

EMPLOYMENT AND TRAINING OPPORTUNITIES FOR
WOMEN IN BANGLADESH: THE ROLE OF NGOs

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The institutional base for rural development in Bangladesh dates back to Comilla approach in 1960s which was an integrated approach for rural development designed to achieve significant increase in rice production. After independence, IRDP expanded significantly the two tier co-operative system in Bangladesh with a focus on popularising agro technology in the country. The need to incorporate women into the model was felt later and in 1975 a women's programme was initiated covering 100 upazilas under IRDP (now BRDB). Finally RPP was launched in 1984 under six RD-II project areas and nine non RD-II project areas. This has also been introduced in North West Rural Development Project and South West Rural Development project. The RPP is a special credit programme for poor man and women in households having land less than .50 acre. According to BRDB statistics upto January, 1988, 3466 women's cooperatives (MSS) were formed the average membership being 40.

Coverage

NGOs in Bangladesh has been recognised as conduits of effectively reaching the poor women in Bangladesh who are doubly disadvantaged and hence form a priority sector for NGO activities. Women membership constitutes more than half (52.2%) of the NGO coverage while it is only 11.7% in BRDB organised groups. But within NGOs the percentage of women coverage varies. The percentage of female members in total group members is 60% in BRAC, 26% in RDRS, 33% in Proshika, 37% in Nijera Kori, 23% in ASA and 84% in Grameen Bank.

Last few years demonstrate a noticeable increase in the focus of the NGOs in giving increasing coverage to the target womenfolk in their command areas. BRAC coverage of women has increased from 32% in 1982 to 60% in 1988. Only 39% of GB membership was female in 1980 which swelled up to 84% in 1988. Similar trend is found in many of the other NGOs of the country.

Table - 1 : The coverage of village and upazila by some NGOs

Name of NGO	Year	No. of vill- ages covered	No. of Upazila	Average No. of villages covered in an upazila
ASA	85	1788	28	64
BRAC	89	7241	108	67
CARITAS	85	450	40	11
NK	85	1024	61	17
PROSHIKA (COM)	85	601	21	29
PROSHIKA (MUK)	85	2244	35	64

Impact on women

Various studies suggest a significant change in the income and employment situation of the landless group members including the womenfolk. Providing credit for employment alone is not enough. It is combining institutions, credit training and supervision which can bring sustainable changes in the lives of the poor women. Wide range of economic activities are undertaken which generate different rates of profit to the women. BRAC economic activities, for example, shows a very high rate of labour productivity in the schemes meant for women.

Table 2: Labour productivity of some schemes given to women beneficiaries.

Name	Labour productivity
Mushroom Culture	78.50
Poultry (HYV)	75.00
Oil seed crushing	71.66
Twisting	46.09
Dyeing	45.29
Net making	18.63
Amber Charka	17.60
Paddy husking	8.88

Source: Ahmad, Z, 1989

NGOs also undertake and develop collective venture for the women. Among such programmes joint fish culture, production centres, joint ownership of irrigation projects, joint farming on leased lands, are important. Most NGOs have training programmes for giving skill and human development training to poor women. This training process involves them in the mainstream development activities and functionally involve them into productive labour force. In the areas of high concentration of NGOs, market wage rate of labourers has gone up by 30 to 60 percent because of group strength and better bargaining ability (CIDA-1986). According to Marty Chen (1986) women groups forming informal unions acted as powerful pressure groups in order to negotiate better wages. Moreover, the programme for self employment promotion withdraws labour from wage market and increases employment for non programme agricultural labourers. It is an universally accepted experience that women are better savers

than men (Hossain and Afsar - 1988) better repayers (Ahmad - 1988) and more regular in attending meetings and more responsive to institutional interventions (Q. K. Ahmed - 1988).

In both BRAC and GB womens savings are found to be twice as much as men. The agricultural sector review survey (1988) has observed a drastic change in the occupational pattern of the targeted households covered by NGOs. The survey shows that 67% of credit to women comes from NGO while a negligible 16% comes from official sources. It has also been found that female headed households and married women are better covered by NGOs (82.2%) than by cooperatives (15.9%).

Table 3: Information on BRAC's Employment Programme, June 1989

District/upazilas/Area offices	21/56/90
Village	7241
Households covered	202000
Total membership	326639
Male member	127654 (39%)
Female member	198985 (61%)
Total beneficiaries	1030200
Total agricultural scheme	5038
Acreage	12091
Beneficiaries	30742
Irrigation	110
DTW/STW	34
HTW/LLP	1017
Poultry schemes	20549
Sericulture (Nos)	3578
Ericulture (Nos)	1422
Small trading schemes	7000
Mandays of employment	21.2 million
Total disbursement June, 1989	350.5 million
Disbursement for Agriculture	20.2%
Total group savings	70.68 million

Table 4: Information of Shawnirvar, 1988

No. of group member	
Landless (male)	68,215
Landless (female)	3,89,005
No. of Centre	
Landless (male)	2,717
Landless (female)	15,823
Total No. of centre	1,854
No. of Total villages receiving service	9,936
Running branch No.	47

Source: Consolidated cumulative statement as on October 31, 1988

Programme Impact:

A wide range of evaluation studies suggest that there are positive changes in the lives of the rural men and women by NGO programmes. The income and employment situation of the programme households have changed significantly compared to non programme households. The following table shows that compared to non programme households, the income of the programme households has increased varying from 29% to 102%.

A BIDS study (1980-82) on the performance evaluation of Grameen Bank shows that the income of the male and female loanees of Grameen Bank has increased by 68% compared to those who have not borrowed from Grameen Bank. A similar Bangladesh Bank study shows an income increase of 58.6% in Grameen Bank programme areas. Hossain has shown an income increase of 31% in BRAC while Ahmed has shown an income increase of 116% in programme households.

Table 5: Comparison of average per capita income of female and male members per year of programme and non programme households

Evaluation	Organization	Project family	Non-project family	Difference in income (%)
BIDS 1980-1982	Grameen Bank	1740	1037	+ 68.0
CIDA (1985)	ASA	--	--	+ 39.0
Bangladesh Bank	Grameen Bank	9166	5806	+ 58.6
Hossain 1984	BRAC	1762	1346	+ 31.0
CIDA, 1985	Proshika-MUK	--	--	+ 34.0
Ahmad, Z. 1988	BRAC	19103	9508	+101.0
CIDA, 1985	BRAC	--	--	+ 46.0
CIDA, 1985	RDRS	--	--	+ 58.0
Bangladesh Bank	Shawnirvar	--	--	+102.6

Mahboob Alam (1987) found that the average annual household income is Tk. 8,095.00 in the project areas while it is only Tk. 4423 for the non project households. This means that income of programme households is 83% more than that of non-programme households. On the other hand household income had increased upto 116% in the BRAC programme areas. From a survey of Bangladesh Bank it was found that income has been increased by 102% in Shawnirvar Bangladesh project areas.

Table No. 6 indicates the income changes of the households before as well as after the adoption of the project. From the

table it is clear that income has significantly increased after the adoption of the project.

Table No. 6: The change in monthly/annual income of male & female members between 1978 and 1987 after & before the adoption of the project

Time	Before the project	After the project	Rate of Change (%)
1978-1981 EDM	256 (Monthly)	686	+ 168
1981-1987 With the activities of BRAC	4730 (Annually)	19103	+ 304
1981-1987 Without the activities of BRAC	5993 (Annually)	9508	+ 59

Source: Ahmed, Z, 1988. Enfants Du Monde Report, 1987.

It is clear from EDM survey that income had increased from Tk. 256 to Tk. 686 in 3 years i.e. the rate of increase is 168%.

On the other hand the achievement of BRAC for generating income & employment looks excellent. The study on BRAC depicts that annual household income was Tk. 4730 in 1981 before receiving credit but this amount of income increased to Tk. 19,133 in 1987 after taking loan from BRAC. The rate of increase in income is 304%. It has also been found that income of those who had not received BRAC loan, had also increased. But the rate of increase is 59% which is much lower than the increase in programme households. If we assume that the income of all the

households had increased by 59%, then we can say that actual income had increased by (304-59), 245% for the programme households. However inflation was not considered here.

Ahmed adjusted income of both 1981 and 1987 by reducing it to real income using 1974 as a base year. He found that the real income of the non-programme households has, infact, decreased by 15.6% instead of increasing within the period of 6 years from 1981-1987. On the other hand the real income of the programme households had increased by 116%. We can also verify the income increase by looking at the recovery performance of the indebted households. Table No. 7 indicates the picture of loan repayment of 4 agencies. It is evident from the data that the recovery performance is quite good in all the cases. The recovery rate is 90% or more in most of the cases. However the loanees are also able to increase their productive assets, capital goods from the additional income generated from undertaken schemes. Agricultural farm, livestock farm, poultry farm etc. are now being established by them with the additional income. This kind of contribution is always laudable if the rural realities are taken into consideration.

Changes in income is also reflected in the asset conditions of the poor.

Table 7: Changes in assets before and after the programme intervention

Name of organisations	Per capita assets without land		
	Before Programme	After programme	% change
ASA	695	960	38
BRAC	319	539	69
NIJERA KORI	345	562	63
PROSHIKA (MUK)	476	600	26
RDRS	367	430	17
GRAMEEN BANK	375	672	79
-----Source: UNDP--1989-----			

The table shows that the asset condition of the targeted households has also increased significantly. The highest percentage of changes is found among the beneficiaries of Grameen Bank, BRAC and Nijera Kori.

Table No. 8: Loan recovery rate of selected agencies.

Evaluator	Recovery rate	Agencies
Alauddin	90.0 families	International Child welfare agencies
Agricultural Sector Review, UNDP, 1987	74.0 families	Shawnirvar
Agricultural Sector Review, UNDP, 1987	32.0 families	BKB
BRAC, 1988	95.6	BRAC
Ahmed et al (Defaulted Loans)	86.6 male	BRAC
BRAC, 1988 (Defaulted Loans)	91.4 female	BRAC
Grameen Bank Statement October, 1988	98.2	Grameen Bank

Hossain (1984) has concluded that after getting involved in development programmes households had increased their household expenditure by 2.3 times in health sector, 2.4 times in housing and 3.2 times in clothing over and above the fulfillment of their basic needs. As a result they had increased their standard of living. Rahman (1985) found in his report that the rate of illiteracy had significantly declined among the programme households. It was found that most of the programme beneficiaries were female and these kinds of programme was also helpful for them for increasing efficiency, generating income, employment, increasing production and giving them perfect knowledge about the market structure.

Wage rate of male and female labourers has also increased in the project areas covered by the researchers.

NGO intervention has also brought about significant changes in the rural indebtedness of the target households. A recent study (Ahmad: 1989) on BRAC shows that the influence of non-institutional credit on programme households has drastically declined while the same has increased in non-programme households. The influence of money lenders has also experienced a drastic decline.

Another study (Ahmad: 1988) suggests that the percentage of below poverty line households in the non-programme areas has increased from 89.7% in 1981 to 97.4% in 1987 while in the programme households the percentage of above poverty line households has increased from 8.8% in 1981 to 74.1% in 1987.

TRAINING OPPORTUNITIES

The target groups of NGOs are the landless poor who are illiterate, unaware of the reasons of their situation, fatalistic in outlook and exploited by the elites. They lack the knowledge and skill of productive employment. Almost similar is the condition of the workers who serve them in NGOs and in Governments who are recruited from cities and mostly unfamiliar with the circumstances of the village. So, both the groups need and obtain training in the development perspective of NGOs. Since NGOs identify women as priority target group, training for women has a special priority in NGO strategies. NGO training approach is participatory in nature, flexible in content and is designed

to respond to the felt needs of the trainees as well as the projects. The training approach is innovative in the sense that NGOs are continuously conducting research and experiments testing new technologies and systematically following up the effectiveness of training and providing technical support. Most of the NGOs, somehow or other, have training programmes in the programme package. Major NGOs involved in women's training include, BRAC, Proshika, GB, CARITAS, VERC, TARD, ADAB and CDS. In BRAC, 91% of the trainees who receive skill training are female. The skill training package includes poultry, fish culture, agriculture, livestock, seri/ericulture, vegetable gardening etc. On the other hand, 54% of the human development trainees are female who received training on consciousness raising, para legal, development communication, development management, functional education, leadership, project planning and management and basic accounting. In Comilla Proshika 76% of women members received training in practical skills like poultry raising, fish net weaving and almost half of women staff received practical skill training. In Proshika Dhaka, on the other hand, 39% women received skill training. About 20% of staff members also received training. RDRS has a comprehensive agricultural and extension training programme for women. RDRS trains women group members and staff in agricultural skills such as the use of chemical fertiliser, composting, seed storage and utilisation of local and human resources. The training is followed by input support, agricultural extension and follow up.

Besides skill training, the vital role of management training for women's self employment is recognised and it occupies a very important place in the NGO training programmes. Quite a number of organisations including BRAC, Proshika, VERC, TARD, CARITAS and GB give extensive management training to women which considerably reduces the need for supervision and can ensure the sustainability of profitable enterprises. Proshika and BRAC experience shows that men's and women's group owning and managing DTW and STW, have shown that with appropriate management training and supervision landless women's group can effectively manage irrigation equipments, making drains and selling water to the farmers (Khan - 1988, Ahmad 1986).

Moreover, NGO approach of empowering rural women, demands extensive human development training to make them aware of opportunities of their progress. This type of training includes literacy, social competence, gender relations, and social and psychological factors perpetuating subordination, rights of women and collective strategies for survival.

The impact of such training has already been found to be very encouraging. Normally husbands, male relatives, and male employers, mistreat and exploit rural women within the samity by paying lower wages, taking control of their income or credit. Now women groups or in addition other solidarity groups in the community can help them bring in the open, the justice, or mistreatment and to demand appropriate corrective action (Chen, 1986).

In addition to training to the members, NGOs also train and motivate their staff in consciousness raising, mobilising and organising the poor, strategies and development techniques, barriers to women's development, brokering resources for the poor, and finally they try to imbue staff with an ideological leaning of serving the poorest.

Concluding Remarks

The designing of most appropriate strategy for reaching and assisting the majority of rural women is ultimately the responsibility of the government. The employment and training opportunities created by NGOs are still coping with a negligible portion of the total requirement. Fruitful NGO approaches and strategies can be harnessed to a national strategy for women's empowerment. The need is the integration of women in all types of development activities, through a process of institution building, conscientization, economic empowerment and social integration.

All rural institutions has to be made more effective in reaching the poor women. All credit programmes has to be made equally accessible for women along with men. Loans for women should also be of the same size as men's so as to enable them to take up most profitable enterprises. Credit has to be accompanied by technical skills training and human development training so as to make them effective agent of development. Such collective enterprises as leased land, pond fisheris and

ownership of irrigation assets has to be encouraged. NGOs can be functionally involved to a role in women's development. It is time to accept that the reason behind underdevelopment lies not only in inadequate programmes, but also in inappropriate institutions and poor policies.