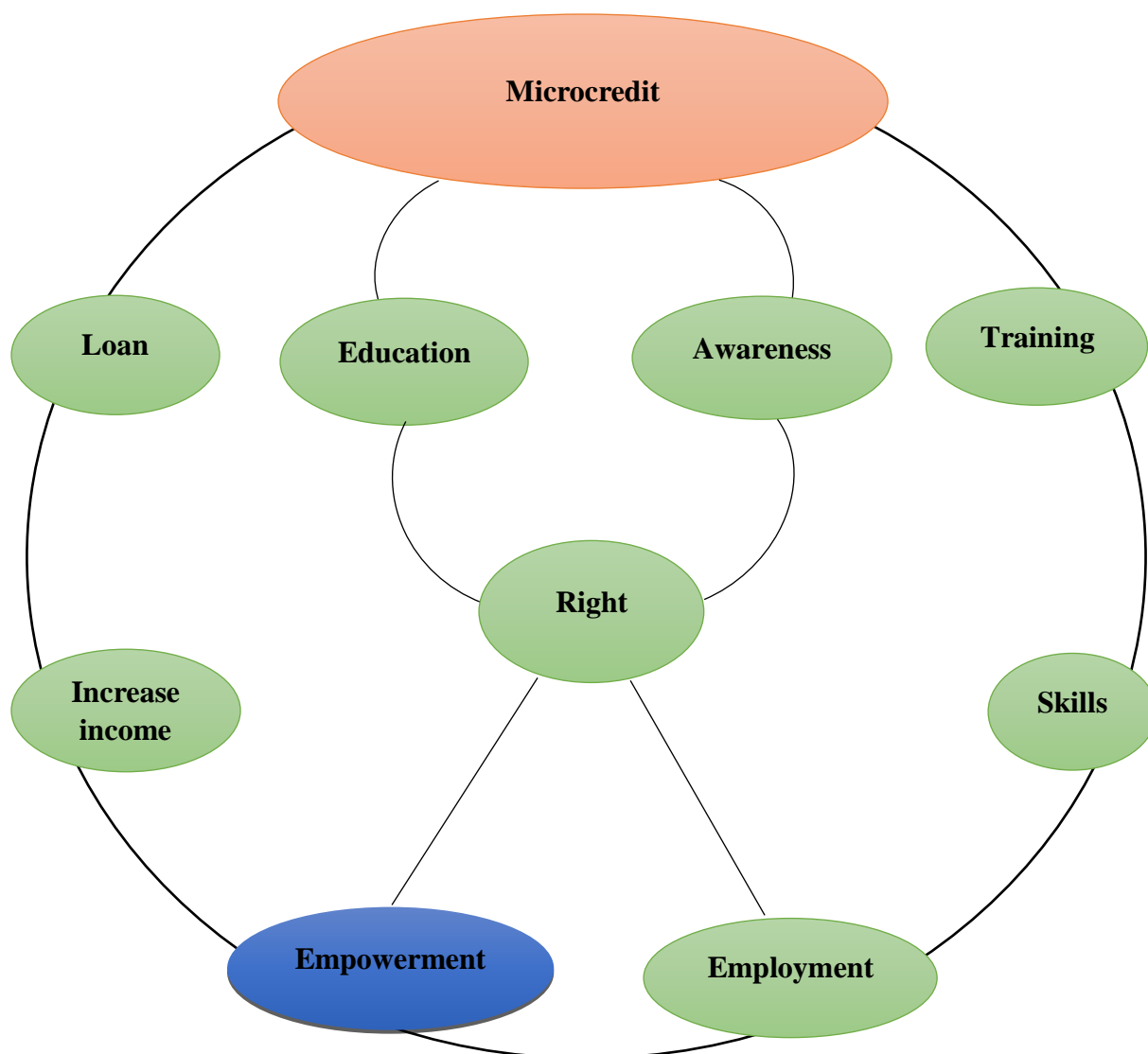
strategy in social development through positive changes in the overall life of the poor people of the country. The 'Women Empowerment Approach' can be identified as an important welfare process as a potential strategy for microfinance programs. It is believed that the lending programs of the NGOs will make a concerted effort to ensure equal rights for all in the future by ending gender inequality. It is like considering the possibility of lending program in the firm belief of building a civil society without discrimination in social status and opportunities.

However, some of the identified limitations and conditions have hindered the bright prospects of the microcredit program. Borrowing as per the need of a borrower, loan activities for greater involvement of the extremely poor, reduction of interest rates on loans, establishment of institutions for the poor in poverty alleviation, cessation of interference in indigenous culture, proper utilization of loans provided for this purpose and if the strategies like skill development etc. are implemented, the potential of microcredit program will be brighter and more enhanced. When the country's poor and distressed people benefit from lending activities and livelihood difficulties are eliminated, the potential for this program may be limited to the development framework of many countries. As well as the way in which the microcredit program will be conducted, the feasibility of this program will be multiplied if the applicability of the law adopted in this case is increased and if necessary the improvement and control system is strengthened. The practical aspects of the microfinance program will be further accelerated if the obstacles and negatives adopted at the present field level can be avoided. Not only this, we need to focus on the needs of the beneficiaries of the microcredit program. If the program is adopted by adopting realistic policies and strategies in terms of what their needs are and how to meet their needs and improve their livelihood, the bright prospects of lending activities will increase in this country”.

The microcredit activities of NGOs working in Bangladesh have given a push for change in the empowerment of rural women. NGOs are creating them to bring various directional dynamics of empowerment through lending in various sectors of life. Borrower women's employment, population control and health services, awareness support, family decision making, family needs and wealth acquisition, family transactions, children's school attendance, children's education decisions, birth control practices and sexual decisions, recreation, election voting, the impact of microcredit on creating a position to pay, moving freely and moving out of the house when needed, participating in social activities, creating family acceptance and position, increasing good relations with family, neighbours and relatives and creating a position in society is immense.

There are potential barriers that Bangladeshi women involved in the labour market who are able to reinforce the government's labour policy framework are resisting. In addition to women's participation in the labour force, their involvement in NGO activities has had an impact in Bangladesh, where they have no significance in the recent economic crisis. It is generally understood that increasing the economic participation of women and the activities of NGOs has a positive impact on the family, community and even the country level. It is expected that the policy makers to increase participation in the labour force, as well as to encourage them to get involved in the activities of NGOs in Bangladesh.

**FIGURE 6: THE RELATIONSHIP OF WOMEN'S EMPOWERMENT WITH MICROCREDIT**



Source: Dr. Shahidur Rahaman Chowdhuri, “Kshudrarin o Narir Kshamatayan: Microfinance and Women Empowerment”, A H Development Publishing House, p- 39.

Patrick Develtere and An Huybrechts in their article “*The Impact of Microcredit on the Poor in Bangladesh*” (*Alternatives: Global, Local, Political*; Vol. 30, No. 2 (Apr.-June 2005); pp. 165-189) stated that poverty alleviation has been at the forefront of international

development since the 1990s. Various initiatives have already been taken within this framework. A special strategy for poverty alleviation that has attracted the attention of many donors and non-governmental organizations (NGOs) in the provision of microcredit through microcredit movements. Grameen Bank of Bangladesh, one of the poorest countries in the world, enjoys an international reputation for its 'small-scale movement' and its model has been replicated in countries around the world. Similarly, Bangladesh Rural Advancement Committee (BRAC) is showing success as the largest NGO in the world. Both have created an international wave of interest and become a major source of inspiration for the microcredit movement, which began in 1997 as a global movement to reach millions of women in the world's poorest families, especially women from millions of households for business services".

Microcredit recipients can relocate other poor households from the land-mature market. This estimate remains to be examined. Rural societies in Bangladesh are built on local networks where families and elites occupy a prominent place where for many of these conventional arrangements such as the often-exploitative patron / client relationship. BRAC and Grameen Bank offer an alternative by providing micro-employment and education to poor women. Especially in the beginning, their activities were seen as undermining the enduring social and religious values of the country. Women are violating the veil by joining the microcredit program, which has been strongly condemned by religious leaders and mediators. Religious opposition is the strongest, but political and economic forums are not shying away from criticizing it. Union Parishad and Grameen elite leaders have expressed displeasure at Grameen Bank for increasing rural wages. As a result, the members of Grameen Bank will not take any action unless they take action on smaller and unnecessary matters.

**Laila Arjuman Ara, Mohammad Masudur Rahman, Chanwahn Kim** published a research article (June 2, 2020) in *South Asia Economic Journal*, Vol. 21, No.1, pp. 142–157,

namely, *“Impact of Microcredit on Second Generation Borrowers in Bangladesh: Revisited”* (<https://doi.org/10.1177%2F1391561420908086>). It was great to read the article because I saw the article was explained in various new ways. This article explores the impact of continued borrower participation in microfinance programs on poverty alleviation in economic Bangladesh. A panel of data sets was collected through a field survey for the years 2013-2016 to identify the impact of the microfinance program on continuously participating borrowers. The Properties Score Matching (PSM) method is used to eliminate selection bias and the Difference-in-Difference (DID) model is applied for research analysis. The survey's findings show that continued participants benefited more than closed participants.

The role of measurable qualities such as age, occupation, education and experience cannot control the impact of microcredit on borrowers. However, some of the immense features that affect income changes are efficiency, political upheaval, economic progress or inflation rate. Benefits have been realized through medium-term rather short-term participation and the effects of medium and long-term involvement in the microcredit program have been identified by applying the Triple-Difference and Propensity Score Matching (PSM) method. As a proprietary score matching (PSM) strategy to evaluate the impact of participation in a microfinance program, they found that it had a positive effect on microcredit participants' spending and their children's school enrolment. Difference in Difference (DID) is a guessing factor, which has become an increasingly popular way of guessing relationships. Despite the mixed results, there is a significant relationship between microcredit and poverty alliances, and there are occasional directions between different variables.

In fact, NGOs in Bangladesh are playing a key role in microcredit activities. Although various ministries run these activities at the government level, it is very limited. The microcredit activities of NGOs are being conducted with the objective of bringing dynamism to the quality of life through socio-economic development of the poor people of this country

(mostly women). Microcredit activities of NGOs have a positive impact on increasing the monthly income of rural women, support in health and medical care, creation of small scale employment, freedom of movement, participation in social activities, decision making in family matters, exercise of voting rights, enhancement of relationships. There is no significant program of microcredit activities of NGOs in building skill manpower. Government lenders are no exception. NGOs have been providing loans for a long time, but there are questions about their expected role in lifting a poor person out of poverty. It is difficult to say how much the borrowers will be able to save on income and power if the benefits of repeated loans are withdrawn. It is hoped that the success of the microcredit program will come if the practical limitations of the microcredit program at the public and private levels can be overcome and various programs can be taken for the empowerment of women.

The immediate impact of the lockdown in Bangladesh on contemporary COVID-19 has been deeply reflected on individuals and communities. Although quarantine is able to control the spread of the virus, it is seen that many people are experiencing long-term irreversible psychiatric complications while sitting at home. At present, everyone has a negative social impact. Bangladesh's current priority should be to prevent mental and behavioural problems and to promote physical, social and mental well-being.

So I wanted to assess the immediate impact on the mental health of people in Bangladesh. Positive mental well-being is an important determinant of physical health and longevity. When someone does 'good' work and 'feels good performance' they are at the same time optimistic, happy, resilient, and engaged for a good relationship. Mental well-being has also been shown to be involved in better professional activities. This means that the absence of positive mental health causes frustration.

People in government employment seem to be associated with higher mental health (1.6 units increase) than business people. Archaeological research indicates a strong link between financial well-being and good mental health. The above results show that business and career uncertainty has a significant adverse effect on the mental health of the adult population.

Unmarried female participants were associated with better growth. The culture in Bangladesh is such that married women have to deal with various problems at home, which results in less personal time to earn money. Besides, child care and household work increases significantly in joint families. As a result, the burden of extra people is the cause of mental illness. In times of epidemic crisis, the responsibilities of married women are further enhanced.

**TABLE: 3*****Participants with Wellbeing Scores***

Variables	Categories	n	Mean (sd)	P-value*
Age group	16–19	50 (3.6%)	42.74 (12.78)	0.087
	20–29	767 (54.6%)	42.06 (10.85)	
	30–39	447 (31.8%)	42.24 (10.35)	
	40–49	110 (7.8%)	45.11 (10.89)	
	≥ 50	30 (2.1%)	44.06 (12.65)	
Gender	Male	888 (63.2%)	43.04 (10.82)	0.007
	Female	516 (36.8%)	41.37 (11.22)	
Marital Status	Married	713 (50.8%)	42.29 (10.97)	0.799
	Never-Married	671 (47.8)	42.60 (10.91)	
	Others	20 (1.4%)	41.35 (12.63)	
Education	Schooling 6–12 years	232 (16.5%)	42.03 (11.18)	0.777
	Undergraduate	576 (41.0%)	42.37 (10.83)	
	Graduate	596 (42.5%)	42.63 (11.18)	
Occupation	Business	79 (5.6%)	39.53 (11.42)	< 0.001
	Government	69 (4.9%)	45.14 (11.79)	
	Healthcare	356 (25.4%)	43.62 (09.99)	
	Housewife/ Unemployed	129 (9.2%)	39.57 (10.40)	
	NGO	353 (25.1%)	42.77 (11.66)	
	Student	418 (29.80)	42.10 (11.31)	
Working Condition	Not employed	758 (54.0%)	41.94 (11.12)	0.201
	Work from home (WFH)	422 (30.1%)	42.93 (11.09)	
	Work Outside & WFH	224 (15.9%)	43.13 (11.01)	
Current location of living	City	1118 (79.1%)	42.68 (11.09)	0.0961
	Village	286 (20.9%)	41.45 (11.12)	

Source: <https://bmcrenotes.biomedcentral.com/articles/10.1186/s13104-020-05345-2>

\* The p-values for gender and current location of living were calculated from t-test.

## 2.2.a- Various Governmental Micro-credit Institutions and Their Functions in Bangladesh

- **Karmasangsthan Bank:** Along with other specialized public / private initiatives, the government has established the Karmasangsthan Bank under Act No. 6 of 1996 for the purpose of providing employment to the unemployed youth of the country. Since its inception, in spite of various limitations, the Bank's officers and employees at all levels have continued their relentless efforts to engage the unemployed youth in self-employment. The honesty, concentration and dedication of the staff of the bank have brought success to this organization. At the initial stage, the officers and employees of the bank are deprived of some financial benefits but now they are getting almost all the benefits like other government banks. As a result, the morale, enthusiasm of the officers and employees has increased and the prosperity of the bank has been increasing day by day. The Bank's policies are formulated by an experienced Board of Directors and the members of the Board are basically senior government experienced officials with whose assistance the Bank's policies are formulated and there is considerable assistance in running the Bank. The Board has been providing appropriate advice in setting policy and conducting business activities of the bank which is the key to its success. This trend of development of the bank will continue with the joint efforts of all.

The small enterprise credit program of bank is a very important initiative for the public. The main objectives of the program are to develop small and medium enterprises, increase industrial development opportunities at rural level, increase the

contribution of small and medium enterprises to GDP, create employment opportunities, help alleviate poverty, build entrepreneurial class, build banker-customer relationships and develop intellectual property. The credit sectors of this program are productive sector, service sector and commercial sector. In all these sectors both men and women can participate and take loans. The loan limit of the bank is maximum Rs 2 lakh and minimum Rs 50,000.



Source: Internet

**TABLE: 4**

*Karmasangsthan Bank provides loans in the following programs*

<b>1.</b>	<b>Own programs</b>	:	Provide loan assistance for self-employment of the country's unemployed, especially educated unemployed youth;
<b>2.</b>	<b>Small Enterprise Credit Program (SECP)</b>	:	Self-employment of the country's unemployed, especially educated unemployed youth;
<b>3.</b>	<b>Overseas Employment Loan Program</b>	:	Providing assistance to those who want to go abroad by providing loans on easy terms;
<b>4.</b>	<b>Special programs of the government</b>		
	(1) Loan assistance program for setting up agro-based industries		(A) to develop agro-based industries; (B) creating opportunities for industrial development at the rural level; (C) to increase the contribution of agro-based industries to GDP; (D) to create employment opportunities;
	(2) Unsecured micro-credit program for employment of voluntary-retired / laid-off workers / employees of industrial factories / establishments.		To develop self-employed by providing unsecured micro-loans for the employment of voluntary-retired / laid-off workers / employees of industrial factories;
	(3) EHCLB-Eradication of Hazardous Child Labour in Bangladesh		Provide micro-credit (unsecured) loans to parents of child labourers for elimination of child labour engaged in hazardous work in Bangladesh;
	(4) Bangladesh Bank		(A) development of physical and

	Fisheries and Livestock Loan Assistance Program		intellectual capacity through the growth of animal meat; (B) to create employment; (C) increase the contribution of fisheries and livestock to GDP;
	(5) Bangladesh Bank "Refinancing Scheme in Dairy Production and Artificial Breeding Sector"		(A) to increase milk production by developing breeds through artificial insemination; (B) Achieve self-sufficiency and create employment through expansion of artificial insemination services; (C) increase the contribution to GDP through milk production;
5.	<b>Consumer Credit Scheme / Personal Loan</b>	:	Providing loans under the Consumer Credit Scheme for the purchase of consumer goods to the permanent officers / employees of the Bank;
6.	<b>Computer / Laptop Purchase Loan</b>	:	Provide loans for purchase of computers / laptops to the permanent officers / employees working in the bank for enhancing their skills in information technology;
7.	<b>Home loan</b>	:	Providing low interest loans for creation of accommodation facilities for permanent officers / employees working in the bank;
8.	<b>Motorcycle loans</b>	:	Provide low interest loans for transportation / communication facilities of in the bank;

Source: <http://bangladesh.gov.bd/>

- Small Farmer Development Foundation (SFDF):** The micro-credit activities under the 'SFDF Program Expansion Project' implemented by the Small Farmers Development Foundation (SFDF) have been satisfactorily managed. Conducting these activities has resulted in self-employment of many members and increased income efficiency. Many members of the project council have already decided to make their projects sustainable. Progressive and successful micro borrowers and small entrepreneurs will be the main beneficiaries of this loan program. At the initial stage, the amount of small entrepreneur loan will be from Rs 30,000 to Rs 2 lakh which can be gradually increased to Rs 3 lakh. It is possible to bring the poor out of the vicious cycle of poverty through micro-entrepreneurial loan assistance and thereby play a significant role in the overall economy of the country. There is huge potential for development of medium scale enterprises (micro small and medium enterprises) in rural and small towns of Bangladesh. Under this loan program, the scope of small entrepreneur loan will be widened.



Source: Internet

The scope of micro-enterprises should be visible, legitimate and environmentally friendly and should have a single ongoing economic activity which would be termed as 'micro-enterprise' visible. In the proposed micro-enterprise, the entrepreneur can be

paid a minimum of Rs. 30,000 if the amount of his own investment (excluding used land and buildings) is at least Rs. The debt ceiling must be set in proportion to the amount of investment between the maximum and minimum investment of the small entrepreneur. If the entrepreneur has more than one small enterprise, the total investment of all the small enterprises (excluding used land and buildings) will not be more than Rs. 20 lakh. The micro-entrepreneur himself or his family members in debt must devote at least 25% of the total working time to the micro-enterprise.



Source: Internet

The aims and objectives of the micro-entrepreneurial loan program are to create sustainable development and employment by increasing family income, create new entrepreneurs through financial support and help entrepreneurs build capital, ensure sustainable development through skills acquisition of marginalized people, and prioritize food security in agriculture and non-agricultural sectors, to provide basic human needs such as food, clothing, shelter and education by increasing the income of the target families, strengthening the enterprise management structure through

training and strengthening the economic structure to play a role in national production.

- **Bangladesh National Information Window (Bangladesh Jatiya Tathya Batayan)-**

Bangladesh National Information Window is an integrated form or web portal of the website of about twenty five thousand government departments including all the unions, upazilas, districts, divisions, departments and ministries of the Government of the People's Republic of Bangladesh. It is aimed at ensuring the right of the people to access information under the Access to Information Program run by the Prime Minister's Office under the supervision of the Cabinet Division of this Government and to ensure access to services provided by government departments.



Source: Internet



Source: Internet

“Loans can be applied for in this window through online loan management.

- a) *Providing loan assistance to entrepreneurs:* Entrepreneurs are informed about the provision of loan assistance through BASIC (Bangladesh Small Industries and Commerce Bank Limited) website, newspaper advertisements and field workers. Individuals wishing to take a loan have to apply for the loan in the same loan form of Bangladesh Bank along with the required documents. The loan sanction committee / authority approves the loan after the Extension Officer verifies the application form and documents and inspects the project area on the spot and finds everything correct. The entrepreneur is informed through the grant letter. The loan is disbursed after completion of required documentation with the entrepreneur.
- b) *Lending and self-reliance of ethnographic communities:* In the light of the project sent to the Prime Minister's Office by June 30 of each year, allocations are made from the Prime Minister's Office along with the UNO. After receiving the allotment, a notification is issued for the interested persons to

apply. The applications received are checked and finalized through the Upazila Committee. Withdrawals from checks are then distributed among the beneficiaries and instalment loans are recovered as per the policy.

c) *Various loans and advances to government employees:* The service recipient submits the bill at the token counter. The junior auditor submits the bill to the auditor with token number. The auditor records the pay order in the bill and sends it to the head of the office entering the relevant register. After the bill was passed, the junior auditor wrote the advice and presented it to the Upazila Accounts Officer for signature. After signing the advice as per the passed bill, he gives consent to the bill and advice. Then it is sent to Sonali Bank with advice entry in the register. Then the recipient went to Sonali Bank and received the bill.

d) *Member loan program among the residents in the housing / shelter project:* In order to make the rehabilitated families self-reliant under the Shelter or Housing Scheme, 30 social activities are informed and training is imparted through the concerned field workers. Then the concerned field worker prepares the list of proposals after checking and selecting the applications of the interested loan candidates and submits the collected party savings to the bank. Field Supervisor prepares a draft list of borrowers with recommendations at the end of verification and selection. After that the Upazila Social Service Officer organized a meeting of the Project Implementation Committee (PIC) and approved the loan sanction. The loan is

then disbursed by informing the selected persons by setting the date and place of distribution of the loan check / money.

e) *Providing loan / financial assistance from Imam-Muazzin Welfare Trust:* After sending the letter from the head office to the district office with the quota for providing loan and financial assistance under the trust, the district office application is called and verified. The selected applications are submitted to the committee and after final approval are sent to the head office. The loan is disbursed to the customers after getting the approval of the head office. If a person fails to receive the loan within the stipulated time, he is re-issued the letter and the disbursement of the loan is terminated.

f) *Youth Lending:*

i. Youth loan (single)-

Youth loans (single) are provided through both institutional and informal processes. After completing the training for both types of loans, one has to apply for the loan along with the Upazila Youth Development Officer. After the verification and selection of the application by the CS under the direction of the Upazila Youth Development Officer, the prescribed form was provided to the suitable applicants in exchange of 20 Taka. Fill in the form and submit it to the Upazila Youth Development Officer along with the required documents as per the youth loan guidelines. Subsequently, in case of

unofficial loans, the applications were presented to the Upazila Youth Loan Approval Committee. Youth loan checks are distributed against the application approved by the committee.

ii. Youth loan (group based)-

The survey is conducted in the survey form prescribed by the Credit Supervisor (CS) considering the socio-economic status. Based on the results of the survey, they themselves formed a group of 5 people. A centre is formed with 8-10 such groups and a centre head is elected. The Upazila Youth Development Officer inspected the centre and approved it. The members of the approved centre applied to the Upazila Youth Development Officer for the loan in the prescribed form. The applications are verified and sent to the district office along with the deputy director for approval. After being approved by the Deputy Director, he sent it to the Upazila Youth Development Officer.” (<http://services.portal.gov.bd/>)

## **CHAPTER – 3**

### **Women Representation in Bangladesh Parliament & Participation in Local Government and Politics**

#### **3.1- Women Parliamentarians in Bangladesh**

3.1.a- Features of Parliament and constitution for women empowerment

3.1.b- Critical factors of working environment for women

3.1.c- Role of civil society and gender perspectives in Bangladesh

3.1.d- Gradually develop female leadership

#### **3.2-Women participation in local government and politics**

#### **3.1- Women Parliamentarians in Bangladesh**

Women's participation in politics has also been analysed from the perspective of women in development. Renowned economists have criticized the position of women in developmental efforts to see if women have been left out of the modern development process in the rest of the tradition. They consider the low level participation of women in the modern economy as bad for development in the basic key steps of the material sector in the modern sector as well as women themselves to change the position of women and spread the results of development initiatives. More and more women should support other women to participate in decision-making bodies.

The Jatiya Sangsad of Bangladesh is emerging as a male-dominated political institution. In addition to about half of the country's population, women have a very marginal position in Parliament. Although two women leaders have been serving as Leader and Leader of the Opposition in Parliament since 1991, their prominent presence has not obscured the marginalized position of women in Bangladesh. I have discussed here the presence of women members in the Parliament of Bangladesh from 1991 to Present.

**TABLE: 5**

***Women Members in Bangladesh Parliament 1991-Present***

<b>Parliament</b>	<b>No. of Reserved Seats (R)</b>	<b>Women MPs from General Seats(G)</b>	<b>Women MPs from AL</b>	<b>Women MPs from BNP</b>	<b>Women MPs from JP</b>	<b>Women MPs from JEI</b>	<b>Total Women MPs</b>
5 <sup>th</sup> Parliament (1991-95)	30	4	3 (G)	28+1 (G+R)	-	2 (R)	34
6 <sup>th</sup> Parliament (1996-96)	30	3	-	30+3 (G+R)	-	-	33
7 <sup>th</sup> Parliament (1996- 2001)	30	8	27+3 (R+G)	3 (G)	3+2 (R+G)	-	38

8 <sup>th</sup> Parliament (2001-06)	45	6	2 (G)	2+45 (G+R)	1+3 (G+R)	4 (R)	51
9 <sup>th</sup> Parliament (2009-13)	50*	16	14+41 (G+R)	-	1+4 (G+R)	-	66
10 <sup>th</sup> Parliament (2014-19)	50	17	14+42 (G+R)	-	2+6 (G+R)	-	67
11 <sup>th</sup> Parliament (2019- Present)	50	18	16+43 (G+R)	1 (R)	1+4 (G+R)	-	68

**Source: Self**

In the 5th Parliament, 4 women members were elected from the general seats, 3 of them from Awami League (AL) and 1 from Bangladesh Nationalist Party (BNP). BNP, the ruling party, secured 28 reserved seats and the remaining 2 of this category were given to Jamat-e-Islami (JEI), then ally of BNP.

Although the 6th Parliament survived for the shortest period in the parliamentary history of Bangladesh, it also elected 30 MPs from the reserved seats. Three other women were elected from the general seats. Total number of women MPs in this Parliament was 33. All of them were elected from BNP.

The in the 7th Parliament, I find increasing number of women members, 38. Out of 38, 8 were elected from the general seats, 3 of them from AL, 3 from BNP and the remaining 2

from JP. From the 30 reserved seats, the ruling party AL secured 27 and the remaining 3 were given to JP for its support to form the government.

In the 8th Parliament, 6 women members were elected from the general seats, 2 of them from Awami League (AL), 2 from Bangladesh Nationalist Party (BNP) and 1 from Islamic Unity. BNP, the ruling party, secured 36 reserved seats, 4 from Jamat-e-Islami (JEI), 3 from Jatiya Party (Ershad) and 2 formally of BJP and Islamic Unity.

In the 9th Parliament, 16 women members were elected from the general seats, 15 of them from Awami League (AL) and 1 from Jatiya Party (JP). The ruling party AL secured all the 50 reserved seats. \*The Fifteenth Amendment to the Constitution increased the number of reserved seats for women in Parliament from 45 to 50. 5 candidates of Bangladesh Awami League were elected in these five seats. The number of reserved seats in Bangladesh Awami League stands at 41.

In the 10th Parliament, 17 women members were elected from the general seats, 14 of them from Awami League (AL), 1 from National Socialist Party and 2 from Jatiya Party (JP). From the 50 reserved seats, the ruling party AL secured 41, 6 from Jatiya Party (JP), 1 from National Socialist Party and 1 from Workers Party of Bangladesh.

In the 11th Parliament, 18 women members were elected from the general seats, 14 of them from Awami League (AL), and 2 from Jatiya Party (JP). From the 50 reserved seats, the ruling party AL secured 42, 6 from Jatiya Party (JP), 1 from Jatiya Samajtantrik Dal and 1 from Workers Party of Bangladesh.

From the above discussion two main points can be noticed that there is a positive tendency among women leaders to be elected from the general leadership and the major parties have used reserved seats in the House as a way to get a two-thirds majority to form the government.

### 3.1.a- Features of Parliament and Constitution for Women Empowerment

The framers of the constitution of Bangladesh were concerned with the interest of the backward classes and society in the new state. Historically, women's participation in Bangladeshi politics was more marginal than that of men, although women played an important role in Bangladesh's freedom struggle. Recognizing the role of women in the war of liberation and increasing their role in politics, the framers of the constitution have made constitutional provisions to increase the participation of women in politics, especially in parliament.

Article 29, clause (2) and clause (3C) of the Constitution of Bangladesh provide for equal opportunities for women in public employment. Clause (2) of Article 29 stated: “No citizen shall, on ground only the religion, race, caste, sex or place of birth, be ineligible for, or discriminated against in respect of, any employment or office in the service of the Republic”. Clause (3C) of Article 29 stated: “Nothing in this article shall prevent the State from reserving for members of one sex any class of employment or office on the ground that is considered by its nature to be unsuited to members of the opposite sex” (**Anisul Haque (MP)**, *The Constitution of the People’s Republic of Bangladesh*, Legislative, Law and Justice Department of Parliament; 2016. pp- 8-9).

Clause (3) of Article 65 was substituted by the Constitution (Fourteenth Amendment) Act, 2004 (ACT XIV of 2004), section 3. Clause(3) of Article 65 of the Constitution stated: “Until the dissolution of Parliament occurring next after the expiration of the period of ten years beginning from the date of the first meeting of the Parliament next after the Parliament in existence at the time of the commencement of the Constitution (Fourteenth Amendment) Act, 2004, there shall be reserved [fifty seats] exclusively for women members and they will be elected by the aforesaid members in accordance with law on the basis of procedure of

proportional representation in the Parliament through single transferable vote.” Provided that nothing in this clause shall be deemed to prevent a women from being elected to any of the seats provided for in clause (2) of this article. Clause (3A) of Article 65 was inserted by the Constitution (Fifteenth Amendment) Act, 2011 (ACT XIV of 2011), section 23 (ii). It stated: “(3A) For the remaining period of the Parliament in existence at the time of the commencement of the Constitution (Fifteenth Amendment) Act, 2011, Parliament shall consist of three hundred members elected by direct election provided for in clause (2) and fifty women members provided for in clause (3)” (*Anisul Haque (MP), “The Constitution of the People’s Republic of Bangladesh”; Legislative, Law and Justice Department of Parliament; 2016. p-21*).

The Seventeenth Amendment of 2018 amended the provision of reserved seats for women in Parliament. The amendment keeps the number of reserved seats for women in Parliament at 50, but increases the number of reserved seats to 25 years. The total number of seats in the National Assembly, including reserved women's seats, is currently 350. According to the original constitution of 1972, the Jatiya Sangsad consisted of 315 members. Of these, 300 were elected by direct vote of the adult population, and the remaining 15 were elected by the vote of the members of parliament (i.e. reserved seats by indirect vote). Article 3 of Article 65 of the Constitution, which provides for 15 seats reserved for women, expired in 1982. As a result, the number of seats in the Fourth National Assembly (198-1990) was 300, meaning there were no reserved seats. In 1990, the Tenth Amendment amended Article 3 of Article 65 of the Constitution, which provides for reserved seats for women. This time the term of reserved women seats was increased for another ten years and the number of seats was increased from 15 to 30. This ten-year term ended in 2000. As a result, in the first four years of the Eighth National Assembly (2001-2004), the number of seats was 300, meaning there were no reserved women seats. However, for the remaining term (one year) of this

Parliament, there were reserved women's seats as the provision of reserved women's seats was already reinstated by passing the Fourteenth Amendment in 2004. The Fourteenth Amendment of 2004 amended Article 3 of Article 65 of the Constitution, which provides for reserved seats for women. This time the term of reserved women seats was extended for another ten years and the number of seats was increased from 30 to 45. This ten-year term ended in 2014. A feature of the Fourteenth Amendment in 2004 was that it provided for the reservation of seats for women in proportion to the number of political parties represented in Parliament. In other words, the seats are distributed equally among the political parties represented in the parliament. The Fifteenth Amendment of 2011 amended Article 3 of Article 65 of the Constitution, which provides for reserved seats for women. This time the number of seats for women has been increased by 5 more to 50. This amendment does not extend the term of reserved seats. The last amendment to Article 65 of the Constitution containing the provision of reserved seats for women was made by the Seventeenth Amendment of 2018. This time the number of reserved seats for women has been kept at 50, but the term of reserved seats has been extended to 25 years (*Anisul Haque, "The Constitution of the People's Republic of Bangladesh"; Legislative, Law and Justice Department of Parliament; 2016. pp- 218-219*).

The most common reasons for the reserved seat system are:

- a) Women parliamentarians in reserved seats have been termed as “30 sets of ornaments” in the context of dependency relations and due to overall insignificance.
- b) There is a problem in indirectly representing women parliamentarians. The constituencies of these parliaments are ten times larger than those of the general parliaments and in this

context it is not possible for women parliamentarians to maintain connection with the huge constituencies which weakens their weak position and diminishes their effectiveness.

c) The demand for direct election in the reserved seats for women is gradually increasing as the indirectly elected women MPs do not have real representation in the women's society. Although the major political parties made election promises in this regard before the 8th National Assembly elections, no positive steps have been taken to implement them. The reserved seats in the Eighth National Assembly have been vacant for almost four years.

d) Eleven percent of all women MPs in the 8th National Assembly were professional politicians, most of the remaining members were housewives who had the opportunity to enter Parliament under the patronage of social status, husband and father. As a result, it was not possible for them to perform their proper political duties towards the people.

### **3.1.b- Critical Factors of Working Environment for Women**

A study on student politics and violence in Bangladesh, published March 2020, noted: 'Women participate in student politics to a lesser extent than men and tend to be less violent; they are also less likely to be incentivized or threatened into joining specific parties since the access to a place in a female dormitory tends to be less politicized and women's participation in violence is uncommon. Yet, in several locations (e.g., Dhaka, Chittagong and Rajshahi) female party members are on the rise but appear more interested in issues than self-interest-based politics. An exception must be made for female student leaders that rose the party ranks due to strong political kinship ties (e.g., father MP or mayor)' (Kuttig, J. et al. *Student Politics and Political Violence...* p- xiii, 31 March 2020. [https://www.ugent.be/ps/conflict-ontwikkeling/crg/en/news-events/news/student\\_politics\\_report.pdf/at\\_download/file](https://www.ugent.be/ps/conflict-ontwikkeling/crg/en/news-events/news/student_politics_report.pdf/at_download/file)).

According to the same source, women, and ‘...face a considerable amount of societal pressure that discourages them from joining (student) politics Women in student politics are generally considered “loose” or “easy”, and their families find it difficult to find suitable husbands for them. Women also have to endure rumors suggesting they are romantically involved with male student politicians’ (Kuttig, J. et al. *‘Student Politics and Political Violence...’* p- 90, 31 March 2020. [https://www.ugent.be/ps/conflict-ontwikkeling/crg/en/news-events/news/student\\_politics\\_report.pdf/at\\_download/file](https://www.ugent.be/ps/conflict-ontwikkeling/crg/en/news-events/news/student_politics_report.pdf/at_download/file) .)

In some e-Papers in Bangladesh we find a lot of information about **Islami Chhatri Sangstha (ICS)**. Only limited information on the Islami Chhatri Sangstha (the female student wing of Jamaat-e-Islami), could be found among the sources consulted by CPIT (Daily Star, *‘21 Islami Chhatri Sangstha activists held in Dhaka’*, 18 October 2017). The group appeared to have 2 related Facebook pages, under the names Bangladesh Islami Chhatri Sangstha and Bangladesh Islami Chhatri Songstha. According to media sources, in September 2016 the government’s education ministry requested that educational institutions shut down the activities of ICS, claiming it was involved in anti-state and militant activity (Independent, *‘Govt. asks varsities to ban Islami Chhatri Sangstha...’*, 23 September 2016. & New Nation, *‘Ban on activities of Islami Chhatri Sangstha likely’*, 23 September 2016). A local ICS leader was arrested in June 2017 for alleged subversive activities (Dhaka Tribune, *‘Islami Chhatri Sangstha leader held in Panchagarh’*, 22 June 2017). In October 2017, 21 members of ICS were reportedly arrested in Dhaka for plotting against the government (Daily Star, *‘21 Islami Chhatri Sangstha activists held in Dhaka’*, 18 October 2017). In October 2019, 14 ICS members, including a madrassa principal, were arrested in Pabna district following a police raid, in which a number of jihadi books were reportedly seized (Bangladesh Post, *‘14 Islami Chhatri Sangstha activists held in Pabna’*, 14 October 2019&Daily Observer, *‘13 Islami Chhatri Sangstha women held in Pabna’*, 15 October 2019).

According to **Jalal Firoj** in his book “*Women in Bangladesh Parliament*”, *A H Development Publishing House*, p- 25; stated that the overall working environment for women in the parliament of Bangladesh is not friendly at all. Even in the British Parliament, women members are facing an anti-woman environment. Barbara Castle, a former British MP, found that "there are no women's toilets or changing rooms ... the House of Commons was more like a men's club." According to Delmont, a British researcher, no matter what women MPs do, they face constant criticism. Their dress, hair, speech, lifestyle and behaviour are also subject to constant evaluation. If married, they may be accused of neglecting their family; again, if they are unmarried, they may be out of touch with family life. Failure to follow feminist principles can lead to feminist neglect and accusations against them, but if they do, they will be told that they disregard politics and ignore 'real' issues (quoted in Garrett 1992).

He also examined and stated that "Women MPs in Bangladesh parliament have experienced more hostile and anti-women environment. Working areas in the House, in the MP hostel, in the districts and in the constituency are male-controlled and this domination has deepened their hardship. We asked the respondents, 'Do you feel the need of any fundamental reforms in the functioning and procedures of the Parliament Secretariat? 89.48% of respondents replied affirmatively and then they were requested to explain what kind of reforms they wanted'. 54.90% (28 respondents) wanted changes in the procedure for raising the various questions in the House. They explained, 'It is simply impossible and absolutely humiliating for a women to stand in a queue in front of the concerned room sharp at 5 a.m. to raise a question'. Services to the women MPs are very meagre. One woman Member of the Seventh Parliament explained: 'The women MPs do not have individual rooms. They sit in a common room together. They do not have assistants, no material, computer or internet facility so that they can go equipped in the Parliament before debate'" (“*Women in Bangladesh Parliament*”, *A H Development Publishing House*, p- 25).

One of the main objectives of the survey was to highlight the extent to which women MPs have acted in the interest of women's society. Respondents were very vocal in highlighting their contribution to women's development. 86% of the respondents show such importance that they give 'highest importance'. 14% admitted that they gave 'general importance' to issues related to women's interests. None of them admitted that the women's issue did not matter to them. Usually the female members of the reserved seats are elected from upper class families and those who live in the city. There is a common perception that they do not face the daily problems of poor and rural women. A few questions were included to get information about their level of communication with ordinary women. 'What are the main problems of women in Bangladesh?' I have seen women MPs identify various issues as major problems in the women's community. 44% of respondents cited 'economic backwardness' as a major problem for ordinary women. 23% think 'educational backwardness' was the main problem. For 'fundamentalist politics', 'insecurity' is the main problem for 21% of respondents and 11% of members. It was found that most of the respondents mentioned that they gave utmost importance to the interests of women.

A study on working environment for women in Bangladesh conducted by **Akram Hossain**, the findings of which are presented in the article entitled "*Working Environment for Female Employees in Bangladesh Corporate Sector Organizations: An Exploratory Study*". Despite the challenges and limitations due to the lack of a favourable working environment, the participation of women in employment in Bangladesh is slowly increasing. Although women are concerned, the issue of work environment is very important. Here the work environment for female employees in Corporate Sector Organizations (CSOs) is explored, which are analysed under three main areas are physical, humanitarian and policy initiatives. To identify the issues and challenges that women are constantly facing; it is said to find the causes and recommend appropriate steps to solve the problems. Moreover, her research is limited to the

day-to-day experience of female officers in national and international CSOs. The study also included information on some cases of discrimination, incidents of sexual harassment, some of the challenges for female employees, and some recommendations made by respondents to promote a women-friendly work environment in their workplace.

As a result, one thing can be deduced from this discussion that the working environment of women in Bangladesh is very unfavourable in any situation from Parliament to any organization and I think the government as well as NGOs should be recommended to improve the working environment of these women. All of them have to judge this issue with utmost importance and sympathy.

### **3.1.c- Role of Civil Society and Gender Perspectives in Bangladesh**

In Bangladesh we see an active civil society. Civil society organizations played a significant role in the movement for democracy in the 1990s. Civil society is defined as an intermediate partner between the state and the family, organizations that are isolated from the state, enjoy autonomy with the state, and are formed voluntarily by members of society to protect or advance their interests or values. Civil society organizations have a huge role to play in democracy. Thousands of NGOs, women's organizations, vocal press, teachers and social organizations, human rights organizations, writers and literary figures, journalists, associations and civil society intellectuals. More than 50% of respondents noted that the role of civil society in today's politics is very significant. To facilitate the process of women's empowerment, civil society organizations need to take coordinated action and donor agencies need to provide support to strengthen civil society organizations.

According to **Jalal Firoj** in his book “*Women in Bangladesh Parliament*”, *A H Development Publishing House*, p- 25; stated: ‘The Bangladesh constitution purports to protect women and

maintains provisions guaranteeing women's equal rights. Articles 19, 27, 28, 29 and 65 of the Constitution deal with women's equal rights and their participation in the Parliament.’

**“Article 19 stated:** (1) The State shall endeavour to ensure equality of opportunity to all citizens.

(2) The State shall adopt effective measures to remove social and economic inequality between man and man and to ensure the equitable distribution of wealth among citizens, and of opportunities in order to attain a uniform level to economic development throughout the Republic.

(3) The State shall endeavour to ensure equality to opportunity and participation of women in all spheres of national life.’

Clause (3) was added by the Constitution (Fifteenth Amendment) Act, 2011 (Act XIV of 2011), section 13.

**Article 28** stated: ‘(1) The State shall not discriminate against any citizen on grounds only on religion, race, caste, sex or place of birth.

(2) Women shall have equal rights with men in all spheres of the State and of public life.

(3) No citizen shall, on ground only of religion, race, caste, sex or place of birth be subjected to any disability, liability, restriction or condition with regard to access to any place of public entertainment or resort, or admission to any educational institution.

(4) Nothing in this article shall prevent the State from making special provision in favour of women or children or for the advancement of any backward section of citizens.

**Article 29** stated: (1) There shall be equal of opportunity for all citizens in respect of employment or office in the service of the Republic.

(2) No citizen shall, on ground only of religion, race, caste, sex or place of birth, be ineligible for, or discriminated against in respect of, any employment or office in the service of the Republic.

(3) Nothing in this article shall prevent the State form-

- a) making special provision in favour of any backward section of citizens for the purpose of securing their adequate representation in the service of the Republic;
- b) giving effect to any law which makes provision for reserving appointments relating to any religious or denominational institution to persons of that religion or denomination;
- c) reserving for members of one sex any class of employment or office on the ground that it is considered by its nature to be unsuited to members of the opposite sex.”

(Anisul Haque, *“The Constitution of the People’s Republic of Bangladesh”*; Legislative, Law and Justice Department of Parliament; 2016. pp-6-9.)

So far, the idea of treating women as the weaker sex and protecting them separately has permeated constitution-makers, lawmakers, law enforcement authorities, political leaders and social activists. The mentality of political leaders in particular is that women are short-sighted, backward; they should show kindness, not equal partnership. Women are seen as incapable of working shoulder to shoulder with men without being considered as comrades-in-arms. Until such a mind-set is changed and the gender perspective prevails, constitutional protection and legal progress will remain on the pages of the book as mere words. In this case, the recommendation is that the constitutional provisions should be implemented by giving women independent responsibilities, especially in government and semi-government

institutions; webinars, seminars, symposiums and workshops may be organized to change the mentality of men and to highlight the significance of women's rights enshrined in the Constitution; and the use of short-term and long-term research projects to identify problems and suggest solutions to the implementation of relevant constitutional provisions.

### **3.1.d- Gradually Develop Female Leadership**

The main goal of women's representation in parliament is to accelerate women's political empowerment through reserved seats. But the extent to which this system has played a supportive role in women's empowerment and development of women's political leadership in Bangladesh is a matter of research. A closer look at the political upsurge, the role of MPs and the political involvement of women members in the current parliament from the fifth shows that the reservation system has played a positive role in promoting women leadership. The experience of reserved seats in Parliament shows that the gradual development of parliamentary democracy is very important along with the empowerment of women. Therefore, political parties should preserve the policy of reservation system for women in Parliament and encourage them to take active part in politics in large numbers. Women MPs should also be encouraged to give more importance to the issue through an agreement on women's development and empowerment in Parliament.

In terms of the overall successes and failures of parliamentary politics in Bangladesh, women's empowerment can be interpreted in a different way. After repeatedly breaking the dictatorial rules, the fifth parliament started functioning. It was not easy to practice and adopt parliamentary rules and values in the newly emerging democracy of that time. Its failures and limitations were, of course, and despite this, the Fifth Parliament was able to complete its full term. The Seventh Parliament took some positive steps to have a far-reaching impact on the

evolution of parliamentary politics in Bangladesh, in addition to completing its term. For example, the introduction of the Prime Minister's question hour; Chairmanship of MPs instead of Ministers in Parliamentary Committees; Establishment of Parliamentary Studies Institute etc. Also took two important steps; One, to hold the executive accountable to Parliament and two, to make legislators successful as skilled MPs. Despite the problems, women MPs have performed their duties with confidence and efficiency. In some cases, women MPs have been very attentive and serious about attending house and committee meetings; women MPs are much more transparent and honest; almost all women MPs are in their constituencies; attempts to initiate and implement development for the project, less affected by party bias in the distribution of development work results, ordinary and poor women have relatively more access to female members of parliament, some female members are too inclined to introduce gender perspectives on their initiated projects; women leaders were not interested in compromising politics with black money and muscle power.

People of all classes, all communities, all groups and all levels belong to this 'all'. In any case, women are a big part of human beings. Experts believe that democracy can be imposed from above or formed from outside, but whether a particular democracy can survive in good and bad times depends on whether deep cultural attachment has developed among the citizens. Therefore, a true democracy should be established 'for all', which is deeply rooted in the citizens, so that the problems of women can be solved with due care and sincerity. Political parties undoubtedly play a significant role in this. Political parties need to be prudent enough to educate women, look at whether women are awakening, and give them equal rights in all formal political institutions, including parliament. Also, giving women an equal share in decision-making bodies and recognizing their importance is a fundamental issue in the existence and functioning of true democracy. A woman minus democracy is not real democracy.

### 3.2- Women Participation in Local Government and Politics

‘**Bilquis A. Alam** (1995) conducted a study entitled “*Women in Local Government: Profile of Six Chairmen of Union Parishads*” in 1980s. Through case studies she has tried to collect background information about rural women’s participation in politics, their opportunities and problems. This study may be helpful for understanding the life histories of women participants in politics.

#### Women voting in Dhaka City Corporation



Source: Internet

**Zarina Rahman Khan and Mufazzalul Huq** (1995) have highlighted the issue of women’s empowerment in relation to their participation in politics in a paper entitled “*Women and Politics: Empowerment Issues*”. This paper discusses the reality of women’s situation and their participations in formal politics and administrative institutions. Some shortcomings of

women's reservation and nomination system in different legislative bodies are identified. According to the authors, women's scanty participation in leadership position males' domination in party hierarchy and decision-making process are the main features of politics in our country. They have stated that communalism and fundamentalism hinder women's smooth participation in politics.

**Rowshan Qadir** (1995) has discussed women's political role and the factors of their exclusion from political activities in her article entitled "*Women in Politics and Local Bodies in Bangladesh*". On the basis of existing data and information regarding elections of Bangladesh, she has identified the reasons of women's marginal position in politics. Through statistical data are used to analyze the situation, all these data are collected from secondary sources.' (Julia Moin, "*Empowerment of Women and Their Participation in Local Government Politics*", A H Development Publishing House, Dhaka, pp. 30-31).

Local government is an organization made up of locally elected representatives to conduct local administration and carry out socio-economic development activities. The agency conducts its activities in a small area of the central government. Local government is not a sovereign body, the national government determines the composition, scope, administrative and financial powers of local government through different laws and regulations at different times. The national government also regulates various functions of local government through various notifications and directives. The local government follows the instructions of the government in determining and collecting taxes, rate-fees, tolls etc. in its own affiliated areas. According to many, local government is an autonomous body made up of local representatives to solve local problems. In other words, local government is a system of governance through which the people of a particular area can easily get their due rights, powers and resources through a democratic process and at the same time establish their own duties and responsibilities in managing local affairs. Strong local governance means true

local democratic governance with the necessary resources and responsibilities, by definition local government is an autonomous institution. Therefore, it can be said that it is not possible for the central government alone to perform all the functions of the country properly. For example, in the United Kingdom, despite the existence of a unitary government or system of government, local governments have the power to act as a complement to the central government. That is why all the lands of the country are divided on an area basis for its smooth implementation and to reduce the workload of the central government. Local government is the state institution based on these areas.

Article 59 (1) of the Constitution of Bangladesh states: “Local means bodies composed of persons elected in accordance with law.” Thus there is a clear difference between local government and local autonomous government. Although the suffixes local government and local autonomous government are used in the same sense, there are differences. Local government is local non-representative government and local autonomous government is local representative government. Local government is a system of government established on a small scale by dividing the geographical area of the state. Examples include divisions, districts and police stations. Local government is a direct representative of the central government, it has no independent existence and authority. Local government can be identified as an outstretched arm of the central government. Local government is born out of the division of power. Local governments do not have their own funding and elected representatives. Local autonomous governments, on the other hand, are bodies established in small areas and empowered by law to meet local needs. Examples are district councils, municipalities, etc. Local self-government has the power to make policies within its own boundaries. Local autonomous government develops through decentralization of power, and one of the basic prerequisites for this government is the system of electing representatives and the power to finance itself.

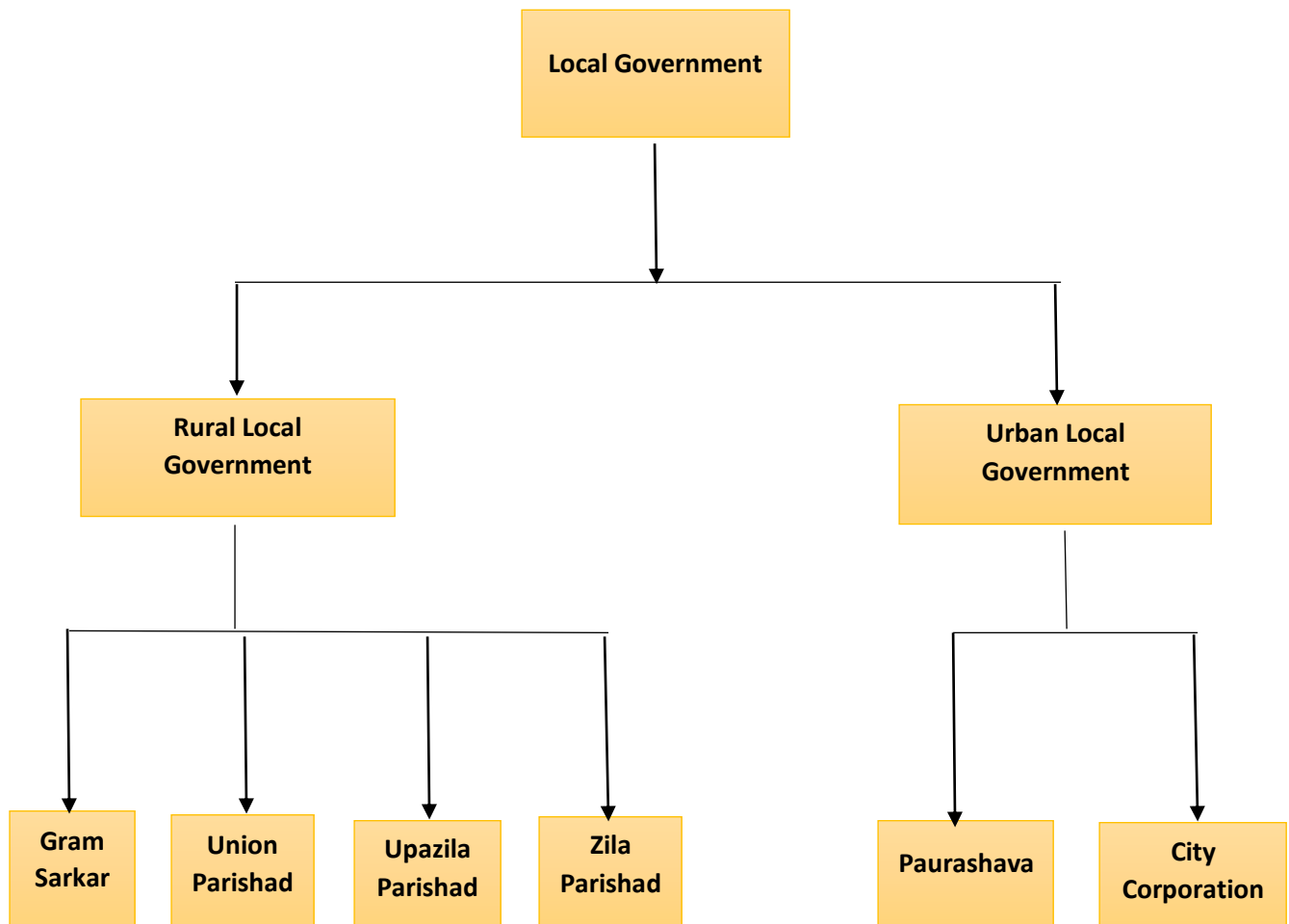
Under the new rules, local government or union council elections were held in December 1997. The commission formed at this time was not given any responsibility for the formation of city corporations and municipalities. It is to be noted that a law was passed in 1997 only to increase the number of wards in the Union Parishad and to provide for direct election of women. The Local Self-Governance Act was amended from 1870 to 1997, but gender was a missing element in local governance. Although at different times nominal or indirect election through nominal representation of women is included. Being elected by direct vote in 1997, the responsibility of representing the people was widely added. The Local Government Act, 1997, paved the way for effective participation of women in public representation through the Union Parishad Second Ordinance. Thus, the gender component has been integrated into the local government structure of this country and has created a potential field for strengthening the local government structure through gender based empowerment.

### **Local Government Structure in Bangladesh**



Source: Internet

**FIGURE 7: STRUCTURE OF LOCAL GOVERNMENT IN BANGLADESH**

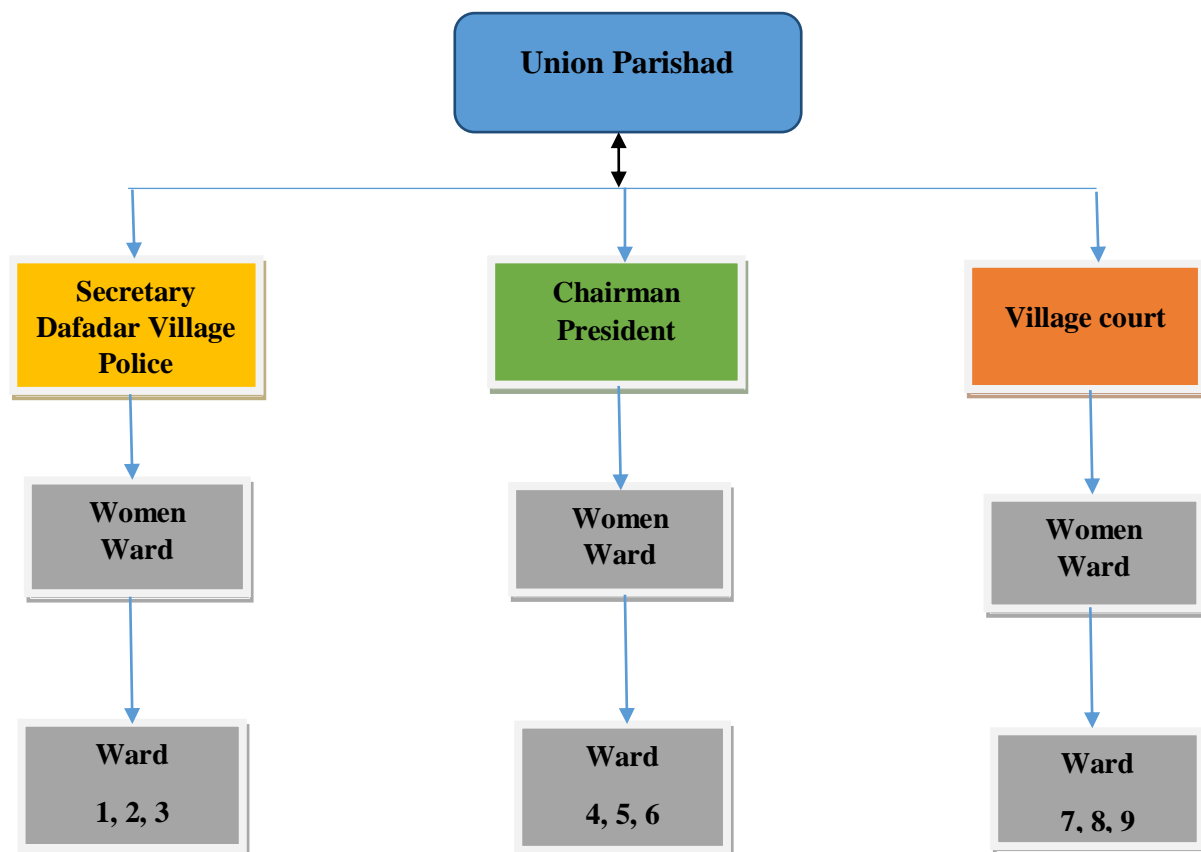


**Source: Julia Moin, “Empowerment of Women and Their Participation in Local Government Politics”, A H Development Publishing House, Dhaka, P- 38.**

The Union Parishad is the closest administrative level to the majority of the population in rural Bangladesh. The Union Parishad is deeply involved in the happiness and sorrows of the rural people, child marriage and arbitration. It can be said that in the course of time, the people of the village have adopted the Union Parishad as their own government. This is because the grassroots rural people can express their demands, demands, problems through this organization and the government administration can also participate in decision making. According to the present law, the Union Parishad consists of 13 members including 1

chairman, 9 ward based members, 3 women members elected in reserved women's seats. According to Act No. 20 of 1993, instead of nominating 3 reserved seats for women, it was decided to elect the chairman and members of the union council by vote. Later in 1997, 9 wards were divided into 3 parts and provision was made for direct elections in 3 reserved seats for women. Following the changes in the structure of the Union Parishad due to the 1997 Amendment, the structure of the Union Parishad has taken shape as follows:

**FIGURE 8: ORGANIZATIONAL STRUCTURE OF UNION PARISHAD**



Sultana, Abeda. (2018). "Sthaniya Sarkar Baybosthar Biborton o Nari Pratinidhitto", Dhaka: A H Development Publishing House. p- 25.

Integrating the position of women in the governance process is a comprehensive and multidimensional process. Gender dimension is an integral and important dimension in the analysis and consideration of political and economic, social and cultural, development trends and decision making process. Gender-based empowerment in the political and administrative spheres has been recognized as a significant prerequisite for good governance in the context of participatory democracy. Since politics is a fundamental field from which the principles of state management originate, there is a need to analyze the movement of women in the field of politics and the pattern of women's interests in order to formulate strategies for women's advancement. If women's thoughts, ideas, needs and urges are reflected through their participation in politics, then women will be the true embodiment of her life and future. Overall public welfare is particularly involved in politics and governance. The people i.e. both men and women are equal partners in the governance strategy.

The mainstream of politics at the state level is governed by certain institutional and structural processes in accordance with the procedures laid down by the Constitution. Politics is a decision-making process that reflects public opinion structurally and infrastructural. At the macro and micro level, mobilization and distribution of resources, creation and application of values, formation of public opinion, etc. are included in the political process. Just as community action at the grassroots level is part of politics, so is public policy activism at the national level. For this reason, equal participation of women in political life is a central issue for the advancement of women. The goals of equality, development and peace cannot be achieved without the active participation of women at all levels of decision making and the inclusion of women's context. And the real empowerment of women in politics, administration and decision making is interrelated in the interest of improving the overall condition of women. The establishment of a transparent and accountable government and administration and sustainable development in all spheres of life is essential for the

empowerment and self-determination, women in social, political and economic conditions prerequisite for development.

Gender analysis of local and national government governance highlights the issue of discriminatory representation at the forefront. It is often said that decentralization of government activities at the local level increases the representation of grassroots people, as well as women. Governance as a concept is gender neutral, as it represents the interests or ideals of both men and women. But in reality, the doctrines, ideas, process structures and activities of governance are all in favor of men in general and men in particular. This unequal sharing of power eventually leads to unequal sharing of wealth (time, income, earnings and property) between men and women. Therefore, gender analysis of the existing processes and structures of governance is required to address these inequalities. But a significant number of women need to be included. In this case, 'significant number' means not only the sufficient numerical presence of women, but also the active participation of women in the decision-making process.

Politics is male-dominated and male-centric or andocentric, with male-defined, controlled and managed politics less likely to reflect women's perspectives and needs. Due to the very low level of representation at the political decision-making level, decisions on public policy on women's equality and empowerment remain in the hands of men. Those who may not be interested in these topics. Therefore, despite the recognition of gender equality in the constitution, it is seen that women's subordination is being re-enforced through state policy or strong policy is not being adopted to eliminate gender inequality. In fact, the gender analysis of governance highlights the reality and horrors of women's subordination. At the same time the patriarchy builds resistance against the existing power structure. And by building that resistance, one can learn what to do for positive change through which the desired change will come.

A political party plays an important role in creating representation in the legislature by garnering the support of the people in conducting state affairs on the basis of ideology. Thus the presence and position of women in politics and in political parties can be equated with their presence in Parliament or candidature in Parliamentary elections. Representation of the legislature is an indicator of women's empowerment in politics, administration and decision making. Equal participation of women in politics will make a fundamental contribution to women's leadership as well as provide a positive outlook for taking women's interests and problems as an integral part of national interests and problems. And the Union Parishad is the mainstay of local government through which the grassroots masses have the opportunity to be directly involved in the political and democratic process. The principle of Bangladesh Awami League, which believes in parliamentary democracy, says about women- a) Effective measures will be taken to meet the minimum needs of every citizen of the society. b) Ensuring equal inheritance in the distribution of wealth for all, irrespective of gender, in all spheres of life, ensuring equal family, social and economic rights of women and stopping the oppression of women. Extensive promotion of women's education, equal pay for men in employment and equal rights in government service were according to merit and qualifications.

On the eve of the 7th National Assembly elections, the Awami League promised to strengthen the local government system through decentralization of power. Delegates the necessary powers and responsibilities to the elected representatives based on the Union, Upazila and District and arrange the financing. Promises were also made to ensure the financial well-being of the local government. On the eve of the 7th parliamentary elections, the Awami League's election manifesto declared women's participation. Emphasis has been placed on adopting necessary policies and programs to establish equal rights and dignity of women in various spheres of life and to integrate women in the mainstream of development.

It was mentioned that effective measures will be taken to prevent violence against women and eliminate social inequalities, give priority to the wide spread of women's education and special projects will be undertaken to uphold the rights and dignity of neglected women and children as per the UN Declaration.

On the eve of the 8th parliamentary elections, the Awami League's election manifesto made a 21-point commitment, 9 and 12 of which were related to women and local government and people's empowerment, respectively. 9 points Empowerment of women and children's rights the number of reserved seats in the National Assembly will be doubled to 60 and arrangements will be made for direct elections. New steps will be taken for the rights, dignity and empowerment of women. Strict measures will be taken to prevent violence against women and children.

Besides, there is no principle about women in the ten principles of Jatiya Party. However, the measures mentioned in the program include expanding women's education, establishing equal status and rights and security for men and women in the state's economic and social spheres, increasing the number of reserved seats in government jobs and providing housing for professional women.

“With the 8th National Assembly elections looming, the Jatiya Party Election Manifesto 2001 was announced in terms of 13 points on women's rights.

- 1) The discriminatory laws between men and women will be abolished and there will be no discrimination in terms of salary, benefits and rights just because they are women.
- 2) The provision of electing a woman MP from each district of the National Assembly will be inserted in the Constitution.

3) Strict measures will be taken to stop violence against women. Family courts will be strengthened and made more effective, and women seeking justice will be given legal support on behalf of the state.

4) Appropriate role and representation of women in all spheres of administration, local government institutions and society will be ensured.

5) The process of empowerment of women will be strengthened. Women's education will be given priority in the field of education and recruitment of women in teaching, nursing etc. professions will be increased.” (Abeda Sultana, “*Sthaniya Sarkar Baybosthar Biborton o Nari Pratinidhitto*”, Dhaka: A H Development Publishing House. 2018. p- 97)

The Government of Bangladesh has already introduced the provision of reserved seats for women in the local government to integrate them into the decision making process from the grassroots level (the Local Government Act of 1997 introduced the system of direct election of women for the first time). The participation of women in local government politics is a very important issue in Bangladesh. To ensure women's rights, especially for women only, their participation in politics is very important, because it is very difficult to improve the condition of women without their equal participation in all spheres of life. It is noteworthy that as women in this country lag behind in education, empowerment, politics, etc., their empowerment and overall development has not yet fully progressed. It is hoped that greater participation of women in the decision-making process from politics will have a positive impact on establishing their equal rights and increasing their empowerment position. However, the expected results will come only when women are able to express their needs and expectations in planning through participation in local government politics. Therefore, in order to address this challenge, it is necessary to ensure their participation in state affairs, including politics. It is also important to know how much women's participation in local

government politics contributes to women's development and how important they are in local governance.

## **CHAPTER – 4**

### **Women in the Bangladeshi Media & Present Situation of Divorcees, Widows and Aged Women in Bangladesh**

#### **4.1- Women's Representation in Media**

#### **4.2-The Situation of Divorce and Separation in Bangladesh**

#### **4.3- Widows and Aged Women in Bangladesh**

#### **4.4- Special Govt. Provisions meant for Widow and Aged Women**

#### **4.1-Women's Representation in Media**

There is a need to expand research on media and women in Bangladesh and the more research is done on women, the sooner the gap will be filled for the purpose of empowering them. Vertical, more subjective digging, theoretical practice, diagnostics and the media itself are variable, ranging from increasing media activity due to horizontal features. Research shows that in order to understand the power that the media exerts on society, it is necessary to determine its evolution, regardless of gender.

There is a need to expand research on women's photography. It is clear that it is not enough to isolate pictures of women. This should remain as an important field of analysis because it requires analysis of the reasons for the change in images and historical trends. But the advent of new news channels with a global perspective makes the production process more dynamic and undoubtedly more complex. The analysis of the production process itself is extremely fruitful. In Bangladesh as well as in the subcontinent, there is a growing field of study as an

image analysis of the media and a twist of journalism, political science and philosophy is very much needed for analysis.

In the case of internal relocation in Bangladesh, there is no risk of person being relocated to another area. That is to say, despite the risk of serious harm, the perpetrator needs profile, intent and power to harm the person in the transfer and the person will consider their personal situation (including age, gender, experience, health, skills and family ties). However, female journalists, media workers, bloggers and single women who have no support network may be able to move more securely than men, depending on their personal situation assessment.

Although Bangladesh includes gender-based violence such as domestic violence, rape and sexual harassment, acid attacks, fatwa-induced violence, dowry-related violence, sexual harassment and child marriage, and forced marriage, it is not limited to this. Trafficking in women and the plight of Rohingya women are more serious. "Domestic abuse" goes beyond physical violence but includes any incidents or patterns of control, coercion, intimidation, violence or abuse among women 16 years of age or older, including family members who are intimate partners. This may include mental, physical, sexual, economic or psychological abuse. Children are not excluded from domestic abuse.

According to author **Anwara Begum** (*Magical Shadows: Women in the Bangladeshi Media, A H Development Publishing House, 2008, pp-1-2*), "Bangladesh is a gendered society like any other. In a gendered society women and men must conform to the dominant values. In enforcing this conformity the media plays an important role. One of the most important aspects of the role is that role of projecting images that seem more real than reality itself. The media has been projecting images of different social groups: class, ethno-racial groups, and sexual minorities- gays and lesbians- religious groups and, of course, women. Power of media images has been researched and written about media scholars, feminist critics, and

political science, and law scholars, there has emerged a consensus that the dominant power structure, the politico-econo-cultural set-up of a society, uses the media to advance its own goal, to keep the population within the ideological limits. The aura of neutrality and objectivity surrounding the media world makes it harder to detect this... For those purpose, I have included both the electronic and print media and different modes of image creations. So far as women are concerned, it seems, imaging is continuous from the electronic to the print media; it is integral and continuous presentation of the patriarchal discourse of women and is functioning to reinforce women's subordination."

She also said about the Bangladesh media, "Bangladesh is becoming more open as the number of newspapers, magazines and TV channels keep increasing; with this increase in number the media becomes diversified and more powerful. The print media as opposed to the electronic media is more male controlled and more masculine in its treatment of news, writing of columns. Other than the weekly women's magazines, the print media- predictably enough- is owned by men and their editors are men. In the area of political commentary, women are noticeable through their almost total absence. It is only very rarely that one comes across one or two such political commentators. So far Nasrin Karim has been a regular columnist for the weekly *Holiday* and the *Independent*. More recently, starting from the middle of the year 2006, Azra Parveen writes with some regularity in the daily *Independent*. The print media has relegated women to writing columns (with long interruptions) about women's issues, women's pages that each newspaper ritually publishes once a week or fashion and entertainment pages. Such cordoning off of women journalist and writers make women seem incapable of writing objective, political commentary about relevant issues.

For this chapter I have selected an unusual column from a popular magazine that I consider an important construction of women in Bangladesh by the powerful print media. As TV researchers have stressed, because of how TV programmes are sponsored by commercial

sponsors or are broadcast by government controlled channels they tend to be conservative on women's issue and women's representation. Allen (1992a) emphasized again and again how television programmes are collectively produced and the identity of the author is difficult to determine. Who is the author? The script writer, the story writer on whose story the script is based, the director, the cameraman who is very much the creator of the flavour of the program or the sponsors who keep intervening to meld the program to suit their commercial interests? Thus the TV programmes I picked up for analysis may have an ingrained gender bias to begin with. For the print media, I deliberately selected an innovative column written by a noted Westernized liberal who is famous as a very modern and open-minded person with a mission to modernize the cultural orientation of the society through his media intervention.”(Anwara Begum, *Magical Shadows: Women in the Bangladeshi Media*, A H Development Publishing House, 2008, pp-194-195).

**Anwara Begum** analysed about the *Ekannoborti* issue in society and media. She said. “In the history of Bangladeshi television programming, Ekannoborti will prove to be a milestone. Ekannoborti does not engage in gross gendering. Although it claims to be very original, and does make innovations – the way dialogue is used, absence of make-up artist, being extremely cinematic for a TV serial, bringing in and sometimes having discussed at length complex and important social-political-economic-environmental issues – it uses the prevalent strategy to portray women. Women are allowed a loud voice but their emotional, social, political, and economic position does not change. Women are shown to have only one aim in life and that is to love men and be in a position of subordination in such love relations. A strict dichotomy is maintained between the public and private spheres. Other ideological dichotomies are maintained as well, for instance the most important ones here are reason/emotion, and guidance/obedience. Even Bushra is shown to be accepting Faisal's interpretation because he is the one capable of making the correct decision. It allows correct

decisions to the woman who is completely subordinated to the patriarchal value system and devoted and lost in a domineering heterosexual love relation. Ekannoborti does not grossly exploit women's body as is done in Indian soaps; Bangladeshi directors have developed a subtler way of exploiting women's bodies. Because it is more like a movie, it successfully creates the powerful gaze of the camera rather than what Ellis (1982) calls glances. Finally, through sophisticated gendering mechanisms, which are appeal more to the unconscious phallo-centric cultural norms, it keeps women in their traditional, ancient place: confined in subordination to men and within the four walls of home.

Ekannoborti as a television program has been the product of collaboration among some very talented young people. The producing company, Greenfield Multivision, gave the writer and the director freedom to produce an interesting serial that would be commercially successful. There was the plan to market it on DVD. Anisul Hogue and Faruki both said that they worked hard on the story and the first few episodes had to be rewritten a number of times. The director had considerable control over the episodes, not accepting anything that he did not quite like. Although this serial is a product of cooperation Faruki, as the director, exercised more control over it. Both the writer and the director have their feet firmly planted in the transitional phase of the patriarchy in Bangladesh. Being both male (Faruki has been raised in a joint family), powerful figures on the cultural scene with a well-honed sense of what is commercially viable, they have created potent images of the new women: loud and impatient, but ultimately powerless, the image that the media is trying to project. Faruki firmly believes that there is an independent reality existing outside him and he is just representing it as a neutral observer. "My responsibility is to show the reality as it is to the audience," he said! He talks like a perfect empiricist when he talks about his responsibility to represent reality. Because of this belief he himself is projected as the neutral. Impartial observer of reality is the perfect image of the rational Renaissance man. We have already seen that linguistics,

psycho-analysis, semiotics, postmodern philosophy, and, most of all, feminism have all debunked this concept of a neutral observer individual. Lacan's works focus on how a human being is culturally and linguistically constituted. He becomes a subject having imbibed the values of his culture and having been taken over by his language. Thus a human being is bound to have overlapping class, ethnic, and gender identities — all influencing his thinking and ability to observe. Mellencamp (1990) is right in perceiving TV as a disciplinary mechanism. Sheuli is that disciplinary character who beckons to a dream world standing on patriarchal norms and obedience to those norms.

But Ekannoborti cannot just be seen as only a male creation: two formidable female actors, Api Karim and Farhana Mithu, through their powerful acting have brought Sheuli and Bushra alive on the screen. Karim is a mega star and her star persona did much to lend credibility to the romantic Sheuli from the dream world. She is a slim, extremely pretty, elf-like woman who can single-handedly make a play successful. Farhana Mithu is not as famous as Api Karim but she went deep inside Bushra and brought her alive on the screen. She became Bushra enjoying power and disobedience and finally tearing herself away from the grip of the patriarchal set-up. Many women did not read Bushra as the director created her. They liked the way this woman exercised power over in-laws and her husband. They did not want to see Bushra as mean, and selfish. Thus she brought the tension of the real world into the narrative as Lola Monies did.” (*Anwara Begum, Magical Shadows: Women in the Bangladeshi Media, A H Development Publishing House, 2008, Pp.189-192*).

As a result, women have done significant work as journalists in Bangladesh and elsewhere over the past decade, but their numbers in both the country's print and electronic media are lower than expected. As a result, they need to recognize these challenges and explore opportunities to encourage women. Newspapers are public educators, and the men and women who write together in newspapers have the best opportunity to form public opinion.

Their attention is naturally critical, but not always sympathetic; Journalism is a fair field for women and neither side is satisfied on the basis of gender. Those who have succeeded in journalism have succeeded not as women, but as journalists and men have succeeded in this same vein.

According to a source, women journalists in Bangladesh recently said in a workshop that unjust behaviour discourages women in journalism. Recognition of their work and good wages are needed to stay in the profession and to encourage women journalists. Experts said that women's participation in journalism in both electronic and print media has increased in the last few years, but most of them quit their jobs due to various problems.

Stereotyped attitudes, unfair treatment, harassment by male colleagues, and job insecurity have been cited as reasons for women journalists to quit their jobs. "Despite the increase in the number of women journalists in the last few years, only 4% of women are in the mainstream of journalism," said Dr. Gitiara Nasreen, a professor in the Department of Mass Communication and Journalism at Dhaka University.

Inequality reaches a point where it is seen that in some media houses women were paid less than their male colleagues and they worked amidst a lot of social pressure and mobility problems. As a result, they called for a gender balance in the media and for women to be given equal opportunities as men. They also want women journalists to be allowed to work in strict beats, which are reserved only for male journalists.

Apart from the above problems there was contempt for women by male colleagues; not allowing women to speak on sports, economic and political issues in various media houses; and not giving women assignments outside Dhaka. In this case, it can be seen that electronic media is a little more liberal on this issue than print media.

Women journalists in Bangladesh do not always face the challenge of international news coverage of war-torn countries like Iraq, Afghanistan, Venice and Africa. Women journalists in this country are only hired to cover local and national news. As a result, they must be trained to cover the whole world. In this age of information people are eager to get news of different problems of different countries of the world through different media at the same time. That is why I think that in order to meet the challenge of globalization, women media representatives must be global representatives because they directly or indirectly represent the world. Despite many improvements for women in journalism, and for them there are many problems which national, regional and global level must be resolved by the journalists' union. Journalists should be reformed their own structure so that the Union's policy-making structure of their own organizations and to ensure women's representation in the governing bodies.

#### **4.2- The Situation of Divorce and Separation in Bangladesh**

Happy married life plays an important role in married and family life. Getting married with the consent of the parents maintains good relationships in the family and can reduce family crises. Violence and conflict in family life in Bangladesh leads to the extinction of marriage. Moreover, dowry is an important element of marriage here. Family crises such as torture / harassment, threat of divorce, dowry etc. are common in Bangladesh though marriage is universal in Bangladesh. The average age of marriage here is not very high but age, education, occupation, marriage arrangement, having or not having children, premarital relationship etc. are the factors responsible for divorce. All these factors are also interconnected.

Polygamy, remarriage, and divorce have been found to be common in this traditionally devout Muslim community. The chances of divorce are 2.5 times higher for polygamists than for grooms and 1.6 times higher for newlyweds than for first marriages of their peers. The chances of divorce decrease with the marriage period. The low socio-economic status of the bride and groom, illiteracy and low age of marriage increase the chances of divorce. If a child is not born within the sixth month of marriage, the chances of divorce are much higher.

**Dr. Neaz Ahmed** discusses this in detail in his book *Divorced Women in Bangladesh: Psycho-Social and Economic Conditions*. He showed there that, pre-marital status and socio-economic status of both parties are considered as risk of divorce. Divorce can occur in many cases, when both husband and wife had economic status, illiteracy and early age of marriage. The pre-marital status of the groom was never classified as married, divorced, widowed or polygamous (already having intercourse with one or more wives) and the pre-marital status of the bride was classified as married, divorced and widowed. Divorce was recorded following a marriage for a possible 5 years. Infertility is one of the big factors behind divorce decision. A longitudinal study design was used. She also said about education and age, these are two important factors for decrease of divorce incidences. He added that the number of divorces in rural areas of Bangladesh increased significantly between 1974 and 1993, although many children were born there. One aspect that can be noticed is that the education of husband and wife and their empathy towards each other help to reduce the level of divorce. This is where the level of divorce increases where the level of education between husband and wife is not fully maintained. It is also worth noting that relationship marriages are much more successful than love marriages. It can be seen that divorce is more common in the case of love marriage. The wide age difference between husband and wife helps to increase divorce; so most divorces happen within the first three years of marriage.

In Bangladesh, Muslim and Hindu women are affected by unequal religious laws and politicization of religion. For the majority of the country's population, it is difficult to reform the law, making it almost impossible for minorities to do the same and accuse religion of interfering. The security of the patriarchal system is created through the use of religion, and this results in a common religion deprived of women, which becomes a fertile ground. No uniform law applies to family or personal matters in Bangladesh. Matters such as divorce, marriage, maintenance, custody, adoption are prescribed for Muslims by Muslim law and for Hindus by Hindu law. The same rule applies to other religions. The lives of women in Bangladesh have been symbolized by unequal treatment and unequal laws by both Muslims and Hindus.

Under Hindu law, marriage is an instrument and a union that will continue from birth to death (even in the next world). According to Hindu scriptures, a man is said to have no material existence until he becomes his wife. A man becomes half before marriage and after marriage he attains perfection. That is why the Brahmins say: "The person known as the husband is actually known as the wife". Text under Hindu law, three conditions are required for a valid marriage. These conditions are: caste identity between the parties, parties outside the prohibition of two relationships, i.e. not belonging to the same tribe, and proper performance of the marriage ceremony. Therefore, Dr. Neaz Ahmed had also written about two essential conditions have to be fulfilled for Hindu marriage in Bangladesh- a) a marriage can take place according to the traditional rites and ceremonies of both parties. b) where such rituals and ceremonies are performed, including the saptapadi (which the bride and groom jointly take 7 steps before the sacred fire). In this case, the consent of the bride is unnecessary. Hindus of Bangladesh also permitted the polygamous marriage.

According to **Hindu** law in Bangladesh, neither husband nor wife can divorce each other. Divorce is considered a compulsory reason for Hindu marriage to be sanctioned, as marriage

is an inseparable union between husband and wife. But Hindu married women have the right to separate living and maintenance from their husbands in certain circumstances. Such as- if he is afflicted with a heinous disease which is hidden from him; If cruelty makes living with him unsafe or undesirable; If the husband is guilty of abandoning her without her consent or against her will; If the husband remarries; If the husband stops being a Hindu by talking to another religion; If he keeps a concubine at home or stays with the concubine habitually, etc. for other reasonable reasons.

However, if she converts to another religion or belief and ceases to be a Hindu without following the appropriate court decree to restore her marital rights, the wife should be entitled to separate accommodation and maintenance from her husband. In this case, the amount of maintenance to be paid by the husband to the wife should be determined by the court considering the social status of both the parties and the amount of money of the husband.

Under the **Christian** Marriage Act of 1872, marriages of all Christians, including Native Christians, have been observed in Bangladesh, and under this Act, every Christian marriage must be registered by the Minister of Religion or by the Registrar of Marriages. Section 7 of the Act and Section 5 of the Act also provide some rules. Under it, marriage registrars must be appointed from among Christians for any district under government administration; Any person receiving an Episcopal ordinance has the condition that the marriage take place in accordance with the rules, customs, rituals and ceremonies of the church; The condition that such a marriage be solemnized in accordance with the rules, customs, ceremonies and customs of the Church of Scotland, by any Clergyman of the Church of Scotland; Under this Act any religion must have a license to have a solemn marriage by a minister; The presence of a marriage registrar appointed under this Act is desirable; After all, in the case of marriages between local Christians, it is desirable that a certificate be issued by any person under this law. Under the Christian Marriage Act of 1972, marriages under the Christian

Marriage and Special Marriage Act and registration of births, deaths and marriages will be registered under the 1886 Act. The Divorce Act for Christians is the 1869 Divorce Act, which gives a Christian woman the right to dissolve her marriage in protest of her husband's cruelty.

In his book, *“Divorced Women in Bangladesh: Psycho-Social and Economic Conditions”*, **Dr. Neaz Ahmed** addresses Buddhists (pp 91-92), “Buddhists in Bangladesh have no separate personal or civil law of their own and they have been following Hindu religious laws and customs since time immemorial even though they have left Hinduism. Moreover, the fact remains that before the independence of Bangladesh, the Buddhists of East Pakistan (now Bangladesh) were governed by the principles of Hindu law. There is no documented evidence that the Buddhist community ever chose to be governed by separate laws. After the independence of Bangladesh, the principles of Hindu law were adopted by the Bangladesh Adoption Order, 1972. Moreover, Article 149 of the Constitution of Bangladesh states that 'all existing laws subject to the provisions of the Constitution shall continue. Influence in spite of any other provision of the Constitution. Therefore, these legal provisions will be taken as the basis for considering Buddhist law in conjunction with Hindu law.’”

In **Buddhism**, unlike in Hinduism, there are no restrictions on divorce. Moreover, there is a law of divorce under the Special Marriage Act of 1872. That law applies to followers of all religions, be they Hindu, Buddhist, Sikh or Jain.

I learned more about the Chakma Buddhists from an article written by **Dilip Kumar Barua**, *"The Marriage Ceremony of Chakma Buddhist in Bangladesh -A Study on Popular Rituals"*(*Journal of Indian and Buddhist Studies*, Vol. 50, No. 1, December 2001). In Bangladesh, the Chakmas live mainly in Chittagong. Their culture, folklore, historical traditions and even their own national script are completely different. Ethnically, they belong to the people of Southeast Asia. Wedding ceremonies and popular rituals of Chakma

Buddhists in Bangladesh are different. Some aspects can be pointed out as the social rules of their wedding ceremony. For example, according to Chakma social rules, marriage of a man with his niece is forbidden and marriage of a woman with his nephew is forbidden. A man can never marry his wife's elder sister under any circumstances. However, polygamy is not forbidden in Buddhism for any reason. In this case monogamy is common. In this religion, social marriage is more popular than court marriage. Child marriage is highly condemned and forbidden, and divorce is a very rare thing. Like Hinduism, both social and court marriages take place.

The basic principle of marriage is the consent of the parents. The groom's father must be present to select the bride. However, the final choice depends on the choice of the future couple. They have another type of ritual called "Madpilang or Madplaong Tulana". According to this ritual, the groom's father has to go to the bride's father's house at least three times to make a choice. Each time he has to carry a cake, a coconut and a bottle of wine, all of which are part of the ritual. The groom's father has to give the bottle to the father of the bride and say: "A beautiful tree is growing near your house. I want to transplant a tree under its shade." And on his last visit he will have to take other gifts. In this case, if the father of the bride agrees to accept a bottle of wine given by the father of the groom on the third visit, then the date of marriage will be fixed on the same day. It is noteworthy that some events are seen as good or bad when the groom goes to the bride's house to discuss the marriage. The wedding is arranged at the bride's house on the appointed day. Widows never get access to the wedding ceremonies of Chakma Buddhists in Bangladesh. Only a *sadhava* (a woman whose husband survives) can be included in the marriage party, he wishes the bride well with clothes and ornaments. No one else can enter this bridal party.

In Bangladesh, the respective ethnic groups of the Buddhist community are also noticeable. There are different ethnic groups in the Buddhist society of Bangladesh. Their wedding

ceremonies are somewhat different from each other in terms of popular rituals. Both religious and popular rituals play an important role in all the formalities of their marriage. In the case of Chakma Buddhist wedding ceremonies, popular rituals are relatively predominant.

Section 7 (divorce) of the Muslim Family Law Ordinance (MFLO) 1961 prescribes the procedure for divorce. Under customary **Islamic** law, a divorce is considered to have taken place when the husband utters "I am divorcing you" three times. This announcement is an immediate divorce. In order to get a divorce, both husband and wife must decide to divorce. Husband-wife and wife (two) witnesses signed the register of marriage registrar. Usually, before the divorce is decided, both parties sign an agreement on their terms. Under Bangladeshi law, a father is the natural 'guardian' of his child and a mother is the 'guardian' up to a certain age. A Muslim mother is entitled to custody of her son only up to the age of 7 years and her daughter till she reaches puberty. Extramarital affairs, substance abuse, physical abuse, dowry issues, abandonment, in-laws interference, polygamy, personality issues, criminal activity and husband's unemployment are the primary causes responsible for divorce among Bangladeshi women. There is an average of 1194 divorces per month. Last year, there was an average of 920 divorces per month. In the first five months of this year, divorce rates rose 29.78 percent. The incidence of divorce in 2019 has increased by 17 percent compared to 2018.

Muslims are more likely to divorce than Hindus. Muslim women bear almost the full burden of this difference. Where about 78.7% of Muslim divorced women; For Hindu women out there, the figure is 64.2%. Adultery is an illegal and punishable crime in Bangladesh. A person who has sex with another woman and whom he knows or believes to be the wife of another man is not guilty of rape but is guilty of adultery and will be punished with imprisonment. According to this religion, the husband can grant the wife the right to divorce on certain conditions or without conditions. However, this right has to be given at the time of

marriage and it has to be recorded in the marriage register. If this right is recognized, a woman can divorce her husband without the intervention of the court.

#### **4.3- Widows and Aged Women in Bangladesh**

Bangladesh's population is rapidly turning 'grey' and creating an important public health problem. According to a survey, the average life expectancy of Bangladeshis increased by 12.49%, surpassing the world average of Bangladeshis. It can be seen that the life span of women is now shorter than that of men. As a result, the burden on the elderly is increasing and many more problems are being added to the healthcare and delivery system. One of the most deprived aspects of Bangladesh is the condition of elderly women living in rural areas. Access to healthcare is still difficult in those areas. Whereas such elderly women as citizens should also have the right to access healthcare. It is a shared responsibility of the government and healthcare professionals to address these human rights issues. As a result, it is necessary to examine the trend of population aging and highlight the key issues related to the need to secure improved healthcare for rural elderly women in Bangladesh. There is a difference between disability and disability in healthcare for the elderly. Basic physical activity such as performance, weakness, difficulty in ambulation and climbing stairs, as well as effective limitations in social context such as lack of self-reliance.

**MA Islam** and **MF Rahman**'s article on *Health Problems of Elderly People in Bangladesh* (JAFMC Bangladesh, Volume 13, No 1, June 2017) mentions, "Common health problems that occur in elderly in Bangladesh are Cardiovascular disease including Hypertension, Stroke, Angina, Myocardial infarction or Heart attack, Diabetes mellitus and its complications, Cataract, Arthritis, Osteoporosis, Skeletal deformity, Obesity, Enlarged prostate in men, Sleep disturbance, Changes in behaviour, Dementia. Cancer is another

important disease. Elderly people suffer from cancer like prostate, lung, stomach, colon, breast and cervix of uterus. Arthritis affects 50% of people over 65 years and can lead to pain and lower quality of life for some of them. According to CDC, Heart disease remains the leading killer of adults over 65, cancer is the second and Chronic Obstructive Pulmonary Disease (COPD) is the third most common cause of death among people over 65 years. A cross sectional study carried out by house to house survey of all people aged over 60 years in an urban slum and a village in India found that use of tobacco is very high 58.9%. Visual impairment was the most common handicap in that study 83.29%. Uncorrected hearing impairment was also common. A large portion had dental problem. Almost half of the population had depression. Prevalence of cognitive impairment among elderly people is about 22.4% found in a Malaysian study. The most common mental and neurological disorder in this age group are Dementia and Depression which affect approximately 5% and 7% of world's older people respectively. This issue of JAFMC has included a study relating health problems of elderly patients attending Combined Military Hospital, Dhaka where it is found that majority of elderly patients had Diabetes mellitus (21.1%) followed by Rheumatoid arthritis (17.6%), Asthma (12.5%), Cataract (11.2%), ENT problem (6.6%), Malignancy (5.9%) and Benign enlargement of prostate (5.3%).”

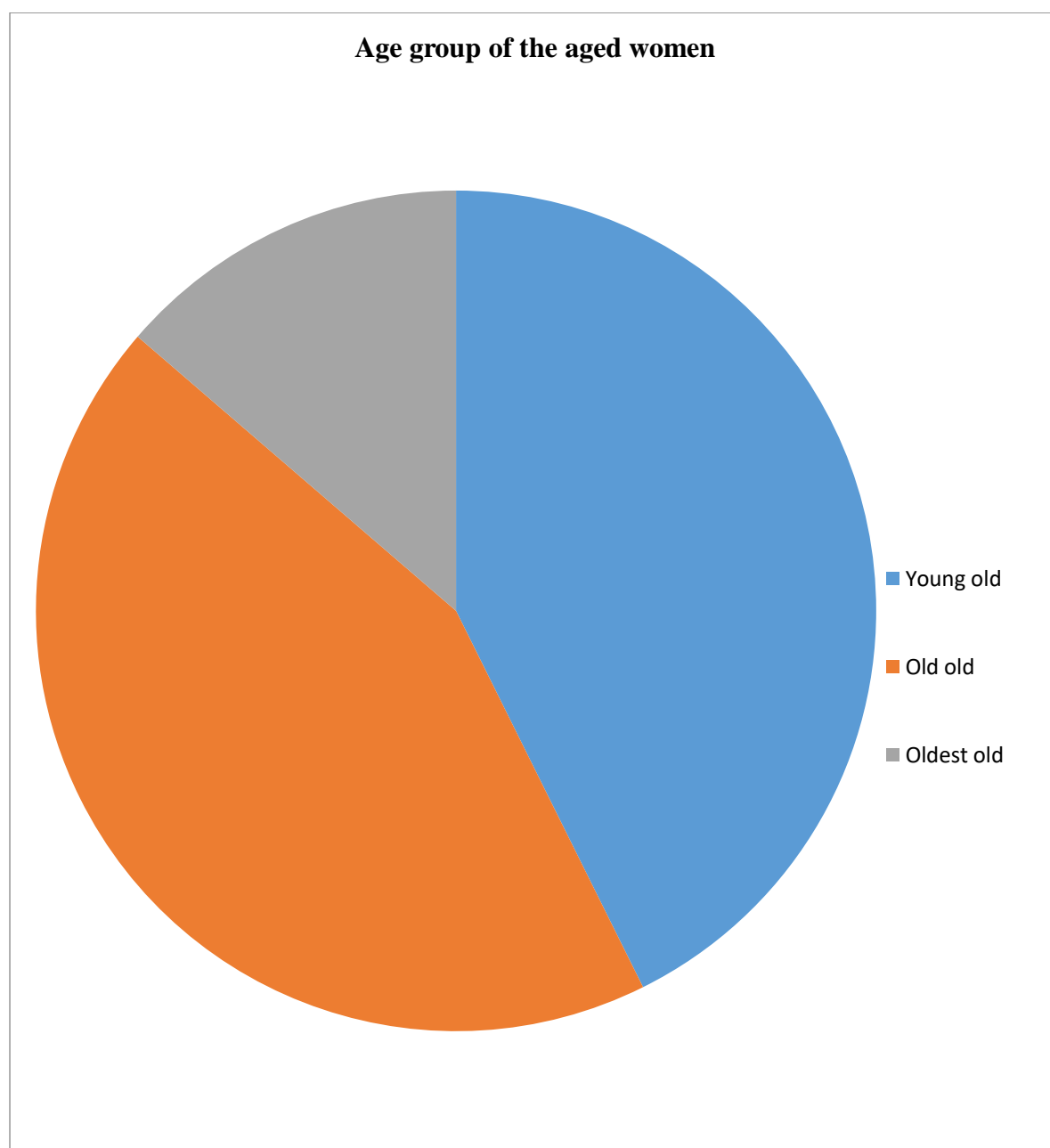
In Bangladesh, lower and lower-middle class socio-economic older people suffer financial hardship for treatment. According to a source, only 14% of the elderly people in Dhaka district have health insurance. The present government has introduced old age allowance. Prime Minister Sheikh Hasina has created a program for the elderly in Bangladesh. Under this program, about 35 lakh people get 500 rupees per month. The total cost per year is estimated at around Rs. 2500 crore. However this money is not enough for an older person but it is a boost up and hope given by the government for the elderly. Older people need to raise money for health insurance and the medical crisis caused by aging, and they also need

to be made aware of the need for regular health check-ups for early detection and management of these problems.

There is more frustration and loneliness among women than men. The quality of active aging indicators and quality of life are also lower in women than in men. The study found that the average age of marriage was 5.8 years lower for women, while life expectancy was three years longer than for men. Thus, women have to live alone for 8.8 years. Both disability and illness are more prevalent in women than in men, resulting in shorter life spans. About 53% of women can do daily work which is 8% more than men. While men earned about 58%, women earned only 2.4%.

Overall, the survey found success in Bangladesh, especially for older women, as increasing longevity leads them to chronic illness, economic hardship, further anxiety and depression, and increasing misery. Therefore, the government should be informed about their underlying differences and decisions to promote gender equality in health. Governments and policymakers can intervene to improve the quality of life for women by reducing gender stereotypes and increasing community involvement. Ensuring healthy aging is very useful when considering quality of life.

**FIGURE 9: AGE OF THE AGED WOMEN (Dhaka City)**



**Source: Dr. Nilufar Nahar, “AGED WOMEN IN URBAN AREA OF DHAKA CITY IN BANGLADESH”, A H Development publishing house, 2006, p-15.**

**TABLE: 6**

***Educational Qualification & Age Group of the Aged Women***

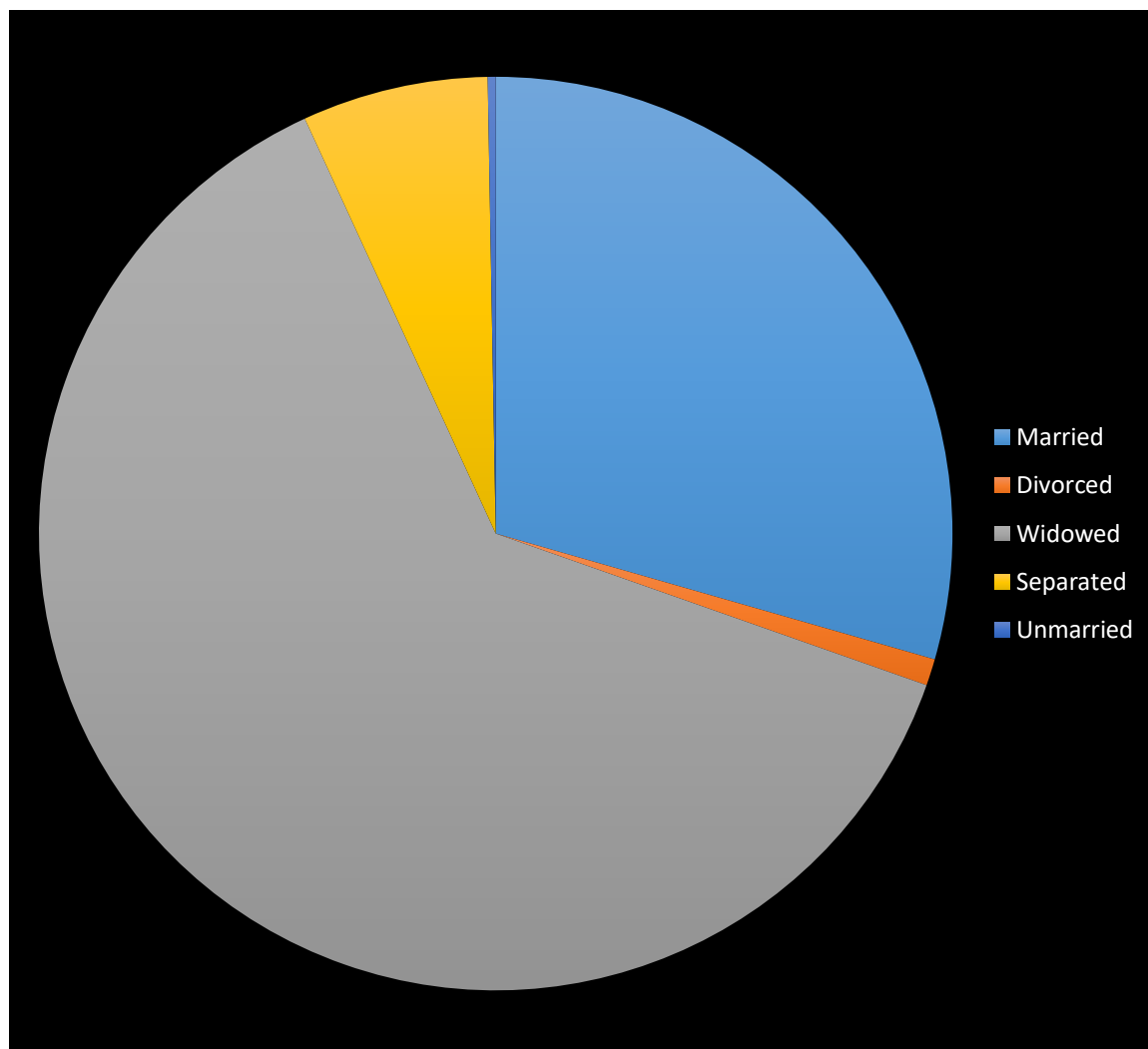
**CROSS TABULATION**

<b>Educational qualification</b>	<b>Age Group</b>	<b>of the Aged</b>	<b>Women</b>	<b>Total</b>
	%	%	%	%
Illiterate	33.3	14.3	2.7	34.7
Read & write	4.7	4.3	1.3	10.3
Primary	5.3	8.0	6.0	19.3
S.S.C	6.0	9.3	1.7	17.0
H.S.C	4.7	2.7		8.3
Graduate	3.3	2.3	0.3	6.0
Masters	1.3	2.0	0.7	4.0
Doctor	0.3			0.3
<b>Total</b>	42.3	44.0	13.7	100.0

**Source: Dr. Nilufar Nahar, “AGED WOMEN IN URBAN AREA OF DHAKA CITY IN BANGLADESH”, A H Development publishing house, 2006, p-16.**

**Dr. Nilufar Nahar** discussed in his book, namely, *Aged Women in Urban Area of Dhaka City in Bangladesh* in detail. He interviewed the aged women ranged from 60 to 100 years. The average ages of them were 67.22 years. In Bangladesh, adults are generally defined as those over 60 years of age. This is mainly due to the social policy that the author has divided as over sixty year olds. He divided the elderly into three groups; for example, 60 to 64 year olds are 'young old', 65 to 70 year olds are 'old', 75 and most old people are 'oldest old'. Of the 300 respondents, he divided the age group into 42.7% young old, 43.7% old and 13.7% oldest old. The table shows that illiteracy is more prevalent among older women. Out of the total sample of authors, 34.7% older women are illiterate. It goes without saying that their role in higher education is almost non-existent. 33.3% of women were 'young old', 14.3% of older women were 'old' and 1.3% was 'oldest old' who could not read or write at all. The primary level is 5.3% older women from the young old group, 8.0% women from the old group and 6.0% women from the oldest old group. Up to S.S.C., 6.0% of the young old group are female, 9.3% women are in old group and 1.7% women are in oldest old group. The H.S.C. level is 4.7% older women from the young old group and 2.7% women from the old group. The Graduate level is 3.3% older women from the young old group, 2.3% women from the old group and 0.3% women from the oldest old group. In the Masters level, 1.3% older women from the young old group, 2.0% women from the old group and 0.7% women from the oldest old group. Finally in Doctor level, 0.3% older women from the young old group.

***FIGURE 10: MARITAL STATUS OF WOMEN IN BANGLADESH***



**Source: Dr. Nilufar Nahar, “AGED WOMEN IN URBAN AREA OF DHAKA CITY IN BANGLADESH”, A H Development publishing house, 2006, p-18.**

**TABLE: 7**

*Age Gap between Husband & Wife in Bangladesh*

<b>Age gap</b>	<b>Percent</b>
1-5	23.3
6-10	36.0
11-15	18.7
16-20	7.0
21 plus	8.7
Total	93.7
Missing	6.3
Grand total	100.0

**Source: Dr. Nilufar Nahar, “AGED WOMEN IN URBAN AREA OF DHAKA CITY IN BANGLADESH”, A H Development publishing house, 2006, p-21.**

One of the aims of the author through the present study was to find out the crises faced by older women. According to him their crisis is greatly affected by their marital status. The marital status of older women was shown to be only 0.3% unmarried, 31.3% married, meaning that their husbands were found alive at the time of the interview, according to the author. There are also 1.0% older women divorced, 66.7% older women widows and 0.7% older women divorced.

In the table above the author wants to see one more thing that 23.3% of older women have a gap of 1 to 5 years between their husbands. 36.0% of older women had 6 to 10 years of age with their husbands, about 18.7% of older women had 11 to 15 years of age with their husbands, 7.0% of older women had 16 to 20 years of age with their husbands and 8.7% of older women had 21 years of age or more. The age gap between husband and wife is one of the important reasons for widowhood. According to the tradition of Bangladesh, wife should be younger than husband. There is a common belief that women age faster than men.

Abu Abdullah Mohammad Hanif, Abu Ahmed Shamim, Md Mokbul Hossain, Mehedi Hasan, Moyazzam Hossaine, Mohammad Aman Ullah, Samir Kanti Sarker, SM Mustafizur Rahman, Dipak Kumar Mitra, Md Emdadul Haque, Malay Mridha- The title is "Elderly Women Are Disproportionately Vulnerable to Hypertension in Bangladesh: Evidence from the National Nutrition Surveillance Study" (Current Developments in Nutrition, Volume 4, Issue Supplement\_2, June 2020, Page 30, <https://doi.org/10.1093/cdn / nzaa040 030> Published: 29 May 2020). Through this article, we have come to know very well about the physical condition of older women in Bangladesh. From which it can be seen that most of the older women in Bangladesh are suffering from unequal high blood pressure related diseases. The reason for their high tendency to high blood pressure is to look at the social aspect in many cases, for example, a consistent pattern of demographic, behavioural and ethnographic variables has been found. According to them, the Ministry of Health in Bangladesh should

consider this disproportionate high incidence of high blood pressure in older women when formulating and implementing health programs.

The idea of living in an old age home in Bangladesh is not entertaining. This assumption is also proved when people live a measurable life in their present state. The current survey shows that about 79% of older women have never heard of living in a nursing home. About this 79% of older women were not interested in staying in the nursing home when they were told about it. They look at this matter completely mentally. They can't believe that someone else will take better care of their children.

The average number of children per adult woman was found to be 4.31. The average number of boys is 1.87 and girls 2. 25% of older women suffered the trauma of losing their sons and 17% of older women suffered the trauma of losing their daughters. The reliance of older women on their children is not very high. 21% of older women have dependent married or unmarried children and unmarried grandchildren. Some older women experience emotional distress in the context of their children's dependence, although they are few in number and mostly lower class. 57% of older women in urban areas of Dhaka city are physically fit and have less sacrifice. Less aging symptoms have been observed in the body than others. These are: wrinkles all over the body, humps, veins in the hands become prominent and the abdomen becomes large and drooping. Talking about relationships with family members, the author Dr. Nilufar Nahar finds that some family members express their bitterness directly against them. 16.3% of members openly state that older women do not have a good relationship with anyone and that they are self-centered. They don't even like to mingle with people. Some 18.3% of the members mentioned that they have a good relationship with everyone except the daughter-in-law. 29.3% members said that there is no doubt that everyone likes older women.

#### 4.4- Special Govt. Provisions meant for Widow and Aged Women

- *Department of Social Services:*

Old age allowance— “The 'Elderly Allowance' program was introduced in the financial year 1996-97 with the aim of providing social security and enhancing the status of the elderly, destitute and low-income elderly people in the country. Initially, 10 poor senior citizens including 5 men and 5 women in each ward of all the Union Parishads of the country were brought under the allowance of 100 rupees per month. Later, all the municipalities and city corporations of the country were included in this program.

As a pledge to implement the election manifesto of the present government, in order to double the number of elderly beneficiaries by 2021, the number of elderly beneficiaries has been increased from 20 lakh to 22 lakh 50 thousand and monthly allowance has been increased from 250 to 300 rupees. . In the financial year 2021-22, 57 lakh 01 thousand old people will be given allowance at the rate of 500 rupees per person per month. In the current financial year 2021-22, there is an allocation of Tk. 3444.54 crore in this sector. In the last four years, almost 100% success has been achieved in the distribution of old age allowance due to the intensive supervision of the highest level of government and the relentless work of the officers and employees of all levels of the social services department.

At present, steps have been taken to ensure greater transparency and accountability in the old age allowance program and to make it universally acceptable; Amending the implementation policy formulated in 2013, reducing the age of women from 65 years to 62 years for inclusion of more women in the allowance program, involving local

honourable MPs and other people's representatives in beneficiary elections The allowance is being paid by opening the account.”( <http://www.dss.gov.bd/> )

- ***Ministry of Social Welfare:***

Widow and Husband Abuse Women Allowance- The aims and objectives of this program are to provide socio-economic development and social security for widows and abused women; Increase their status in the family and society; Strengthen their morale through financial aid, and provide financial assistance to increase medical aid and nutrition. The Department of Social Services under the Ministry of Social Welfare, Government of the People's Republic of Bangladesh will implement the Widow and Abandoned Distressed Women Allowance Program. This implementation process will be carried out with the help of existing manpower in the organizational structure of district social service office and upazila and city social service offices, officers / employees working in district and upazila administration and concerned people's representatives of ward / union / municipality area.

The Cabinet Committee on Overall Oversight of the Social Security Zone Program will be chaired by the Hon'ble Finance Minister to oversee the overall program. Besides, at the district level, there will be a district steering committee under the chairmanship of the deputy commissioner and at the national level; there will be a national steering committee under the chairmanship of the secretary, Ministry of Social Welfare.

- 1) In case of financial situation: The poor, refugees and landless should be given rights in order.
- 2) In case of social status: Childless, people separated from family should be given priority.

The importance of monitoring and supervision for the smooth running of a program at the national level is immense. The Ministry of Social Welfare and the Department of Social Services will have a strong up-to-date monitoring and supervision cell for the impact of widow and husband abandonment distressed women allowance activities, development / change of socio-economic status, subsequent plans / programs for strengthening the social security zone program. Research institutes at government / private level can be entrusted with the responsibility of overall evaluation of widow and husband abandoned distressed women allowance activities.

- ***Allowances for the Widow, Deserted and Destitute Women Program:***

This short series of programs discusses the major security cordon programs implemented by the Government of Bangladesh. The series contains old age allowance notes; allowances for widows, lonely and destitute women; and allowances for the financially indigent disabled by the Ministry of Social Welfare; employment generation programs for the poor; food for work; work for money; test relief; and weak group feeding by the Ministry of Disaster Management and Relief; and Child Benefit Scheme. Many programs like this one are supported by the World Bank.

Applicants can submit their applications to Upazila Social Service Officers (USSOs) (Rural) and District Social Service Officers (DSSOs) (City) using the prescribed form. The USSO and DSSO will prepare a ward-wise list of potential beneficiaries and they will be presented to the Union Committee and the Municipality / City Committee for rural and urban wards respectively.

The Union Committee (Rural) and the Municipal Committee (City) select the potential beneficiaries and send the preliminary list of eligible beneficiaries from the list prepared by USSO and DSSO to the Upazila Committee. The Upazila Committee

(Rural) and the District Committee (City) finalize the list of potential rural beneficiaries and the waiting list of potential beneficiaries and send it to the local MP for approval. The committee will then also finalize a waiting list.

- ***Elderly Allowance, Widow and Husband Abuse Women Allowance and Disability Allowance Provision of Emergency Assistance as a Supplement to Disaster:***

Families are at great risk because of the large dependent population of children and growing adults and the loss of income due to illness or death of their earning members. In this situation; children, the elderly, the disabled and women are at greater risk than others. The Ministry of Social Welfare, through the Department of Social Services, is implementing the Elderly Allowance Widow and Husband Abuse Women Allowance and Disability Allowance program. National Disaster Management Act (NDMA) - 2012 by 2025, the Department of Social Services will be able to provide emergency allowances in the event of a disaster.

The Department of Social Services under the Ministry of Social Welfare will implement the emergency allowance program.

The Ministry of Social Welfare will coordinate with the Ministry of Disaster Management and Relief in taking and implementing all the activities of the emergency allowance system. In the case of extension of the scope of assistance, the beneficiary selection procedure will be determined by the appropriate authority based on beneficiary selection process will be completed in accordance with the existing allowance implementation policy for old age allowance, widow and husband abused women allowance and disability allowance. The timing of the implementation of the emergency allowance will be determined by the appropriate authority and will vary depending on the type of disaster and the purpose of the assistance. If the period of

disaster declared by the government or as determined by the appropriate authority has passed, the basic allowance activities will continue.

## **CHAPTER – 5**

### **CASE STUDIES**

The government under the leadership of Hon'ble Prime Minister Sheikh Hasina has undertaken various programs for the implementation of Vision 2021 with the aim of establishing women's rights, empowering them and making them mainstream of overall development. The Ministry of Women and Children's Affairs has been implementing various socio-economic programs to ensure security in all spheres including their workplaces in order to alleviate poverty of women, stop violence against women, stop trafficking in women and ensure full and equal participation of women in the social sphere. The women's safety net includes programs such as allowances for widows and divorced women, breastfeeding mothers in urban areas, VGD programs for food security for distressed women, and poverty alleviation loans. Since then, extensive programs have been implemented for women in agriculture, sewing, boutiques, handicrafts, beauticians, computer operations and various income generating activities and beneficiaries have been imparting skills enhancement, job creation, participation in the labour market and extensive training. To ensure the economic empowerment of women, small and medium enterprises are resorting to easy terms and unsecured loan facilities and other forms of patronage.

In this age of globalization, a number of programs have been incorporated into the National Strategy for Accelerated Poverty Reduction (NSAPR-II) aimed at eradicating women's poverty and bringing them into the mainstream of the macro-economy. The strategy identifies five strategies, including macroeconomic management for poor-friendly economic growth, as well as social security and human resource development for the weaker sections. The most important of the five strategies is participatory empowerment in development activities. The

strategy sets out special programs to ensure the empowerment of the poorest of the poor or dead poor women by expanding the safety net. The distribution of allowances to widows and destitute women started in 1998. Now it covers 920,000 women. In the strategy paper, various types of training and income generating training have been provided to make women self-reliant, especially in agriculture and computer operations. Arrangements have been made to provide loans to small and medium women entrepreneurs on easy terms and at interest rates. Steps have also been taken to remove barriers to product marketing and provide financial support. Arrangements have been made for formulation of Long Term Perspective Plan (2010-2021) and Sixth Five Year Plan (2010-2015). Emphasis has been placed on rural non-agricultural activities and training of women as skilled human resources has been included in the strategy. Emphasis has also been placed on increasing women's access to the labour market, creating employment and increasing skills. Emphasis has been placed on promotion of home based small scale industries, especially textile, handicraft and weaving industries.

It is seen that the government is giving priority to the education sector in its efforts to turn women into skilled human resources. Primary education has therefore been made compulsory. Advance stipends are being provided for female student programs as it is very important to continue education as a special priority sector. The government has decided to implement this system to increase the enrolment of female students in schools and reduce the dropout rate. The government has planned a card to reduce the cost of education for women up to degree level. In order to accelerate economic growth, sustainable national development must be ensured, in which case the government feels that there is no alternative to skilled human resources. Education, healthcare, training and psycho-cultural developments are prerequisites for building skilled human resources. The government is trying to give women equal opportunities in education, training, science and technology and technology. The

government's multilateral approach to expanding women's education has already had some positive effects. Measures have been taken to start community clinics across the country to improve the quality of women's healthcare. The government is trying to reduce the death rate of pregnant mothers through maternity allowance and voucher schemes. The government has set up 10 women-friendly hospitals to ensure women's healthcare.

In accordance with Article 28 of the Constitution, Father of the Nation Bangabandhu Sheikh Mujibur Rahman emphasized on the concept of equal rights for women in all spheres (of the state) and in accordance with the constitutional provisions in public life and focused on establishing it. Honourable Prime Minister Sheikh Hasina has taken various steps for the development of women and children in Bangladesh. In 2015, he received the "Champions of the Earth" award. The Government of Bangladesh has included in the Seventh Five Year Plan 2016-2020 the transformation of women's relations and collaborations with political and economic activism. He also looks at the Sustainable Development Goals (SDGs). The government has taken initiatives to implement the Sustainable Development Goals on Gender Equality and the CEDAW and the Beijing Platform for Action, as well as the concept of women's empowerment. As the Millennium Development Goals (MDGs) - among its other achievements - have achieved primary and secondary gender parity at the national level, Bangladesh has already achieved significant MDGs.

As a result, Bangladesh ensures respect and active participation of women in socio-economic activities. It is also working hard to ensure the overall development of women by overcoming various obstacles to their empowerment. At present all the ministries of Bangladesh have adopted gender responsive budgets. In 2016, one thousand crore rupees was allocated for economic and social empowerment of women and development of women. According to sources, 26.80 percent of the total budget of that year was allocated for women. This process started in 2009. The reason for this is that the government of Bangladesh formulated this

gender responsive budget to ensure the participation of women in various political, economic and social programs.

The awareness of women has increased a lot now as compared to the previous times. In the present century, women are paying more attention to education than ever before. Especially since women have learned to understand that education is a fundamental right of all men and women. Since then, they have been contributing in various fields at the state level, ignoring various obstacles of the society. Now women are playing a role in running the state in different countries of the world. Of course, past history proves that women contribute to the running of the state through various social functions. Notable names include Sultana Razia of India, Indira Gandhi, former Prime Minister of Sri Lanka Srimova Bandaranaike, her daughter former President Chandrika Kumartunga, former President of Indonesia Subarnaputri, President of the Philippines Arwar, Begum Khaleda Zia of Bangladesh and Sheikh Hasina. Surprisingly, women are being oppressed and persecuted the most in this region. They are being deprived of their fair share. The patriarchy of the ancient social system is still observed in different social systems of the world. As a result, women are not properly evaluated for their contributions in spite of their important responsibilities at the social and state levels. Their decisions are not relatively important. Their rights are not recognized. As a result, a country's desired / undesirable development activities are hampered.

### **Qualitative Analysis (Case Studies):**

In conclusion, I have presented the personal views of some women in the form of "case study" who have benefited from the opportunity to sit in different parts of Bangladesh from the government or the private sector. Although Covid-19 did not appear in person in the

situation, I was able to gather personal opinions from some of my own family members and other acquaintances through video conferencing. These women have shared their experiences of how they are making a living, what is their attitude towards government or private assistance, and the barriers and effectiveness of their empowerment.

### **CASE - 1**



**Map of Khulna District**

Banda village is located under Dumuria thana and upazila of Khulna district. Ava Rani Majumder, who is over forty, lives there. When she first left his father's house and came to his father-in-law's house, her father-in-law's small fry shop was located in the market. The house of the father-in-law was a small mud house. Extreme poverty was everlasting. The husband could work as a day labourer on the lands of different owners for low wages. The father-in-law used to open a small capital fry shop above the market. It would have earned as little as possible. And with the slightest sense of her husband's wages, the family was moving in tension. But when it became difficult to run a family with two children, husband was forced to go to work as a contract worker in another state. And every evening, after finishing her household chores, Ava Devi came and sat in her father-in-law's fried shop. This is where the chalk of Ava Devi started. They had to face many difficulties as they did not have any cultivable land of their own. They were not getting the loans that could have been obtained by submitting land papers.

In this situation, the government came up with a plan to form a self-help group to help such miserable but business-minded people. The loans will be provided by regional banks or co-operative societies. Cooperative Agricultural Development Committees provide loans to many such groups. These self-help groups will consist of 10 women members. The total number may be slightly lower or higher. In the first year, the members of this group have to deposit a small amount in the savings account of the group together every month. After a year, judging by the amount of savings, the association authorities will decide whether the loan can be repaid. Four times the total amount deposited in the savings will be given as loan to the women of the group. In this way Ava Devi encouraged some more people of the village and one day they all came together in the office of the association and opened a savings account in 2005. In the first year, 10 members deposit 30 rupees each. After one year, the amount of savings is quadrupled and each member gets three thousand rupees. This money he

uses in the fry shop. He benefited a lot from getting low interest loans. At the end of each month a good dividend is accumulated. After a year, he repaid the loan on a certain day, including interest, and so did the rest of the group. The following year the association increased the loan amount slightly. And again, these would mean that you have to spend for these processes. After the death of her father-in-law, Ava Devi now manages the shop with skilled hands. Gradually the price of frying has also increased considerably. The increase in sales has resulted in an increase in the amount of profit. Good life partner donated to his daughter from the dividends of this frying shop. As they continue to repay the loan on time, the association further increases the amount of their loan. At present members get a loan of Rs. 40,000 per member. As a result, the scope of business has increased. Now he has built a house for himself. He was able to send his son to school.

## CASE – 2

চট্টগ্রাম বিভাগের জেলা সমূহের গুরুত্বপূর্ণ তথ্যবলী								
জেলার নাম	আয়তন	জনসংখ্যা	শিক্ষার হার	উপজেলা/থানা	ইউনিয়ন/ওয়ার্ড	মৌজা	গ্রাম	পৌরসভা
বান্দরবান	৪৪৭৯.০৩	৩৮৩	৩২.৭	০৭	৩৮	৯৭	১৫০১	২
খাগড়াছড়ি	২৬৯৯.৫৫	৬০৮	৩৪.৯	০৮	৪৩	১২০	১৫৮১	৩
রাঙ্গামাটি	৬১১৬.১৩	৫৯৬	৪৭.৩	১০	৫৭	১৬২	১৩৪৪	২
চট্টগ্রাম	৫২৮২.৯৮	৭৫০৯	৫২.৫৫	২৬	২৮৯	৯৮৫	১৩১০	১১
কক্সবাজার	২৪৯১.৮৬	২২৭৫	৩১.২৫	০৭	৯৪	১৮৯	৯৮৪	৪
ব্রহ্মনবাড়ীয়া	১৯২৭.১১	২৮০৮	৩৫.০৫	০৮	১৩৭	১০২৪	১৩৩১	৫
চাঁদপুর	১৭০৪.০৬	২৩৯৩	৪৪.৫৫	০৮	১৪৭	১০৬২	১২৩৭	৭
কুমিল্লা	৩০৮৫.১৭	৫৩০৪	৩৭.৮৫	১৩	২৩৩	২৭০৩	৩৬৩৮	১০
ফেনী	৯২৮.৩৪	১৪২০	৪৯.৪	০৫	৭২	৫৪০	৫৭০	৫
লক্ষীপুর	১৪৫৫.৯৬	১৭১১	৪৩.৭৫	০৪	৮০	৪৪৭	৫৩৯	৪
নোয়াখালী	৩৬০০.৯৯	৩০৭২	৪৭.৬	০৬	১২৮	৯১৩	৯৭৭	৯
মোট	৩৩৭৭১	২৩৯৯৮	৪১.২৯	১১৯	১৩৪৫	৮২৪২	১২২৫০	৬২

Important details of Chittagong District

Chittagong district is one of the most popular villages in the Bay of Bengal. Fatikchhari is the largest upazila of Chittagong district. Sixty-year-old Sabita Das lives in that district. At present mother and son have a small family. Many years ago, when the husband of the cancer-stricken Sabita Devi died leaving behind a minor son and two minor daughters, darkness fell on him and he lost his way. Although he spent some time in the company of relatives and friends, he was looking for a permanent solution. In this situation he came to know about the agricultural loan given by the cooperative society from Bangladesh Krishi Bank (BKB). He was willing to take this loan as he planned to cultivate a small piece of land inherited from him. He then went to the office of the Bangladesh Krishi Bank (BKB) and discussed with the manager the rules of the loan. He came to know that if the documents of cultivable land and other ancillary documents could be submitted properly, the board authority of the co-operative society would take a decision on the issue of loan. One day Sabita Devi came to the office of the association with all the relevant documents and submitted all the documents and applied for the loan. A few days later, in the first phase, he got a loan of 3000 rupees, which is 20 years ago. BKB provides loans twice a year in two seasons i.e. Kharif and Robi. However, he decided to cultivate paddy on his own land with a first loan of Rs 3,000. So with the 3000 rupees, starting from ploughing the land, he arranged for seeds, paddy, fertilizers and other things. But due to lack of proper experience and inability to work on one's own, people have to do all the farming. So starting from cutting the paddy at the specified time, shaking it, capturing the sack and taking it to the market and selling it ... most of these things were planted by the people and as a result the dividend was very low.

However, he gradually began to accumulate experience and took two loans of the year - Kharif and Robi - and focused on farming. . And he applied for the next loan by paying the actual interest at the specified time with whatever dividend was received. Satisfied with

Sabita Devi's use, the bank authorities decided to increase the loan amount. Sabita Devi benefited a lot from this. Just as he started farming with a portion of the loan money, he was able to make a small profit by buying rice from the local market and selling it at the market. Meanwhile, as his experience increased, he began to work harder on the cultivable land. As a result, a portion of the dividends from cultivation and a dividend from the purchase and sale of paddy and rice are accumulated.

From this he repaid the loan with interest and applied for the next loan. Now Sabita Devi gets agricultural loan twice a year for 10000 rupees. At present there is some comfort. He taught boys and girls to read and write. He has potted both the girls. He repaired the house and tied the rice with tin. Now the boy is earning some money by working as a contract worker in a foreign country. But at different times due to natural calamities huge crop damage occurs. As a result, it becomes difficult to see the face of profit. At present, the government has given the opportunity to insure the crop by anticipating the damage caused by this disaster. Currently, Sabita Devi is fighting against poverty and has been successful to some extent.

### **CASE-3\*\***

She has overcome the lack of self-confidence and hard work. Nazma Akhter of Dhaka has been doing the hard work of repairing rickshaws for the last twenty years. He also changed the patriarchal notion of professionalism.

'Rickshaw' has crossed the boundaries of Dhaka and got a place in 'Guinness Book of World Records'. Dhaka has the highest number of rickshaws in the world. The only exception is Nazma Akhtar, 45. He has been working hard to repair rickshaws in Dhaka for almost twenty years. At present his rickshaw repair shop is on the west side of Dhanmondi Abahani ground. She didn't get a chance to study from family.



**Map of Dhaka District**

Nazma was once a member of a large family. A needy family of seven brothers and sisters. Self-confident Nazma Akhter worked hard from a very young age. Nazmul is now equally popular not only as a skilled rickshaw mechanic but also as a rickshaw repair instructor. His disciples are scattered throughout the city. That was twenty years ago. Now the two are working together. At the time of marriage, Abdul's socio-economic status was very low. Lack and poverty were eternal companions then. Abdul's ancestral little land was his only shelter. It was difficult to feed the whole family on the crop produced from it. In this case, one can know about the micro loan project through the borrower. By discussing the matter with the husband and the borrower can talk to many about the advantages and disadvantages of this activity. He plans to open his own small rickshaw removal shop with a micro loan. Later,

they met the canter manager of the local co-operative bank and informed him about the decision to take micro loan. As per the rules, after submitting all the ancillary documents, in the first stage he took a loan of two thousand rupees (20 years ago) for a period of one year. With the loan money, Nazma opened a temporary rickshaw repair shop on the sidewalk. As a child, I had little experience working in a bicycle rickshaw repair shop near my father's house. So gradually Nazma began to gain popularity. She encouraged her husband to take part in the work and helped him to learn it. Husband Abdul learns to work and now earns better than before. As a result, he was able to repay the loan of the cooperative bank on time. And Nazma Akhter requested the manager to increase the amount of loan next.

At the next stage he got a loan of three and a half thousand rupees. In this sense, he decorated the shop a little better and bought the necessary items from the wholesale market and decorated the shop. Husband Abdur Rahman continued farming on his ancestral land, also bought rice from the local market with the dividends of the shop and prepared rice from it and started selling it to increase the income of the family. The second loan was repaid on time including interest and later he took a loan of Rs.6000. With the money received, Nazma repaired the shop house, and also bought some modern equipment to facilitate the work. On the other hand, the system of buying and selling paddy and rice is also in operation. Dividends from shop earnings, dividends from sale and purchase of paddy and rice, dividends from crops produced on land, a large amount of money started accumulating in the hands of Nazma Akhtar. The world has also become comfortable. He is also able to teach children to read. He breaks the rickshaw all day, Nazma is also an expert in managing the family when he returns home. He has raised five children by doing this. He is also taking the next loan by repaying the loan including interest on time.

Due to this hard work for a long time, Nazma Devi became a victim of physical illness, she was suffering from chest pain. Nazma said that if the amount of loan increases and the amount of interest decreases, Nazma will be able to expand the business.

Nazma Akhter has become a unique symbol of self-reliance. This woman believes that men or women can take any job as a livelihood if they know.

#### CASE – 4

খুলনা বিভাগের জেলা সমূহের গুরুত্বপূর্ণ তথ্যাবলী								
জেলার নাম	আয়তন	জনসংখ্যা (০০০)	শিক্ষার হার	উপজেলা/থানা	ইউনিয়ন/ওয়ার্ড	মৌজা	গ্রাম	পৌরসভা
বাগেরহাট	৩৯৫৯	১৫১৬	৫০.৭	৯	১০২	৭২০	১০৪৭	৩
চুয়াডাঙ্গা	১১৫৮	৯৮৮	৩২.৪৫	৪	৬৭	৩৬৪	৫১৪	৪
যশোর	২৫৬৭	২৪৪০	৪২.৩৫	৯	১২৮	১৩২৯	১৪৩৪	৮
বিনাইদহ	১৯৬১	১৫৫৪	৩৩.৭	৬	১১২	৯৪৫	১১৩৬	৬
খুলনা	৪৩৯৫	২৩৩৪	৬৫.৩	১৫	১০৮	৭৪৭	১১০৬	২
কুষ্টিয়া	১৬২১	১৭১৩	৩৪.২	৬	১০৫	৭১১	৯৭৮	৫
মাগুরা	১১৪৯	৮১১	৩৬.৩৫	৪	৪৫	৫৩৭	৭০০	১
মেহেরপুর	৭১৬	৫৭৯	৩০.৯১	৩	২৭	১৯০	২৭৭	২
নড়াইল	৯৯০	৬৮৯	৪৩.৫	৩	৫৬	৪৪৫	৬৪৯	৩
সাতক্ষীরা	৩৮৫৮	১৮৪৩	৩৯.৪৫	৮	৯৭	৯৫৩	১৪৩৬	৩
মোট	২২২৭৪	১৪৪৬৮	৪১.২৯	৬৭	৮৪৭	৬৯৪১	৯২৭৭	৩৭

Important details of Khulna District

Anjana Roy Khatun is the one who can be found in the market at Abdullapur under Char Fasson upazila of Bhola district of Bangladesh. At the age of tens of years, the crowd stays with this mill. Husband, wife and one son - all three of them are struggling to handle the customer now. Until a few years ago, it was customary to make puffed rice at home in the village. But with the touch of modernity, it is almost extinct today. Now most of the people puffed rice mill with money. Anjana Devi's situation was not like that even a decade ago. Anjana Devi had a bigha of cultivable paddy land inherited from her father-in-law, a few kathas of real land and a mud house. The surplus of the family could be wiped out from the farmland somehow but the comfort was not coming in any way. They were in a dilemma to bring salt. Secondary pass Anjana Devi was planning to do something big in her mind.

One day he came to know from the people that the Rural Development and Cooperatives Department provides loans for various business projects according to certain rules. In order to get a loan, one has to pay a registry mortgage of one and a half times the amount of the loan in favour of a free real estate association. Necessarily, Anjana Devi, in consultation with her husband, submits all the documents to the office of the association on the specified day and applies for the loan. After scrutinizing the documents, the association gives the loan of Rs. But a million rupees was needed a decade ago to set up a puffed rice mill, and the gold mortgage lender approached the bank to raise the rest.

The gold ornaments of the father's house found during the marriage were borrowed with a mortgage for a period of one year. From here he collected forty thousand rupees. The rest of the money is raised from the money deposited in the savings account. After raising capital, he contacted the company and set up the roadside frying mill. Inevitably, the husband also began to spend his business time with his wife instead of paying the other's wages. However, at first the customer was not so visible but gradually the matter became state around and now Anjana Devi has to stick with her husband and son. Now, on an average, 35 to 40 mounds of rice is

being fried daily. Rice is fried at Rs 7 to 9 per kg, i.e. salt mixed rice at Rs 7 and unsalted rice at Rs 9 per kg. It didn't take long for Anjana Devi to build this thriving business. Most of the people in the area take the puffed rice from here for the fair price, sweet use and beautiful work. Anjana Devi did not have any difficulty in repaying the loan of the association on time with dividend. He also redeemed his gold from the bank by paying the principal with fixed interest at certain times. He then plans to modernize the mill and re-apply for the loan under certain rules. This time he used the loan of Rs. Profits also increased significantly due to higher production. There was no obstacle in repaying the loan on time.

Anjana Devi is now known as a respected person in the area. He has set an example in the fight against poverty. The boy is now teaching in college. The house has been built by building a house. He is also depositing a good amount of money in his savings account. Confidence and proper planning have turned the corner of Anjana Devi's life. But now that the market price of cashew nuts used as fuel has gone up, the profit margin is getting lower, which is a cause for concern for Anjana Devi.

## CASE - 5

ঢাকা বিভাগের জেলা সমূহের গুরুত্বপূর্ণ তথ্যবলী								
জেলার নাম	আয়তন	জনসংখ্যা	শিক্ষার হার	উপজেলা/থানা	ইউনিয়ন/ওয়ার্ড	মোজা	গ্রাম	পৌরসভা
ঢাকা	১৪৬৪	৮০৫৭৫	৬৬.৬	৭৭	১৮৫	১০১৯	১৮৬৩	৪
ফরিদপুর	২০৭৩	১৭১৯	৩৭.১	৯	১১৫	১০৩৮	১৮৫৮	৪
গাজীপুর	১৭৪১	২০২৬	৪৮.৭৫	৭	৬৫	৭৬৮	১১৬৩	৪
গোপালগঞ্জ	১৪৯০	১১৩২	৪৪.৭৫	৫	১০৪	৬১৮	৮০৮০	৪
কিশোরগঞ্জ	২৬৮৯	২৫২৫	৩১.৯৫	১৪	১৪৪	৯৫৩	১৭৭৪	১১
মানিকগঞ্জ	১৩৭৯	১২৭৪	৩৫.২	৭	৭৪	১৩১৭	১৬৪২	২
মাদারীপুর	১১৪৫	১১৩৭	৪০.৯৫	৪	৮৫	৫২০	১০৬৯	৪
মুন্সিগঞ্জ	৯৫৫	১২৯৪	৪৩.৫৫	৬	৮৫	৬৬২	৯০৬	২
নরসিংদী	১১৪১	১৮৯১	৩৮.০০	৬	৯৭	৬২২	১০৯৫	৬
নারায়ণগঞ্জ	৭৫৯	২১৩৮	৫০.৮৫	৭	৫৯	৮৪৫	১৩৬৪	১০
রাজবাড়ী	১১১৯	৯৪০	৩৫.৪৫	৫	৫৯	৮২০	১০৩৬	৩
শরীয়তপুর	১১৮১	১০৫৭	৩৩.৫	৭	১১১	৬০৮	১২৪৩	৫
টাঙ্গাইল	৩৪১৪	৩২৫৬	৫.০০	১২	১৮৯	২০১৯	২৫১৬	৯
মোট	২০৫৫০	২৮৯৬২	৫৬৬.৬৫	১৪৬	১৩৮২	১১৮১৯	১৮৪১৯	৬৮

Important details of Dhaka District

There are innumerable villages under the Dhaka district of Bangladesh, among them the small grocery store of Anima Giri Devi in Bamhani village under Narayanganj Upazila where people from the surrounding area gather from morning till evening to buy goods. The shop consists of a small room on one side of his half-finished one-story house. Anima Devi is busy all day long. She has small family of four with husband, son and daughter. Today she is a middle-aged woman. The family situation is a bit better now. But the time was not like that forever. When Pradeep got married and entered the in-laws' house 25 years ago holding his hand, there were signs of extreme poverty everywhere. It is difficult for so many people from a single family to live and eat in a small one-storey mud house. Husband Pradeep Babu was then working as a mason's palami, earning meagre income. After thinking a lot, Anima Devi also started looking for a way to earn some money. Money is needed to make a child human. So when she heard that a company called ASA was offering low-interest loans for small businesses for the purpose of making women self-reliant, she consulted with her husband and talked to other local borrowers about the advantages and disadvantages. He contacted the local office and found out the rules. According to the rules, a group should be formed with some local women i.e. ten women and they must be enthusiastic to do business. Anima Devi then formed a group by submitting the necessary documents and encouraging some local women to do so. The ASA then submitted a business loan application to the office. Anima Devi got a certain amount of loan at a certain time after the official work. Anima Devi took this loan seven years ago. He got 10 thousand rupees in his share. If you repay this money in monthly instalments in one year, then you can apply for the next loan. Using this loan money as capital, Anima Devi bought groceries i.e. oil, salt, sugar, spices etc. from the wholesale market and started a small shop at home. People in the area slowly started buying some goods from the shop next to the house. After calculating the amount of profit at the end of each

month, he started repaying the loan instalments with some of it, and also started buying goods from the wholesale market. She also encouraged her husband to cooperate in the shop.

At the end of the year, everyone in the group repays the loan with interest and gets the opportunity to apply for the next loan. Even today, Anima Devi is trying to grow the business slowly with a loan from ASA. The last time he got a loan of Rs 40,000. Now he keeps several roosters at home. He also bought a cow for profit. He sells rooster eggs in the store and sells the rest, leaving the cow's milk for the babies. So it becomes an income from these two fields. Husband Pradeep Babu now works as a mason. As a result, there is a lot of comfort in the world now. Anima Devi is moving ahead with a plan to build a separate house for herself. He married his daughter. The boy has finished his studies and is now looking for a job. Anima Devi now buys goods from the wholesale shop with her son both mother and son take care of the shop. Respecting the tendency of Anima devi's group to repay the loan on time, ASA has promised to increase the loan amount in the coming days.

Like most countries of the Third World with an agrarian economy, the majority of women in Bangladesh lead a pitiable life both at home and in society. The traditional forms of social and family relationships based on age-old religious and cultural norm sand taboos have denied women status and power, rights and privileges. For centuries, they have been subjected to male domination, religious sanctions, and virtual social in correction. Most village women live in seclusion. They have not been treated as equal to men as civil laws largely emanating from religious perceptions have been discriminatory towards women. They have been deprived of an equal share of property, accorded dissimilar rights of inheritance, are unequal partners of marriage, face family and social barriers in gaining employment, and experience difficulties accessing productive.

## **CONCLUSION**

### **Own Perspectives**

Through the above discussion, it is very clear that there is a strong focus on women's empowerment in Bangladesh at present. As a result, steps have been taken to develop different weaknesses of women in different ways. As a result, Bangladesh Mahila Parishad has been expanding the path of women's development through various video conferences in corona weather lately. I am summarizing some of the important conferences in my thesis, because I think these new horizons for women's development in Bangladesh should be taken very firmly with the future development and women empowerment in mind.

Bangladesh Mahila Parishad organized an online sharing meeting on "Digital Security Act 2018: Women's Human Rights" on 02 September 2021 at 12.30 pm. The meeting was chaired by Dr. Fauzia Moslem, President of Bangladesh Mahila Parishad. BMP general secretary Maleka Banu in her welcome speech spoke about gender inequality in cyberspace. She said that with the increasing use of digital technology, women in the cyber world are becoming victims of various forms of violence. He spoke in support of the US Alliance, but said that maintaining some independence was important. The Chief Guest of the meeting was Hon'ble Minister of Posts, Telecommunications and Information Technology, Mr. Mustafa Jabbar. He mentioned some recent restrictions and misapplications of the law. He also said that due to this misapplication, the Digital Security Act (2018) could not play an important role in curbing crime. He spoke of amending the Provisional Law and warned to law enforcement agencies for enforcement. He suggested that there should be a separate law for monitoring social media.

Nasima Begum was Chairperson, National Human Rights Commission, NDC spoke on the occasion. He looked at the kind of cybercrime that happens on social media. He also suggested monitoring and controlling the violence against women. In this case, other speakers also spoke about various digital security laws. Where they said that despite making violent, obscene and derogatory remarks against women on digital platforms, in some cases no one was arrested under the Digital Security Act.

BMP President. Fauzia Moslem said Bangladesh Mahila Parishad will continue its social movement in this regard. However, he said that the government should take responsibility to reduce the abuse of law. He also spoke about ensuring freedom of expression of citizens.

Bangladesh Mahila Parishad organized an online discussion on 23 May 2021 entitled "The Impact of Covid-19 on Women: Upcoming National Budget". BMP General Secretary Maleka Banu delivered her welcome address. He said that just as the world is moving towards gender equality by setting the Sustainable Development Goals (SDGs), so is Bangladesh working towards that goal. He stressed the need for a gender budget as women have been the most affected by the Covid-19 situation.

In the original article, Dr. Bidisha said the epidemic was hurting women's education and health the most, as it had increased drop-out rates and alarmingly increased child marriage rates. He added that health care for mothers and babies had declined by 50% during the epidemic. Professor Sharmin Nildar (Economist) said that in this crisis situation, it is necessary to highlight the areas which should be given special importance in the forthcoming budget for the advancement of women. In her speech, Dr. Fauzia Moslem, President of Bangladesh Mahila Parishad, expressed her sympathy over the issue and said that since the Women's Development Policy is coming to an end in 2023, the implementation progress of the policy must be included in the next budget.

## FINDINGS

- According to *First Chapter* my findings are following:

Gender inequality exists in our social systems in terms of participation in the decision-making process in the process of socialization and insertion of ideology. Women's attitudes and tendencies develop mainly in the continuity of the process of socialization. In the process of socialization that a woman has grown up in the framework of rural society, she has witnessed her gender-based imposed actions and roles and has been supported by her environment and male colleagues. As a result, a kind of negative attitude towards oneself develops and its reflection exists in the surroundings. As a result, the idea of self-awareness and effective participation is endangered. Differences in socialization are major obstacles to women's empowerment. Ending economic inequality is not enough to eliminate gender inequality, although it is the most fundamental and important. However, in many cases there is no economic inequality but there is inequality between men and women. This is because of the cultural consciousness and standard differences between the two. Although economic freedom brings equality between men and women, it is often not reflected in the way they look at each other. There is a kind of conflict between the use of one and the other. This difference in perspective and the contradiction in practice give rise to differences in cultural thinking. So it is the differences in patriarchal socialization that keep women constantly confined. Therefore, qualitative and quantitative changes need to be made in all existing formal and institutional mechanisms to eliminate the relation of conventional gender-based ideas in order to eliminate inequalities in the socialization of women from infancy. The process of socialization should be such that it helps in eliminating the gender inequality and gender division created by the society. In this case, the entire education system needs to be streamlined; the division of labour between genders needs to be radically changed. An

education system that eliminates gender inequality between "masculine" and "feminine" features must be introduced which will awaken a new feeling in women that both men and women are human beings.

Steps must be taken to eliminate religious misinterpretations by providing religious education to women. In order to protect the dignity of women, public and private initiatives need to be integrated under international human rights policy. Steps must be taken at the governmental and non-governmental levels to eradicate the tyranny of the fundamentalists. In this case, women society should also be aware. Social security and the revival of values require a renaissance and change in the thought process of the human psyche rather than the construction of any kind of institutional mechanism.

In the analysis of the obtained data, many gaps have been observed in the educational qualification of all men and women. Backwardness in education is one of the obstacles in the way of empowerment of women members. In order to remove this obstacle, many opportunities should be provided for the education of women, which should be included in the National Women's Development Action Plan. Not only that, but also considering the rural background rather than the city, it is necessary to ensure all these facilities in the union based schools and plan to increase all these facilities in the sector. It is also important to set a minimum standard of educational qualifications for union council members after a certain period of time. If it is possible to achieve an excellent standard in the field of educational qualifications, then the work environment of the Union Parishad and in all cases the socio-cultural environment will improved.

- According to *Second Chapter* my findings are following:

NGOs are playing a role in women's empowerment. Although that role is not as expected. NGOs do not have any significant program for micro-credit activities in building skilled manpower. Government lenders are no exception. NGOs have been providing loans for a long time, but their expected role in lifting a poor person out of poverty is being questioned. It is difficult to say how much the borrowers will be able to save on income and power if the benefits of repeated loans are withdrawn. It is hoped that the success of the microfinance program will be possible if the practical limitations of the microfinance program at the public and private levels are overcome and various programs are adopted for the empowerment of women. However, the provision of micro-credit to NGOs has a positive impact on increasing the monthly income of rural women, providing assistance in healthcare, micro-employment, freedom of movement, participation in social activities, decision making in family matters, exercise of voting rights, and enhancement of relationships.

- According to *Third Chapter* my findings are following:

In order to include women's issues in the language of politics, women need to participate in politics at a higher rate, because there are some unique features of women's problem. Due to the very low level of representation at the political decision-making level, all decisions regarding public policy on women's equality and empowerment remain in the hands of men. Men may not have a similar interest in such content. As a result, women's subordination is being forced through state policy or strong measures or policies are not being taken to eliminate gender inequality. It is self-evident that the participation of women in politics and political parties is essential for the betterment of the disadvantaged and backward sections of the people. The importance of political representation for the overall empowerment of women is immense. It is undeniable that poverty and fundamentalism will not stand in the

way of women's empowerment if we can increase women's representation in politics and increase women's participation in decision-making. Therefore, more women should be added to the committees at different levels from the centre of the political party. In order to increase the participation of women in this case, the minimum number should be set.

Although working longer hours than men in the rural areas, their work and contribution to society and economy largely remained on recognised and undervalued. Two principal barriers to women's equal participation are lack of opportunities and cadre services is made through the Public Service Commission (PSC) on the basis of open competition. Subsequent to the completion of the selection process, direct recruits to the BCS are assigned to an occupational cadre on the basis of performance, vacancies and preference of candidates. A Civil Servant usually remains a member of his/her chosen cadre throughout his/her career. Consequently, the job types, posting and promotional prospects are determined by the cadre to which one belongs. All cadre civil servants class I officer, but not all class I officers belong to the cadre service. The number of class I officers age about 40000, of which 70% are recruited into 28 cadres, the rest do not belong to a particular cadre but work in functional areas. The cadre officers compared to other class I officers enjoy more facilities and benefits, prospects for relatively rapid promotion, better training and varied job assignments.

- According to *Forth Chapter* my findings are following:

In the case of wages, in many cases women receive a fraction of the wages of men. In Bangladesh, women receive 46% of the wages paid by men in terms of discriminatory wages. Lack of evaluation and recognition of women's skills, low bargaining skills for formal jobs, lack of capacity and family role are responsible for this. In this situation, in order to alleviate their poverty and financial development, they need to expand the scope and security of

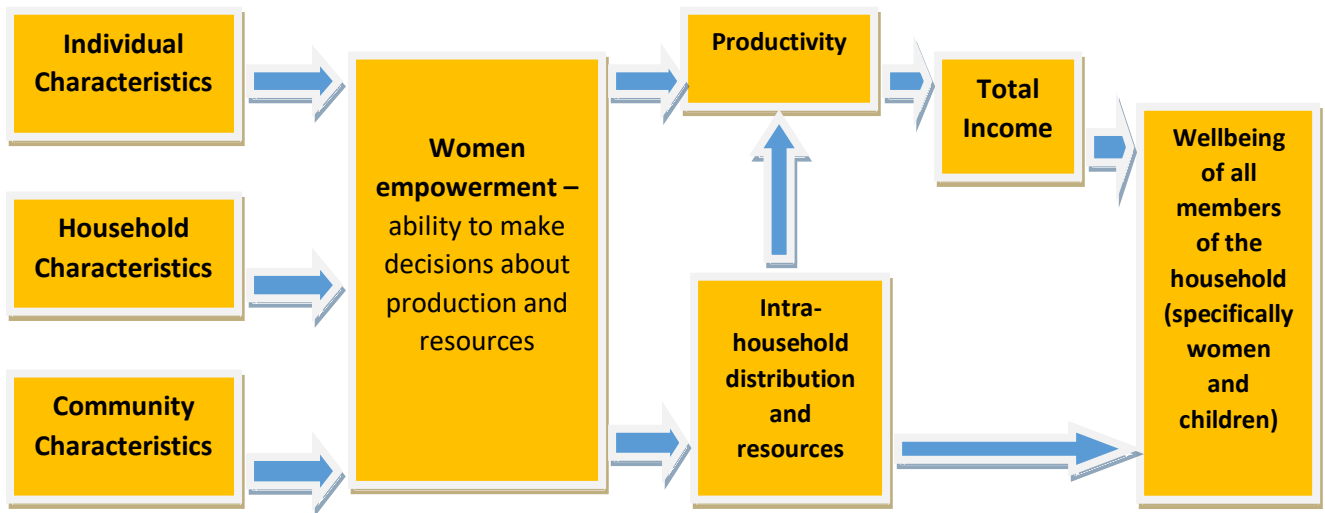
employment as well as change the discriminatory grant rate. There is a need to improve the lending process of government and non-government organizations and increase the amount of loans. In this regard, priority should be given to the employment of divorced widows. In order to protect the rights of women, proper implementation of law must be ensured in cases of dowry, divorce, child custody, child marriage etc. If necessary, new laws should be formulated and the existing laws should be amended. Proper enforcement of family law must ensure publicity in the media. Legal inequality and growing violence against women is not only a threat to women's society, but also a major obstacle to national progress. Above all, we need to build public opinion and movement for the abolition of discriminatory laws between men and women. In this case, NGOs need to conduct active activities at the grassroots level.

Bangladeshi Muslim women do not have equal rights to divorce. Only husbands have the unilateral power to divorce their wives. Although sometimes wives get the power to divorce their husbands, they divorce them without sufficient reason. Husbands randomly abuse existing laws. According to the existing law among Bangladeshi Muslims, the husband can divorce his wife of his own free will without the intervention of the court through the arbitration council, but the wife cannot divorce. In this situation appropriate laws are needed to protect marital life, individual rights, equal rights and social justice, ensuring social and equal strength.

- According to *Fifth Chapter* my findings are following:

In the last chapter I described 5 success stories. Out of these 5 stories, 3 are village and 2 upazilas stories. All the people have benefited greatly with the low interest loan through the government micro credit scheme. They were able to take various loans from government as well as private banks for their comfortable living. I saw very positive initiatives there.

**FIGURE 11: RESULT OF WOMEN EMPOWERMENT**



Source: Mahbub Mahbub, (June 2021), *Women Empowerment; theory, practice, process and importance*, ResearchGate, [Women and gender](https://www.researchgate.net/publication/353444239), University of Dhaka,

<https://www.researchgate.net/publication/353444239> Women Empowerment theory practice process and importance )

## APPENDICES

### QUESTIONNAIRE FOR CASE STUDIES

#### PERSONAL DETAIL / PROFILE

##### CASE - 1

1. Name – **Ava Rani Majumder**

2. Age - **51**

3. Gender – Male / Female - **Female**

4. Experience of business – **16 years**

5. Name of the Village – **Banda**

Thana/Upazila - **Dumuria** and District - **Khulna**

#### Q&A

1. How many years have you been involved in this work?..... – **Around 16 years**

2. Why are you interested in doing this business? – **When she first left his father's house and came to his father-in-law's house, her father-in-law's small fry shop was located in the market. Her husband could work as a day labourer on the lands of different owners for low wages and with the slightest sense of her husband's wages, the family was moving in tension. But when it became difficult to run a family with two children, her husband was forced to go to work as a contract worker in another state, and every evening after finishing the housework, Ava Devi came and took the responsibility of running her father-in-law's frying shop.**
  
3. Who else has joined you in this work? - **Since the self-help groups of regional banks or co-operative societies consisting of 10 women members will also provide loans. So he had to encourage some more people from the village and they all came to the association's office and opened a savings account in 2005.**
  
4. Are you getting any support from the government or NGO? – Yes / No. If yes please specify..... - **Yes. In this situation, the government came up with a plan to form a self-help group to help the unfortunate but business minded people. Loans will be provided through regional banks or co-operative societies. The Cooperative Agriculture Development Committee provides loans to many such groups. These self-help groups will consist of 10 female members. The total number may be slightly less**

or more. In the first year, the members of this group have to deposit a small amount in the group's savings account together every month. One year later, judging by the amount of savings, the association authorities will decide whether the loan can be repaid. The women of the group will be given a loan of four times the total amount deposited in the savings account.

5. So what are the consequences of your business? – Yes / No. If yes please specify..... -  
**Yes. She has benefited a lot from getting low interest loans. After the death of her father-in-law, Ava Devi is now handling the shop with skilled hands. Gradually the price of frying has also increased a lot.**
  
6. How do you assess overall success of the business by helping organization? - Good / Medium / Below expectation. – **Good.**
  
7. How much better is the economic condition of your family now than before? – **As a result, the scope of business has increased. Now she has built a house for herself. He was able to send her son to school.**
  
8. What do you think about expanding your business in the coming days? - **She intends to expand her business further. But she has not been able to come up with any organizational thinking yet.**

## PERSONAL DETAIL / PROFILE

### CASE – 2

1. Name – **Sabita Das**
2. Age - **60**
3. Gender – Male / Female - **Female**
4. Experience of business – **20 years**
5. Upazila - **Fatikchhari** and District - **Chittagong**

### Q&A

1. How many years have you been involved in this work? – **Sabita Devi says she has been involved in this farming for about 20 years.**
2. Why are you interested in doing this business? – **Sabita Devi replied that she lost her way when her husband, the sole breadwinner of the family, passed away prematurely with incurable cancer about twenty years ago, leaving behind a minor son and two minor daughters. She immediately decided that by capitalizing on the loan, she would cultivate a small plot of land she had inherited.**

3. Who else is involved with you in this work? –

Since she had no initial experience in farming, she was consulted by people with other agricultural experience in the vicinity and was forced to hire some of them for various tasks such as plowing, preparing the land, planting paddy, planting paddy, weeding, etc. would have. However, she has been associated with this agricultural work for many years and now she can do most of the work on her own.

4. Are you getting any help from government or NGO? - - Yes / No, if yes please specify...

Yes. Rules issued by the Bangladesh Krishi Bank provides loans at low interest rates on certain amounts of agricultural land. After she has properly submitted the land documents and other ancillary documents to the office of the association, the board of the association has given a certain amount of loan subject to the government regulations. She also said that the government provides financial assistance at various times through crop insurance in case of crop damage due to various natural calamities. Sabita Devi said that the income has increased a lot as the farmers have got the opportunity to sell their produce directly to the farms at the price fixed by the government.

5. What are the consequences of your business now? –

Sabita Devi said it has become very profitable to get low interest loans. When she first took out a loan, she used it as capital, and because of lack of proper experience, she helped other people with all the work. As a result, the amount of profit is less. By

acquiring skills later she can now handle everything on his own and repay the loan on time and also apply for the next loan.

6. How do you evaluate the overall success of the business by helping the organization? - good / medium / below expectations --- **Good.**

7. How much better is your family's financial situation now than it was then? --

Sabita Devi said that she has been successful in fighting poverty. At present she has some financial prosperity. She said he had potted two girls and taught the boy up to HS. She also said that she had repaired the thatched house and tied the rice with tin and provided scientific toilets in the house. She said that there was some respectable financial prosperity in Sabita Devi's life but she could not make much progress.

8. What do you think about expanding your business in the coming days?

In this regard, Sabita Devi said that the next generation is losing interest in this regard as the amount of profit from agriculture is not very satisfactory. However, she is trying to increase her income by cultivating other people's land as a shareholder in addition to her own land in order to increase what she earns by applying her skills and labor in farming. She thinks that if the government can provide training in agriculture to the marginalized people in the neighborhood, then the next generation will also be encouraged and the farmers will be able to produce much more by doing agricultural work in the right way.

## PERSONAL DETAIL / PROFILE

### CASE – 3

\*\* Inspired by a video of Maasranga News of Maasranga Television in Bangladesh. The link is mentioned –

<https://fb.watch/c5eS2MV4Eo/>

## PERSONAL DETAIL / PROFILE

### CASE – 4

1. Name – **Anjana Roy Khatun**
2. Age – **45**
3. Gender – Male / Female - **Female**
4. Experience of business – **Over 10 years**
5. Name of the Village – **Abdullapur**

Thana/Upazila - **Char Fasson upazila** and District - **Bhola**

## **Q&A**

**1. How many years have you been involved in this work? -**

**Anjana Devi said that puffed rice Mill was established almost a decade ago, which is now thriving.**

**2. Why are you interested in doing this business? -**

**She said that he had inherited a bigha of cultivable paddy land from her father-in-law a decade ago and a few kathas of eco-land, another mud house. The meager income of the farm land would have been enough to cover the surplus of the family but there would have been no comfort at all. Secondary pass Anjana Devi was always mentally preparing to do something big to improve this situation. So when she found out from the local panchayet that the local co-operative society provides loans for various business projects according to specific rules, she decided to start the business of Mill and decided to use the loan as initial capital.**

**3. Who else is involved with you in this work? -**

**She said that she has been getting the help of her husband from the very first day. They both deal with their confidence as they choose to embark on their play activities. At present, the son is concentrating on family business while studying in college.**

4. Are you getting any help from government or NGO? - - Yes / No, if yes please specify...

**Yes. She said that in this situation, after submitting all the correct documents to the office of the association as per the rules laid down by the government, the board of the association agreed to give the loan. Getting a loan is a great way to set up a mortgage mill.**

5. What are the consequences of your business now? -

**Anjana Devi said that she started this business a decade ago by spending around one lakh rupees but at first the presence of customers was negligible, because at that time this matter was completely unknown. At that time, puffed rice was prepared at home and puffed rice was introduced in the village. But with the advent of publicity and the convenience of frying for a small fee, the crowds of customers are now quite noticeable. She said that at present, on an average, about 30 to 40 mounds of rice are being fried every day. She takes 7 to 9 rupees per kilo of rice. Business is booming today with decent manners, fair prices and hard work. As a result, there was never any difficulty in repaying the loan on time and there was no rush to take the next loan. However, Anjana Devi also mentioned that the increase in the price of cashew nuts used as fuel and the rise in prices of other commodities are having a detrimental effect on her business.**

6. How do you evaluate the overall success of the business by helping the organization? - good / medium / below expectations --- **Good.**

7. How much better is your family's financial situation now than it was then?

If Anjana says in reply, today the people around her look kindly on her. He is of the opinion that he has been able to overcome poverty. She is teaching her only son in commerce in college with the aim of a bright future. He has now built a mud house instead of a thatched house and has also arranged a scientific washroom in the house. The business is also keeping a large dividend in its own savings account for the future.

8. What do you think about expanding your business in the coming days?

Anjana Devi said that she wants to update the business regularly. He said that he wanted to increase the productivity of the business through modern machinery instead of old equipment. He has previously done rectification of the mill building. He has applied for a large loan as he does not have all the capital required for modernization and the co-operative society manager has promised him that the loan will be repaid soon.

## **PERSONAL DETAIL / PROFILE**

### **CASE – 5**

6. Name – **Anima Giri Devi**

7. Age - **52**

8. Gender – Male / Female - **Female**

**9. Experience of business – 12 years**

**10. Name of the Village – Bamhani Thana/Upazila - Narayanganj and District - Dhaka**

### **Q&A**

**1. How many years have you been involved in this work? –**

**Anima Devi says she had been involved in this work for the last 13 years.**

**2. Why are you interested in doing this business? – In response, Anima Devi said that poverty existed everywhere when she came to her father-in-law's house after marriage 25 years ago. Husband Pradeep Babu used to earn as little as possible from the mason's work. On top of that it was not possible to cover the cost of raising two children. So she said he was looking for an alternative way of earning. But due to lack of capital, nothing was being done. When she heard from a local borrower that a company called ASA was providing simple interest loans to small businesses for the purpose of empowering women, she immediately decided to take a loan and open a grocery store.**

**3. Who else is involved with you in this work? – She said that 9 more women of the village are directly and indirectly associated with him. Because according to the rules, you can only apply for a loan by forming a group of 10 local people. So she encouraged 9 more women to form a group and apply for a loan. Later, husband Pradeep Babu and his son also helped in various activities of the shop.**

4. Are you getting any help from government or NGO? - - Yes / No, if yes please specify...

**Yes. Anima Devi had expressed her opinion that she has received huge financial help from ASA. According to the rules of the company, some women from the area have to form a self-help group and if they submit the correct documents, the company will provide micro loan for the business. After completing all the paperwork, she first took a loan of Rs 10,000. By repaying the loan on time, she again applied for the next loan.**

5. What are the consequences of your business now? – **Anima Devi said that the amount of butter sold at present has increased a lot. Initially the business was not doing well but now with the spread of publicity the sales volume has increased. People in the area now shop from here. There was no problem in paying him on time as her income is good. However, Anima Devi also said that the business is being severely damaged due to the large number of people in the area running their business on credit.**

6. How do you evaluate the overall success of the business by helping the organization? – good / medium / below expectations --- **Good.**

7. How much better is your family's financial situation now than it was then? –

**Anima Devi said she had been somewhat successful in fighting poverty. She was now trying to build her own one-storey house instead of the old thatched house. She had potted the daughter and arranged a scientific toilet at home. She had educated the boy up to HS. She kept a portion of the store's dividends in her savings account. At present many people respect Anima Devi.**

8. What do you think about expanding your business in the coming days? –

**In this regard, Anima Devi said, the shop was repaired and paved beforehand. The store accumulated large quantities of groceries with the money it received as loan. She needed more capital to grow the store, so he applied to the company for a larger loan. She thinks that the sales volume is relatively low as the shop is located in a rural area, so he wants to relocate the shop to the area adjacent to the market.**

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