

**Empowerment of Women:
The Impact of BRAC's Rural Development Programme**

**Dilruba Banu
Fehmin Farashuddin
Altaf Hossain
Shahnuj Akter**

August 1998

**Research and Evaluation Division, BRAC
BRAC Centre, 75 Mohakhali
Dhaka-1212, Bangladesh**

367

Empowerment of Women: The Impact of BRAC's Rural Development Programme

**Dilruba Banu
Fehmin Farashuddin
Altaf Hossain
Shahnuj Akter**

Abstract

The paper conceptualizes empowerment as a continuous process of change that is greatly influenced by the length of time a woman has been involved in BRAC. Women's participation in economic activities, and ownership and control over assets have been increased due to their involvement in BRAC, though they cannot take independent decisions in many cases. They have begun to acquire positive self-perceptions of their own personal interests. Their economic dependence on husbands and other male kin for personal and household expenses decreases over time. BRAC involvement has had positive impacts on women's mobility to some extent. Finally, there is an improvement in their relationships with their husbands.

Introduction

Literally, 'empowerment' is seen to relate to the user's power. It involves undoing negative social constructions, so that the people affected can perceive themselves as having the capacity and the right to act and have influence (Rowlands, 1995:102). Rao and Kelleher (1995:70) define women's empowerment as "the capacity of women to be economically self-sufficient and self-reliant with control over decisions affecting their life options and freedom from violence. In the existing socio-cultural milieu of Bangladesh, embodied within the phrase of 'empowerment' is the concept of change. Micro-enterprise programmes lead empowerment in its social as well as economic dimensions. Hashemi, *et al.* (1994) shows that participation in credit programmes is positively associated with a woman's level of empowerment defined as a function of her relative physical mobility, economic security, ability to make various purchases on her own, freedom from domination and violence within the family, political and legal awareness, and participation in public protests and political campaigning (ADB, 1997:15).

BRAC, a Bangladeshi non-government organisation (NGO) operating nationally, gears its activities towards empowering rural women. This paper aims to investigate the changes that have taken place in the lives of women who participate in BRAC's Rural Development Programme (RDP). Under the RDP the rural poor are organised into Village Organisations (VOs) and are provided with credit, skill development and awareness education, and other necessary support for raising their income and employment opportunities and their level of empowerment.

Methodology

The areas in which the paper expected to find changes were identified and on the basis of this the present study conceptualizes 'empowerment' as "the capacity of women to reduce their socio-economic vulnerability and their dependency on their husbands or other male counterparts, in terms of their ability to become involved in income generating activities and freely spend the income thus generated; to accumulate assets over which they can have right of sale and profit; increase their contribution to household expenditure and thereby acquire a greater role in household decision-making and finally, increase their self confidence and awareness of social issues."

Within this working definition two instruments have been used in this paper to investigate and measure women's empowerment. The first one is the Chen and Mahmud's conceptual framework for assessing changes in women's lives consists of five matrices and is specially designed to investigate the impact of development interventions on women's lives (Chen and Mahmud, 1995). The pathways matrix has been selected which tries to track the actual processes through which BRAC inputs affect changes in women's lives. There are four pathways of change in this matrix: material, cognitive, perceptual, and relational. Attempt has been taken to focus on the material, perceptual and relational pathways of change. These pathways can be experienced not only by the women themselves, but by many other agents in their lives: family, community, elite, and officials. Changes that occurred under these pathways will be considered at the level of 'self', i.e., woman in her individual capacity or as member of BRAC-organised group, and at the level of 'family', i.e., woman's natal and marital families: both nuclear and extended.

The second instrument is a scoring method namely continuum which was developed based on study findings. Both qualitative and quantitative data have been used unlikely the Hashemi, Schuler and Riley model, and the respondents were not considered 'empowered' if they scored the maximum on any one indicator (Hashemi, *et al.*, 1994:638). Rather, the scores for all the indicators were compiled in order to determine whether these women could be considered as empowered or not.

The information used in this paper were collected through case studies and household survey¹. Case studies were done on the members of 25 VOs from 25 BRAC Area Offices (AOs) and household survey was done on 1,072 households from 125 VOs from 25 AOs. We assume that there was no selection bias as the sample AOs, VOs, and the members were selected randomly. To assess the impact over time the VO members are categorised into three groups according to their length of membership in BRAC, such as 1-11 months (eight VOs), 12-47 months (six VOs), and 48 months or more (11 VOs). The statements used in this paper reflect the sentiments of the majority of the participants in the group discussions held in each VO.

Limitation of the study

This paper is compiled from a chapter of the research report on the second Impact Assessment Study of BRAC's RDP. On the analysis of various aspects of empowerment that study considered only the RDP affected changes that could be experienced by the women themselves and by their families. This paper, therefore, limits understanding to what extent the members are empowered due to their involvement in BRAC programmes because of there is no non-BRAC control group. In this context, the paper concentrated on the before and after type comparisons of member situations over time, and also the different experiences of different sub-sections of the BRAC membership.

Pathways to Women's Empowerment

Material Pathways

In the material pathway to empowerment, women should experience changes in their access to and control over material resources. The following section provides a discussion on women's involvement in income generating activities (IGAs), as well as their ownership and control over productive and non-productive assets and resources.

Involvement in IGAs

BRAC provides credit, training, and other support to rural women so that they may become involved in different types of IGAs and bring about meaningful changes in their lives. Information were collected to determine whether women are involved in IGAs or not and if their IGA involvement has been positively affected by BRAC interventions. Findings reveal that the women from the following backgrounds became involved in IGAs:

- Women who were widowed or divorced, and whose families had no adult male earning members;
- Women whose households were very big, whose household economic conditions were poor, and whose husbands could not afford family expenditure;
- Women who had a strong willingness to improve their economic conditions;
- Women who were able to get their husbands' cooperation in their work; and
- Women who had the scope to engage in activities within their households which did not interfere with their traditional household responsibilities.

Findings also show that women of relatively well-off households were not permitted by their husbands to work outside their households as this devalued the existing *purdah* (veil, which traditionally confines a woman to her immediate surroundings) norm in rural Bangladesh. Besides, they often did not even have the scope to engage in any IGA within their households.

Table 1: Members' involvement in IGAs by length of membership

IGA involvement status	Length of membership in month			Total
	1-11	12-47	48+	
Present (n = 1,072)	44.4 (160)	43.2 (180)	46.8 (138)	44.6 (478)
Pre-BRAC (n = 478)	30.8 (147)	23.0 (110)	9.8 (47)	63.6 (304)
Average annual income of members involved in IGA (taka)*	2,089	2,315	3,055	2,453

* Note: 46 taka = 1\$

Source: Household Survey Data

Table 1 shows that 45% of all members were presently involved in IGAs, but that the increment rate was not consistent over time. Sixty four percent of them was also involved in IGAs before joining BRAC. Through their BRAC involvement, some women became involved in IGAs for the first time, while others had been able to expand their traditional activities, which included poultry and livestock rearing, *kantha* (quilt) stitching and fishing net making. Many members had also become involved in various non-traditional activities such as shop-keeping (BRAC's *Shuponno* stores), small trading and cocoon rearing. Some members were found to be engaged in these non-traditional activities alongside their existing traditional ones. According to survey findings, 13% of the members were also involved in multiple IGAs, that is, economic activities in which they were simultaneously engaged at the time of survey (Appendix Table 1). Members of the middle-aged VO group were found to have the highest multiple IGA involvement. On the other hand, the highest single activity involvement rate was found among the oldest group. The average annual income of members presently involved in different IGAs had increased gradually with the length of membership irrespective of their involvement in single or multiple activities (Table 1). Members who were involved in more than one economic activity stated that they received assistance from their husbands and other male kin in undertaking multiple activities. Although they had to work twice, but still they were happy.

Women who were continuing their pre-existing activities stated that after receiving assistance from BRAC, they were able to undertake these activities on a wider scale and more efficiently. Findings show that women who were engaged in small trading before joining BRAC could not run their

business smoothly due to lack of capital. Sometimes they had to take loans from *mohajans* (money lenders) at very high interest rate. As such, they could not earn desirable profits and often incurred loss. After receiving BRAC loans, they had adequate capital to run their business and earn more profits.

Members reported that many women were already involved in poultry rearing and in vegetable cultivation before joining BRAC, but on a very small scale at the family level. But later, they engaged in these activities commercially as they received training, credit, supervision and marketing support from BRAC. Mortality rate of poultry birds had reduced, so they could also earn more profits than before. Similarly, VO members who previously reared goats and cows on a share-rearing basis as they could not afford to purchase them on their own, were able to rear their own livestock.

Qualitative findings also reveal that except the members of five VOs, regardless of their length of membership, women were still depended on their male counterparts or sought their assistance in using the loan money. Even though they did not use their loan money by themselves, women stated that they enjoyed a greater role in familial affairs as they brought the working capital into the households.

Use of income from IGA: Table 2 shows the frequency of members' responses on use of women's income from IGA. Seventy eight percent of the members who were involved in IGA used their income for food consumption and 58% of them spent their income for other non-food household expenses. Over 16% of the members bore expenses for children's education. Again 10% and 2% of the members spent income for asset accumulation and investment, respectively. Proportionately less newer members (1-11 months) stated to have spent their income from IGA on food consumption while more of them stated that they spent income for purchase of assets and for children's education. Table 2 does not show the proportion of income from IGA spent on different heads. It is, therefore, not possible to assess the relative importance of different areas of expenditure in terms of volume spent on each.

Table 2: Distribution of members' responses on use of IGA generated income by length of membership

Length of membership in month	Use of IGA income				
	Food consumption	Purchase of assets	Investment	Child education	Other household expenses
1-11 (N=160)	70.0 (113)	19.4 (31)	3.8 (6)	17.5 (28)	56.3 (90)
12-47 (N=180)	79.4 (143)	5.0 (9)	1.7 (3)	16.1 (29)	57.8 (104)
48+ (N=138)	85.5 (118)	5.1 (7)	-	15.2 (21)	60.9 (84)
Total (N=478)	78.2 (374)	9.8 (47)	1.9 (9)	16.3 (78)	58.2 (278)

Percentage do not add up to 100 due to multiple responses. Other household expenses include clothing, medical, instalment payment, improving living units, and installing tube-wells and sanitary latrines.

Source: Household Survey Data

From the point of view of empowerment, it is not enough if women are simply provided with opportunities for income generation but cannot retain control over how that income will be spent. When women were themselves involved in IGAs, BRAC-initiated or pre-existing, they were able to retain some kind of control over such income, especially these were activities in which they did not require assistance from their male counterparts (Mustafa, *et al.*, 1996: 85). More often male counterparts tend to appropriate portions of women's income. Women themselves might willingly hand over their income to them, thinking that men were better equipped in handling monetary transactions. Nevertheless, their husbands often consulted them about how to spend the income accrued from their IGAs.

Ownership and control over resources/assets

Asset and resource ownership helps women's empowerment as it gives them power to take decisions about the use and management of those specific assets and resources. It also play an important role in determining a person's bargaining power within the household and in wider community as well (Mishra and Dale, 1996). In rural Bangladesh, it is men who traditionally exercise management and use rights over various assets, even if these are legally owned by their female counterparts (White, 1992:120-141). In the present study, control over assets has been defined as the ability to sell assets without the permission of husbands or other male family members.

Ownership of productive and non-productive assets: At first glance, the survey findings appear very encouraging, as they indicate that in each age group category, about 91% of all members own either productive or non-productive assets (Appendix Table 2). Regardless of length of membership 18% of the members from all VOs owned land along with other productive assets (Appendix Table 2.1). Few members from five VOs (48+ month) had bought some land with their own money. Furthermore, a few members of two 12-47 month old VOs had leased some land using their BRAC loan and their own savings. Since women were directly involved in the management of poultry and livestock, they were able to claim ownership over them and control as well. Apart from owning poultry and livestock, members in all three VO age groups also owned other productive assets such as sewing machines, rickshaw/vans, trees, *dhenkis* (husking pedal) and hand-looms. They have accumulated these assets with their own savings and BRAC loan over time and the increment rate is highly significant (Appendix Table 2.1).

In terms of non-productive assets, it was found that women's ownership over jewellery and brass utensils has increased over time. TV and radio ownership was quite insignificant, however, although ownership of radio was found to be proportionately higher among the older members than among younger ones. Ownership of house provides women with economic security and acts as a bargaining instrument in decision-making matters (Mustafa, *et al.*, 1996:82). There is a positive relationship between the length of membership in BRAC and women's ability to become owner of houses.

Control over assets: The survey findings on women's control over assets are quite encouraging as they indicate that such control over assets, both productive and non-productive, increase significantly over time (Appendix Table 3). Qualitative findings show members who had purchased land in their own name usually seek the concurrence of their husbands before selling or transferring it as they lack knowledge about land laws and legislation.

Older members own proportionately more cows than do newer members. In terms of control, only a few members had the confidence to say that they would be able to sell these cows. They

could spend money from selling milk but could not sell the cow itself without their husbands' concurrence. Interestingly, in two 48+ month old VOs, members enjoyed ownership and rights over major assets due to out-migration of men for seasonal work like paddy harvesting. Poultry rearing and goat share cropping are traditionally female domain in Bangladesh and as such, women generally are able to control the sale of both poultry and goats. In other words, their ability to do so may not be influenced by their BRAC involvement in any way.

Members had little say in matters relating to the buying or selling of houses although they made more frequent and active contributions to house repairs or renovations. They had less control over other non-productive assets as well.

Members' control and use of their savings

Traditionally, women are able to retain relatively greater control over savings than other assets, especially if these are savings that their male counterparts are unaware of. VO members accumulated both cash and kind savings and made use of these during both anticipated and unanticipated crisis periods.

All the members had cash savings in BRAC² and few had cash savings in their houses as well. Women traditionally try to keep cash savings in clay banks, hidden underneath the floors of their homes or in hollow bamboo poles. Members stated that they mainly accumulated cash savings from their own income from IGA. Women tried to accumulate some monetary savings from their husbands' income from IGA as well. Findings indicate that dependency on husbands in depositing savings decreased with length of membership. Another common form of accumulating cash savings was by reducing household consumption expenditures, through the collection and sale of *mushti chaal* (handful of rice saved by rural women before cooking), eggs, milk and homegrown vegetables.

In terms of savings in kind, all members stated that they saved *mushti chaal* and reared poultry and livestock which they considered as assurance for crisis periods and other emergencies.

Several members from both the older and middle-aged VOs mentioned that as they could not easily access their BRAC savings, they had decided to set up their own savings *samities* (organised groups). It appears that as members' savings behaviour experienced positive changes over time, rather than keeping this money in hand or depositing it in BRAC, they preferred to keep it in these informal *samities*. A few members of 48+ months old VOs were even found to operate bank accounts. So, it is evident from the analysis that over time women tend to accumulate greater amounts of savings. Members were found to spend their savings mainly to purchase small assets (i.e., chicken, goat, husking pedal, and hand-looms), contribute to household expenditures, purchase small personal items, meeting children's education and medical needs, payment of loan instalments and cope with crisis.

Apart from the traditional agricultural lean seasons which affect many rural poor in Bangladesh, a major crisis usually occurs in a poor household when the main income earner falls ill. Women's savings in kind like *mushti chaal*, poultry birds, goats play an important role in maintaining the family during such crisis periods. Coping crisis through household savings could be seen as an indicator of its economic strength (Rahman, *et al.*, 1996:111). Women in all the three age-group VOs mentioned that in anticipation of the agricultural lean months, they tried to make some savings during the peak seasons to cope with such crisis. They used their savings to repay the loan instalments to BRAC during the crisis period as well. Through such contributions, women stated that they had acquired the confidence to manage household affairs.

Perceptual Pathways

Under this perceptual pathway, we tried to look at women's perceptions of the changes that had occurred in their well-being since their involvement with BRAC, as well as male perceptions of the positive and negative aspects of women's involvement in BRAC programmes.

Own well-being

Changes in one's well-being and more importantly, one's perception and realization of these changes vary from individual to individual across time and place. Therefore, it cannot be stated

that being involved in BRAC for any specified length of time will bring about certain desired changes. Sen defines the well-being of a person in terms of his/her functioning capabilities (1990:126). Traditionally, rural Bangladeshi women are conditioned to consider family interests as their own well-being interests (Kabeer, 1991). Involvement in BRAC brings about wide scale changes in the lives of such women. Within the household they are able to enjoy an improved status due to their monetary contribution to household expenditure. Outside the household, they gain exposure to new ideas and knowledge through their attendance of different VO meetings, and participation in awareness building and legal education training sessions. These changes will assist them in acquiring clear perceptions of their own well-being.

The traditional stereotype of the rural women is someone who is docile and subdued, someone who has no voice of her own. By traveling to BRAC area offices and interacting with mostly male staff, by handling money (many of them for the first time ever), and through participation in various training sessions, women are able to break out of this typecast and acquire a degree of self-confidence. BRAC through its efforts at social mobilization, tries to assist group members in overcoming erroneous practices regarding health, family planning, education, marriage and other important matters. In different ways members are applying all this newly acquired knowledge in their lives. They now practice family planning in order to keep their families small. Many have installed sanitary latrines and tube-wells in their houses to ensure safe water and sanitation practices for their families and they regularly get their children vaccinated. For children's medical emergencies, they no longer rely solely on traditional healers, but try to take them to the health centers for proper treatment. Members have also come to realise the importance of literacy and numeracy and make sure their children, particularly their daughters, attend school. They also want their daughters to lead better lives. In this regard, members of a 12-47 months old VO stated:

Our mothers, who spent their entire lives behind purdah, remained illiterate and ignorant of so many things. They hardly ventured outside their homes. They did not work and were dependent on their husbands for everything. In fact, they did not even have the courage to talk to their husbands. We, on the other hand, are involved in BRAC. We are engaged in cash earning. We contribute to our households. Our husbands respect us and even ask for our opinions in many issues. We use safe water and hygienic latrines. We travel to different places. We are hopeful that just as we are better off than our mothers, our daughters will be even better off than us.

Women have reported that as a result of their BRAC involvement, they were no longer at the mercy of the village *mohajans*. Also, members of their communities no longer regarded them as credit risks (Mustafa, *et al.*, 1996). In fact, they can guide others in taking loans and they feel they have acquired the self-confidence to take loans outside of BRAC as well. In one area (12-47 months old VO), women reported that not only they gained community acceptance, but rich people started to come to them for loans. Besides, having savings, particularly in the form of cash, it provides women with a sense of economic security.

Men are initially reluctant to have their wives join BRAC as it involves interacting with strangers, but they soon learn to appreciate their wives' involvement in BRAC programmes. In regions where women do not traditionally engage in wage employment outside their homes, they usually hand over their BRAC loan to their male counterparts and in places where women do engage in IGAs, they often hand over portions of their income to them for the same purposes. Women in many areas have reported that as a result of their involvement with BRAC, their male counterparts treated them better, especially when at the time of getting new loan. In other words, they had been able to acquire some respect. Their husbands gave their opinions some value and importance. Members reported that although their husbands were the sole familial decision-makers but they could participate in household decision-making process.

Women's contributions to family welfare from the male point of view

This sub-section has briefly provided male opinions and attitudes on the positive and negative aspects of women's contribution to family well-being, in terms of asset accumulation, improved standard of living, health and sanitation, increased credit worthiness and other important issues. As the paper limited the analysis of women's empowerment to the level of the individual member and her family, information were collected from male family members only. The following comments voice the opinions of male family members regarding the socio-economic changes that they believe group members and their families had experienced as a result of women's involvement with BRAC.

- Some members had to starve at one time or other during the year, but now they get food three times a day. Women used to live in straw houses before, but now through the efforts of BRAC, they can live in tin houses.
- Women who are divorced, deserted, widowed or otherwise live on the last rung of society now have a chance to improve their lives.
- Women have kindled the light of education in the households after their involvement in BRAC and earning an extra income. They become independent. They have learnt counting and to sign their names. They can move around freely.
- Before women could not get even one taka from other people, but now they can borrow any amount of money from the villagers.
- Women are now more conscious about themselves, and their power of understanding has increased.
- Husbands can no longer always behave as they wish. Household violence has now reduced and husbands dare not be too violent.
- Many women do not care for *purdah* and disobey their husbands. Women are being lured out of *purdah* with money..

Relational/Power Pathways

Women's relational/power pathways to empowerment are highlighted in terms of their reduced economic dependence on their husbands and their increased mobility and communications with the outside world, both of which may be positively affected by their involvement with BRAC.

Reduced economic dependence on husbands

It has often been postulated that if women had opportunities for gainful work outside the household, this would render their contributions to the household more visible, and concurrently reduce their economic dependence on their husbands (Kamal, *et al.*, 1992). At the same time, although it cannot be expected that men will discontinue their appropriation of women's income, it is nevertheless clear that women will be able to retain at last some control over its use. In fact "money going through a woman in a household [brings] more benefits to the household than

money entering the household through a man" (Yunus, 1991). As mentioned before VO members identified the many uses of their incomes which have increased over time. In terms of personal expenses, women reported that since they had an independent source of income, they no longer needed to rely solely on their husbands whenever they wanted to purchase a new *sari* (women's dress) or other personal items, for example. Women's monetary contributions to their households are especially important during lean months or other crisis periods, in ensuring that family members do not have to go hungry and that the all important instalment payments are made on time.

Women have also reported an improvement in their relationships with their husbands. More often men treat their wives better because they hand over their BRAC loan to them. Recent studies further corroborate this (Goetz and Sen Gupta, 1996). It is also quite common for women to hand over substantial portion of their income to their husbands, either for household expenses or for investment. The implication is that women have no control over its use and surprisingly they can not perceive that as one woman in a 48+ months old VO said, "In a needy household, no one is separate. Everyone's earnings help us get by". However, it appears that women's economic dependence on husbands for personal and household expenses decreases over time.

Mobility

When a woman becomes involved with BRAC, she is required to travel to, among other places, the area office, different places within the village to attend meetings and perhaps to BRAC Training Centre in a district town for training. Because of what is perceived to be a break of *pardah*, both the group member and her husband have to face severe criticisms from village elders, religious clerics and the rural elite. Countless women and their husbands have taken a stand against such actions and persevered against the odds. They have been exposed to new ideas, knowledge and experiences through their interactions with the outside world.

Information from case studies cannot be postulated that the length of membership in BRAC alone will positively affect women's mobility, especially since the social and cultural norms that have

kept them confined within the boundaries of their homestead for so long are not so easily overcome. It is hardly realistic to expect that BRAC interventions have made that big an impact on women's mobility in the VOs of the 1-11 months group. Members from this group reported that whereas before they only traveled to their natal homes, accompanied by their husbands, now they occasionally went to the AOs to get loans, but still accompanied by their husbands, or other VO members. Women in this group occasionally go to the health centre for their children's treatment, but hardly go to the market or other public places.

For the second cell (12-47 months), findings do not necessarily indicate a trend that women's mobility improved with increase in their membership length. Some members stated that they still could not go anywhere at all without their husbands' permission. Other members could go to the local market and health centre, accompanied by their fellow members. Few members mentioned that they could freely move about on their own and could even go to the market to make small personal purchases by themselves without asking their husbands for money.

Members of the last cell (48+ months) did not point to any discernible trend. Some members enjoyed freedom of movement even prior to their BRAC involvement, so not much change had occurred after they joined the VO. Other women in this group reported that as a result of their movement, they had come into contact with a lot of people and had been able to dispel their fears and timidity. One member said, "Our eyes and ears have opened. Before, even if someone was on the brink of death we could not think of taking him/her to the doctor. Now we can do so without hesitation." They are now confident enough to go to the local market, health center, even nearby town, alone if necessary. Even though they don't face any kind of social criticism, some women themselves feel that their *purdah* is getting tainted.

Continuum to measure women's empowerment

In another attempt at analysing women's empowerment the continuum was developed to measure the changes that have occurred in women's lives due to their involvement in BRAC. The continuum was based on the following hypothesis: empowerment is a continuous process of change that is greatly influenced by the length of time a woman has been involved in BRAC.

Thus, the more time a woman spends in BRAC and receives BRAC inputs, the more changes she is likely to experience in her life and the more empowered she is likely to become. Two empowerment continua were developed, both consisting of nine indicators each. One was based on qualitative information of case studies. For the other continuum, relevant data were taken from the household survey on all the sample members of the 25 VOs that were randomly selected for qualitative work and case study. Scores were given for each indicator with a range of one to five where one was the lowest and five was the highest³. The combined scores were then compiled in three cells for analysis.

Figure 1: Distribution of Continuum Scores on Women's Empowerment by length of membership

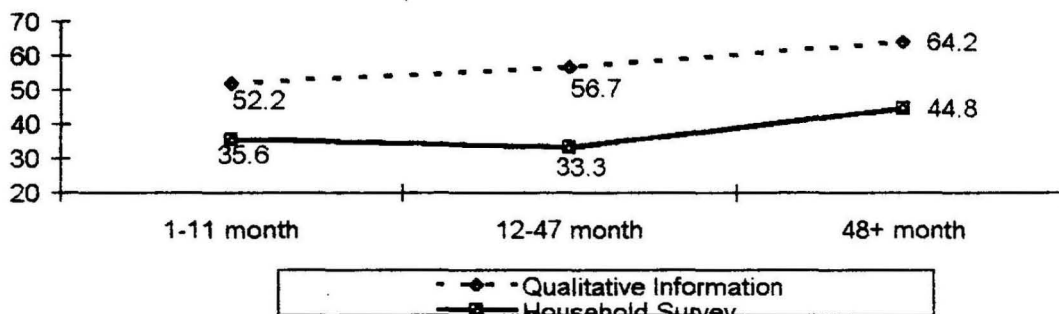


Figure 1 presents a graphical representation of the score distributions for women's empowerment from the two continua. The percentage figures indicate the combined score that each VO age group received for both the qualitative information and household survey continua. It may be noted that the scores in the qualitative information continuum has increased proportionately from the youngest to the oldest VO age group, thereby appearing to accept the hypothesis that the more time a woman spends in BRAC and receives BRAC inputs more the changes she is likely to experience in her life and more 'empowered' she is likely to become. In case of the household survey continuum, however, there was an initial decline in the scores and then they rose considerably.

Conclusion

It is quite clear that BRAC has been able to bring about substantial changes in the lives of its programme participants, in terms of facilitating their material, perceptual and relational/power pathways to empowerment, both at the individual and family levels. Women who were previously not involved in any income earning activities have now begun to participate due to their involvement with BRAC. In many cases, they have become engaged in non-traditional activities or are now engaged in more than one income earning activity throughout the year. These women use their income generated from IGA for a variety of personal and household uses, but they have yet to reach a stage where they can take independent decisions regarding the use of this income. In terms of asset ownership, it is clear that the longer time a woman spends in BRAC and the more employment opportunities she has, the more scope she will have to purchase large assets. Women's control over these assets is still limited, however, since they tend to consider them as household owned, rather than personal assets.

Due to their involvement in BRAC, women have begun to acquire positive self-perceptions of their own personal interests. These self-perceptions will allow them to assert themselves and demand for their rights in their struggle towards socio-economic empowerment. It is also apparent that many men have begun to appreciate the benefits of having their wives involved in BRAC.

Involvement with BRAC also appears to act as a change agent in reducing women's economic dependence on their husbands and other male kin. Women reported that they now have an independent source of income, they no longer need to rely solely on their husbands for the purchase of personal and household items. Women have also reported an improvement in their relationships with their husbands, primarily because they provide them with capital for investment purposes. As for women's mobility, it is also clear that BRAC involvement has had positive impacts to some extent. Many women never even ventured outside their own locality prior to BRAC involvement, let alone travel to a local market. Traveling to the AOs has given these women opportunities to communicate with the outside world and at the same time has helped them overcome their fear and timidity in dealing with strangers.

These are the overall changes that women experience as a result of being involved in BRAC. The results of the two 'empowerment' continua seem to indicate that women experience these changes over time according to the length of time they spend in BRAC. In spite of that as the set definition of empowerment for the paper, findings can not show members empowered even though they have BRAC involvement for more than 48 months. These complex outcomes must be seen as part of the whole process of empowerment. What BRAC needs to do is further consider its programme strategies to ensure that these changes can be expedited and sustained in the long run. One major impediment may be the existing socio-cultural norms, values, beliefs and practices in rural Bangladesh, which are generally not receptive to these BRAC affected changes in women's lives. Programmes may be initiated at community level to improve the awareness level among rural people in this regard. BRAC needs to assess whether, apart from changing women's lives, it can also play an effective role in bringing about changes in the mind set of society to ensure that its poverty alleviating and empowering the poor interventions can be sustained in the long run.

Notes

1. The main focus of the household survey was to determine the impact of the RDP on its participants with special reference to their material well-being in general and their level of poverty in particular (Husain ed., 1998:13). Some empowerment issues like women's involvement in income generating activities, ownership and control over assets, contribution to household expenditure and mobility have also been covered under this survey
2. BRAC requires women to deposit a certain fixed amount as their weekly savings. It also deducts 5% from each loan disbursed, and this becomes part of the member's savings as well.
3. Please see Appendix Chart 1 for more details on indicators and scoring.

References

- ADB** (1997) *Microenterprise Development: Not by Credit Alone*, Asian Development Bank.
- Chen, M. and Mahmud, S.** (1995) 'Assessing change in women's lives: A conceptual framework', *BRAC-ICDDR,B Joint Research Project Working Paper No. 2*, Dhaka.
- Goetz, A.M. and Sen Gupta, R.** (1996) 'Who Takes the Credit? Gender, Power and Control Over Loan Use in Rural Credit Programmes in Bangladesh', *World Development*, Vol. 24, No. 1.
- Hashemi, S.M. et al.** (1996) 'Rural Credit Programs and Women's Empowerment in Bangladesh', *World Development* Vol. 24, No. 4.
- Husain, A.M.M.** (ed.) (1998) *Poverty Alleviation and Empowerment - The Second Impact Assessment Study of BRAC's Rural Development Programme*, BRAC, Dhaka.
- Kabeer, N.** (1991) 'Gender Dimensions of Rural Poverty: Analysis from Bangladesh', *The Journal of Peasant Studies*, Vol. 18, No 2.
- Kamal, G.M. et al.** (1992) 'Impact of Credit Program on Reproductive Behaviour of Grameen Bank Women Beneficiaries', *Associates for Community and Population Research*, Dhaka.
- Mishra, S. and Dale, R.** (1996) 'A Model for Analyzing Gender Relations in Two Tribal-Communities in Orissa, India', *Asia-Pacific Journal of Rural Development* Vol. 6, No.1.
- Mustafa, S. et al.** (1996) *Beacon of Hope: An Impact Assessment Study of BRAC's Rural Development Programme*, BRAC, Dhaka.
- Rao, A. and Kelleher, D.** (1995) 'Engendering Organisational Change: The BRAC Case' in Getting Institution Right for Women in Development, *IDS Bulletin*, Vol. 26, No. 3, UK.
- Rahman, H.Z. et al.** (1996) '1987-1994: Dynamics of Rural Poverty in Bangladesh', *Analysis of Poverty Trends Project*, BIDS, Dhaka.
- Rowlands, J.** (1995) 'Empowerment Examined', *Development in Practice*, Vol. 5, No. 2, Oxfam, UK.
- Sen, A.** (1990) 'Gender and Cooperative Conflicts, in Tinker, I. (ed.), *Persistent Inequalities: Women and World Development*, Oxford University Press.
- White, S.C.** (1992) *Arguing with the Crocodile - Gender and Class in Bangladesh*. The University Press Limited, Dhaka.
- Yunus, M.** (1991) 'Grameen Bank: Experiences and Reflections' presented at the *Consultation on the Economic Advancement of Rural Women in Asia and the Pacific*, held in Kuala Lumpur, Malaysia, 15-21 September, 1991.

Appendix

Table 1: Type of IGA involvement by length of membership

IGA involvement status	Length of membership in month			
	1-11	12-47	48+	Total
No activity	55.6 (200)	56.8 (237)	53.2 (157)	55.4 (594)
Single activity	30.6 (110)	28.5 (119)	35.6 (105)	31.2 (334)
Multiple activity	13.9 (50)	14.6 (61)	11.2 (33)	13.4 (144)
Total	n = 360	n = 417	n = 295	n = 1072

Source: Household Survey Data

Table 2: Members' ownership over productive and non-productive assets by length of membership

Length of membership in month	Productive assets		Non-productive assets		Any kind of assets	
	Own	Don't own	Own	Don't own	Own	Don't own
1-11 (N=360)	81.7 (294)	18.3 (66)	56.4 (203)	43.6 (157)	89.4 (322)	10.6 (38)
12-47 (N=417)	82.0 (342)	18.0 (75)	76.5 (319)	23.5 (98)	94.2 (393)	5.8 (24)
48+ (N=295)	75.6 (223)	24.4 (72)	67.8 (200)	32.2 (95)	87.8 (259)	12.2 (36)
Total (N=1072)	80.1 (859)	19.9 (213)	67.4 (722)	32.6 (350)	90.9 (974)	9.1 (98)
χ^2	5.28*		35.6***		9.98***	

*** - significant at 1% level, * - significant at 10% level

Source: Household Survey Data

Table 2.1: Members' ownership over some assets by length of membership

Length of membership in month	Type of assets				
	Land	Hand-loom, Rickshaw, Tree, Sewing machine etc.	Poultry and Livestock	Jewellery	Other
1-11 (N=360)	17.5 (63)	16.1 (58)	76.7 (276)	54.7 (197)	15.0 (54)
12-47 (N=417)	17.7 (74)	18.2 (76)	78.2 (326)	71.9 (300)	28.5 (119)
48+ (N=295)	19.7 (58)	24.7 (73)	69.5 (205)	64.7 (191)	24.1 (71)
Total (N=1072)	18.2 (195)	19.3 (207)	75.3 (807)	64.2 (688)	22.8 (244)
χ^2	0.59 ^{NS}	8.27**	7.56**	28.44***	20.5***

*** - significant at 1% level, ** - significant at 5% level, NS - not significant

Percentage do not add up to 100 due to multiple responses

Source: Household Survey Data

Table 3: Members' control over productive and non-productive assets by length of membership

Length of membership in month	Productive assets		Non-productive assets		Any assets	
	Control	No control	Control	No control	Control	No control
1-11	66.0 (194)	34.0 (100)	44.3 (90)	55.7 (113)	65.2 (210)	34.8 (112)
12-47	70.5 (241)	29.5 (101)	58.0 (185)	42.0 (134)	71.0 (279)	29.0 (114)
48+	73.5 (164)	26.5 (59)	62.5 (125)	37.5 (75)	74.5 (193)	25.5 (66)
Total	69.7 (599)	30.3 (260)	55.4 (400)	44.6 (322)	70.0 (682)	30.0 (292)
χ^2	3.58 ^{NS}		15.0 ^{***}		6.2 ^{**}	

*** - significant at 1% level, ** - significant at 5% level, NS - not significant

Note: Table considered only those members who owned assets.

Source: Household Survey Data

Chart 1:

Indicators of qualitative information continuum	Indicators of household survey continuum
1. Use of Loan	1. Value of the sample member's own house
2. Loan repayment sources	2. Average loan size
3. Use of savings	3. Savings situation of the sample members
4. Accumulating assets from own income	4. Ownership of assets
5. Ownership and control over assets	5. Control over assets
6. Involvement in IGAs	6. Amount of IGA generated income
7. Use of IGA generated income	7. Use of IGA generated income
8. Own well being	8. Contribution to household's yearly non-food expenditures
9. Mobility	9. Contribution to household's daily food expenditures

The following is an example of how an indicator has been used in the qualitative information continuum on women's empowerment.

Illustrating indicator: Loan repayment sources

A 'very good' score of five was given if women repaid their BRAC loans from income derived from their own IGAs. A 'good' score of four was given if women repaid their loans with income derived from their husbands or other male kin's IGAs. A 'satisfactory' score of three was given where women repaid their loans by selling their own or husbands' labour or from their savings. If they repaid their loans by borrowing money without interest from relatives, they were given a 'bad' score of two. Finally, if they repaid their loans by borrowing money with interest from traditional money lenders, or by selling assets, they received a 'very bad' score of one.

The qualitative information continuum relied on verbal statements provided by the key informants on the relevant issues, which were then reclassified and given weights between one and five. For the household survey continuum, these weights were given to sample members' responses received on pre-determined issues in the survey. This is why, even though there are indicators that are common to both continua, the scores may vary. It may also be noted that the scores for the two continua have been presented as percentage figures. Since the three cells of analysis do not have the same number of VOs, the combined scores the VOs received were converted into percentages, so that their results could be more easily compared.

Seminar Library
RED, BRAC