

Women's Empowerment through NGOs Intervention : A Socio-economic Assessment of Rural Area in Rangpur

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Abstract: *This study has been conducted in Pairaband Union under Mithapukur upazilla in Rangpur district by following qualitative and quantitative method. The objectives of the research is to examine the control over loans, savings and income of the study population and also either the women can control over their own resources or influenced by other male members and to assess the decision making power of women in family and society and to review the role of NGO in that context of economic and political empowerment of women. The study revealed that Non-Government Organization (NGO) is working for the empowerment of women in rural area in Rangpur through providing its microcredit and training program. NGOs work like a catalyst to empower women from different side and to turn them into mainstream society and economy. Currently 95.7 percent women have loan form NGOs whose current mean and SD are 2.6778E4 taka and 29504.64 taka respectively and mean and SD of their involvement with NGOs are 4.88 year and 4.46 year respectively and 80.5 percent women have participated in program offer by NGOs. The study also found that 64.9 percent women have independence to engage themselves in income generating activities and they also acknowledge that NGO have contributed that context. By getting financial assistance from NGO within minimum interest rate, women are able to be entrepreneur and make them financially independent, by that they can raise their voice in family and can be able to control over own resources, participate in decision making process. Then society respects her and it creates social values for a women. Also by getting training program, rural women in Rangpur are more concerned about their self-esteem, self-sufficiency, gender equality and gender mobility, voting behavior and political participation. There are changing trend that male members are going to be more cooperative to women in family and society.*

Keywords: *Non-Government Organization (NGO), Micro-credit, Economic empowerment. Decision making power, Women empowerment,*

BACKGROUND

During 1990, micro-credit programs of non-government Organizations (NGOs) emerged as the mainstream catalyst in the development interventions to address poverty reductions and women empowerment within multi-dimensional socio-economic program, particularly in developing or least developed countries (Newaz,2003;Sicher,1999;Wright 1999;Rhaman,1999).Though micro-credit loan of NGOs have positive impact on women's empowerment, but document related to micro-finance literature proves that some controversial issues also related with that initiatives (Li, Gan, and Hu, 2011). Micro-finance program is a form of business though it is small which most often involve with self-employment in the informal sector, women make up a large and growing segment of business in informal sector within investment, savings and building up entrepreneurship (Armedariz de Afhion and Morduch, 2005). During in 1990s, some NGOs got international recognition and donor support in Bangladesh and rapidly grown –up. Microcredit has been evolved over the years and does provide not only credit to the poor, also spans a myriad of other services, including saving, insurance, remittances and non-financial services such as financial literacy training and skill development training program; microcredit are referred to as micro-finance, In generally women's are more reliable to NGOs, that's why maximum portion of loan distributed to women (Duvendack, Palmer-Jones, Copestake, Hooper, Lokeand Rao,2011). Given the women constraints to credit and for the goal of gender equity, women are the main target of micro-finance institutions and have obviously become the main beneficiaries. NGOs and its microcredit program has been regarded as one of the crucial tools for poverty reductions and women empowerment, also NGOs become a learning curve for women (Al-Amin and Chowdhury,2008).

Studies relating to micro-credit and women empowerment, some claim that micro-credit help women increase their income earning abilities, lead to a greater power to overcome cultural asymmetries, others contend that small loans allocated to women are usually controlled by their spouse, which results in more severe subordination of women and leaves them more vulnerable to the patriarchy system within the household and/or

at society level (Islam, Tauhidul and Islam, Emdadul, 2012). The traditional patriarchal cultures of the society sign that married women are always ready to fulfill the demand of their male counterparts, that's why women wish but they could not utilize their money in their own way. Women's participation in NGOs program within taking loans helps to increase women empowerment. By proper utilization of NGOs loan, women can play a greater role in household decision making, having greater access to financial and economic resources, having greater social network, greater bargaining power with their husbands and greater freedom of mobility, also they can play role in community decisions (Pitt, Khandaker and Cartwright, 2003). But some critics found that, for existing patriarchal social structure, women don't have enough control over their own resources and they can't utilize their loan in their own way. Some scholars argued that NGO loan does not usually increase bargaining capacity for such women borrower who surrender nearly 40 percent of control over their decisions related to savings and investment, and 90 percent of their return realizations from their investments and savings, onto their husbands, traditional socio-cultural norms have also a significant impact on that issue (Goetz and Gupta, 1996).

Objectives

The overall objective of the study is to examine the impact of NGOs on women Empowerment in rural settings. The specific ones are-

- 1) To examine the women's control over loans, savings and income generating activities of the study population and also either the women can utilize their taken loan from NGOs or not,
- 2) To review the impact of NGOs loan in family decision making, either they can take their decision independently or influenced by other male members.
- 3) To assess the role of NGOs in concerning women about political participation, voting behavior, and also community decision making, also to examine the existing attitude of society about women through NGOs.

LITERATURE REVIEW

Women Empowerment refers to the creation of an environment for women where they can make decisions of their own for their personal benefits as well as for the society. That's why, the empowerment approach comes from women's groups who seek to empower themselves through greater self-reliance and economic sufficiency, which is important catalyst in that context. They do not seek integration into mainstream development, in which they have no choice in defining the society they want. Women seek to influence their own change, the right to determine their own choice in life. They also seek to gain control of and access to resources. This approach differs from the equity approach in origin and strategies. The empowerment approach seeks to meet both strategic and practical needs (Union Padokkhep, 1995: 77). The empowerment of women would result in overall development of society both at micro and macro level. Active participation of women in economic activities and decisions, would contribute towards overall economic development. But they faces Challenges, because of the inherent superiority complex among the males, they often doesn't allow their female counter-part to rise as high as them (Erickson and Ditomassi, 2003).

Certain research studies of the manifestations of women's empowerment revealed six general categories, NGOs can nurture that variable to promote empowerment of women within sustainable development: 1. Ability to earn a living, 2. Increased decision making-making power in the household; 3. Participation in non-family solidarity groups, 4. Mobility and visibility in the community, 5. Ability to act effectively in the public sphere, 6. Sense of security and vision of future. It also refers to the equitable representation of women in decision making structures, both formal and informal, and their voice in the formulation of policies affecting their societies and lives (Mahtab, 2012: 246). Women empowerment also focuses on empowering to knowledge about and understanding of the conditions and causes of subordination within social structure; together with this is added educational attainment which is without doubt the most fundamental prerequisite for empowering women in all sphere of society; *Economic Empowerment* is the ability to earn and control economic resources; *Political Empowerment* is the ability to analyze one's world and to recognize and mobilize for social change, NGO have scope to flourish that three variables to ensure sustainable development of that community (Batliwala, 1994).

"NGO as a formal non-profit, non-partisan private body which comes into being as a result of personal initiative of an individual or a group of individual to voluntary undertake development works at the grassroots within microcredit program, they emphasis on giving loan to women in greater rate, as they are comparatively more reliable, that flourish a women into greater decision making and bargaining power with male members in family and society" (Rahman, Motiar and Alam, Shafiqul, 2006). According to Streeten (1997), (1) NGOs are good at reaching and mobilizing the poor and remote communities; (2) they help poor people to gain control of their lives, and they work with and strengthen local institutions; (3) they carry out projects at lower costs and more efficiently than the government agencies and (4) they promote sustainable development. NGOs have an important role to play in supporting women, men and households, and expected that they can meet the welfare. She accounted some role and functions for NGOs, such as counseling and support service, awareness raising and advocacy, legal aid and microfinance (Streeten, Paul, 1997).

'Women's empowerment' has been described as 'women's power' which is being able to make contributions at all levels as society and having this contribution recognized and valued in community. Power in the context of

women therefore, means participating in decision-making in all sphere of life not just areas of society which are accepted as women's place, creating from a women's perspective, within inclusion of women in decision making process. NGOs can empower women through capacity building, develop community capacities such as ability, skill and knowledge of mobilizing resources, planning and evaluating community initiation and solving problems to gain the mastery over their lives (Griffin, 1989). Empowerment is thought to occur when an organization like NGOs sincerely engages people and progressively responds to this engagement with mutual interest and intention to promote growth, empowerment develops over time as employees gain greater control over their lives and increasingly take part in decisions which affect them and self-growth get fostered (Erickson, 2003). Hashemiet. Al.(1996) find that membership in NGO (as like Grameen Bank and BRAC) have a significant positive effect on empowerment even controlling for women's independent contributions to household income. They find that even in cases where members attached to credit program do not contribute independently because their husbands' misappropriation of their loan. NGOs mobilize the communities to be self-reliant. It assists the communities to discover their own potentials and rely on their own resources (Nikkhah, Hedayat and Redzuan, Marof, 2010). Though some academicians examined that maximum portion of taken loan by women used by male members of family, and women have less influence in controlling resources, as gender equality has not yet been ensured. But most of the critics argue that the said program run by NGOs for women in Bangladesh expanded, in part, due to the financial viability of agencies providing small credit loan to women. Male dominance over women still exists in rural areas because of existing patriarchal and traditional form of social structure, that's why, women borrowers have not yet established their full control over their own resources. Also, Women borrowers have a little or no control over their loan money to invest in productive sources, as they wish, maximum time, they have to fill up husbands' purposes. Even sometimes, women have no idea about where and how their husbands are investing their money received by them (Islam, Tauhidul and Emdadul, 2012: 134).

But the situation also slightly changing, Women are now being aware by different consciousness building program run by NGOs, being self-motivated to get loan, it is found that women borrowers have invested their loan money in income-generating activities like rearing livestock, tailoring and so on. And it is also observed that in some cases, husband's dominations as well as cooperation in investing their money in against a project. At present, a positive sign has been seen that women get self-motivated for joining micro-credit program and also, they are now participating in different training program run by NGO's and get aware about socio-political affairs.

Table: Summary of the women empowerment indicators through NGOs proposed by different researchers and organizations

Researcher/Organization and Year of research	NGO and Women Empowerment
Friedman (1992); Mayoux (2001);Fayyaz (2002); Malhotra et al. (2002); Mason and Smith (2003); Kumar and Sreedhara (2004); Acharya and Bennet (1983); Schuler and Hashemi (1994); Mason and Smith (2003); Bangladesh Demographic and Health Survey (BDHS) (2004);	Economic decision making and also involved in household decision making,
Gender Empowerment Measure (GEM); Friedmann (1992); Hashemi et al. (1996); Malhotra et al. (2002); Fayyaz (2002); Moghadam and Senftova (2005), Gender Empowerment Measure (GEM).	Political decision making, Political campaigning and protests/ political participation and decision making
Friedmann (1992); Hashemi(1996); Amin (1998); Malhotra et al.(2002); Mason and Smith (2003);Malhotra and Schuler (2005); Towfiqua et al.(2007); Schuler and Hashemi (1994) .	Physical freedom of movement, Ability to interact in the public sphere/Participation in non-family group, social mobility.
IFAD(International Fund for Agriculture Development), Friedmann (1992); Mayoux (2001); Fayyaz (2002); Kumar and Sreedhara (2004); Chen (1997) ;	Social empowerment, raising consciousness/Knowledge/ right, Self Confidence, Self Esteem
Women's Microfinance Initiative (WMI); Mayoux (2001); Sridevi (2005); Hashemi et al. (1996).	Economic security/ involvement in major decisions, Control over income Power over economic resources, income generating activities

Source: Prepared by author.

Explaining NGOs' Role and Women Empowerment: Theoretical Framework

The concept of Power has undergone fundamental transformation over time. The Marxist notion of power exist in matter that mostly dominant social classes in society experiments its power over the subordinate, women is considerate as the part of that subordinate classes and other oppressed classes until they are over thrown to some social conflict and raises the self-consciousness among women about their oppression and deprivation, they try to raise their voice as unique class to be a part of mainstream economy, and new hegemonic division come out.

The conventional concept of power, as exercised by someone over those below, that someone want to be hegemonic class over women, as empowerment is a gradual process, that's why women community will be going on that constructive and gradual process and be empowered, it was critically confronted by the poststructuralist movement in the 1980s. It was Michael Foucault, a French historian, who introduced the power as disseminate and dispersed across social spaces, and produced and can be observed at several angles rather than existing in a singular upright dimension. The contest between Marxists and Poststructuralists, as well as Postmodernists fumes on. Marxist emphasizes that some social classes practice their authority by involving the state in order to the own interests of capital growth. Poststructuralists feminist however, focused upon the Foucauldian redefined this power concept to challenge this notion that power can be practiced over some entity (Ho-Won J, 2000: 80-85). In the post-second world war era there were levels of political that what might be called forms of liberalism that could be linked to extensive social changes and forms of feminist study and its analysis. In the first period of social liberalism or social democracy there was the rise of second wave feminism', this wave was distinguishing the earlier political forms of feminist demonstration, focused on liberal identity of women in the society. In the period from the 1960s and into the 1970s this movement was particularly important because it emphasizes a critique of the workings of liberal social democracy which not only in regards of education but also with respect to women and the family. The second period can be considered as one of a reaction to a more liberal and social democratic era and is often called the period of economic liberalism, that period emphasis on economic and entrepreneurial freedom of women, considered as human resource. NGOs as non-formal organization engaged with women to provide capital to women. Here ideas of gender entered the glossary of social and policy examination. The third period of neo-liberalism is that of conversion of political and social relationships and the conduct in which feminists and others have to understand these changes, which provide a critique of educational partnerships. When economic sufficiency ensured to women then NGO would offer some training program to concern women about their rights and control over own resources and decision making power will be enhanced, women will be politically aware and be concerned about gender equality (Pettman J, 2004: 672).

In the literature of women empowerment various approaches have been developed by the different scholars. Among them the welfare, equity, anti-poverty, efficiency and empowerment approaches are prominent ones. The welfare approaches widely followed during the period 1950-70 aims at beginning women into development as better mother mothers which is considered their most important role in development. Some reproductive role, relating particularly to food aid, malnutrition and family planning, women have seen as passive beneficiaries of development by NGOs with focus on their reproductive role. The equity approach and anti-poverty are the two phases of a single approach popularly known as the women in Development (WID) approach. Equity approach tries to gain equity for women in the development process as active participants while the anti-poverty approach strives for ensuring the increase of poor women's productivity where women's poverty seen as problem of underdevelopment, not of subordination. To gain equity for women in the development process, NGO try to present women as active participants in development. In Equity approach, NGOs are trying to ensure political and economic autonomy for women by reducing inequality with men comparing subordinate position of women in terms of socio-economic relationship with men. NGOs support poor and marginal women to ensure their productivity. Efficiency and Empowerment approach is predominant Women in Development (WID) approach that recognizes women's economic contribution to development, in this approaches, women's economic participation seen as associated with equity and efficiency. To prepare women in three roles like women seen entirely in terms of delivery capacity, ability to extend working day and increasing control over resources. The main motto of Empowerment approach is to empower women through greater self-reliance; women's subordination seen not only as problem of men but also of colonial and neo-colonial oppression, grassroots organization like NGO united that women community to confront oppression and play role to make self-reliant women who are largely unsupported by government and agencies. By that procedure, women participation in household decision making indicates household empowerment, participation of women in economic decision making indicates economic empowerment, and physical freedom of movement indicates social empowerment (Caroline, M, 2000: 56-57).

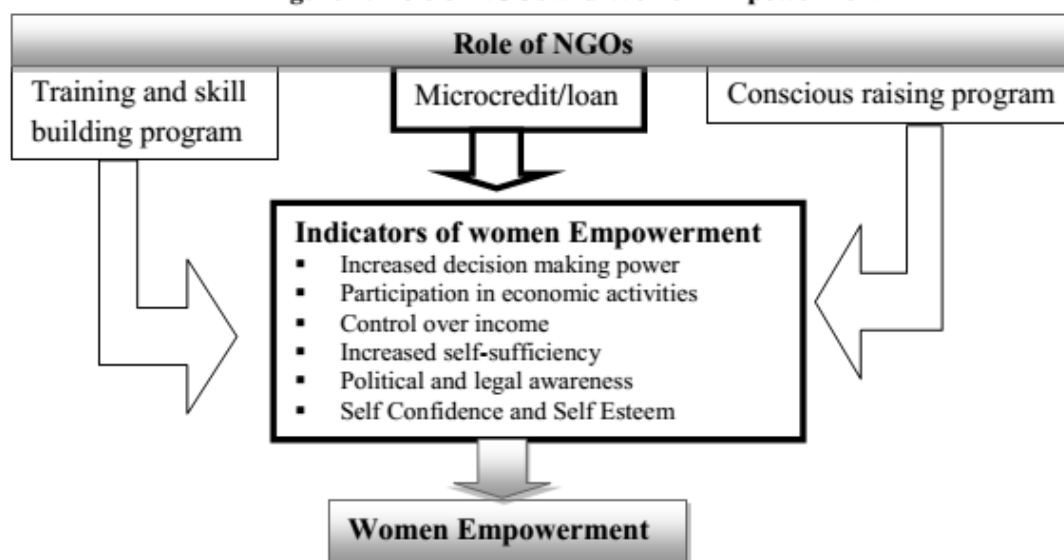
NGOs and Women Empowerment can be viewed as a continuum of several interrelated and mutually reinforcing components:

- Awareness building about women situation, discrimination and rights and opportunities as a step towards gender equality.
- Capacity building and skills development of women, and engagement of women in income generating program especially the ability to plan, make decisions, organize, manage and carry out activities, to deal with people and institutions in the world around them;
- Participation and greater control and having decision making power in home, community and society;
- Action to bring about greater equality between men and women, also having access to information and resources.

- Having a range of options from which to make choices, assertiveness, education and health is also the cornerstone of empowerment (Karl, Marlee: 1995).

By reviewing above theories and literature, the study develops following framework to explain the role of NGOs in women empowerment in greater Rangpur region. NGOs play three vital roles such as microcredit or loan, training and skill building program and consciousness raising program. These types of activities play a great role in women empowerment.

Figure 1: Role of NGOs and Women Empowerment



(Source: Prepared by author)

METHODOLOGY OF THE STUDY

Methodology: Methodology is generally concerned all aspects of research from data collection to data analysis. The study uses both quantitative and qualitative approach for the collection and analysis of data. The aim of using both methods that “bring together the differing capability and non-overlapping weaknesses of quantitative methods with those of qualitative methods” (Creswell and Plano Clark 2007; Johnson and Onwuegbuzie 2004; Kelle 2006; Sechrest and Sidani; 1995 cited in Kato and Kratzer 2013:41). Both statistical and literature related documents are used in the study. The process of women empowerment is hard to measure quantitatively (Gupta and Yesudian 2006). Women empowerment is dependent variable and qualitative, while NGOs are the independent variables considered as quantitative study (Varghese 2011). The mixed method approach (triangulation) is basically the combination of both quantitative and qualitative approach (Nachmias and Nachmias 1992 cited in Khan 2010: 43). “The important thing is the matching of question with method using quantitative methods for quantitative questions and qualitative methods for qualitative questions” (Punch 1998:244). The data collection and gathering data two ways numeric information as well as text information so that the final result represents both quantitative and qualitative information (Creswell 2003:18-20). This study emphasis on the triangulation. Triangulation is used for getting or strengthens the validity of research finding. In the study, women empowerment is dependent variable and qualitative, while the NGOs are independent variables considered as quantitative study.

Description of the Research Area: The study has been conducted in *Pairaband* Union under, *Mithapukur* Upazilla in Rangpur District located in the following map 1.1. It is a typical Union of Bangladesh from the considerations of location, population, agro-economy, infrastructure, socio-demographic characteristics of the population, and so on. This place has also been selected as research area because, it is birth place of *Begum Roquiah Sakhawat Hossain* (1880-1932), who played a pioneering role in awakening women in Indian-Subcontinent. *Roquiah's* writings called upon women to protest against injustices and break the social barriers that discriminated against them. The society, she dreamed, was in the forefront of the fight for women's education, employment and their legal and political rights, which is the indicator of women empowerment.

Mithapukur Upazila (Rangpur district) area covers 515.62 sq km. It is bounded by *Rangpursadar* and *Pirgachha* upazilas on the north, *Pirganj* and *Sadullapur* upazilas on the south, *Pirgachha* and *Sundarganj* upazilas on the east, *Badarganj* and *Nawabganj* (Dinajpur) upazilas on the west. That upazilla is combined of 17 union and 114 villages, population total 449612; male 230207, female 219405. The union is fragmented into 22 villages. The mode of production of *Mithapukur* is predominantly agricultural. Most of the people are employed in agriculture. Main sources of income agriculture 69.47%, non-agricultural laborer 4.43%, commerce 11.27% and others 14.83%. Average literacy rate is 41.7%; male 45.49%, female 37.75%. NGO activities operationally

important. NGOs are BRAC, ASA, CARE, Caritas, *Thengamara Mahila Sabuj Sangha*(TMSS)(Bangladesh Population Census-2000).In that geophysical context, we have selected four villages in *Pairaband* Union, names of these selected villages are *Khuddomuradpur,Devipur,Joyrampur*anwar and *Pokeya Keshobpur*. Total area of *Pairaband* union is 6826 square (acre), population-26957 (Male-13810 and Female 13147), literacy rate is 40.73. Several NGOs are working in that area (Source: Banglapaedia).

Map 1.1: MithapukurUpazila under Rangpur district.



Source: Bangla Academy

Sources of Data: In this study data and information are mainly collected from the primary source through field survey. The survey area was conducted on four selected villages named *Khuddomuradpur, Devipur, joyrampur* anwar and *pokeya keshobpur*, located *Pairaband* union, *Mithapukur* upazilla, Rangpur. Both qualitative and quantitative method has been used to carry out this study. This study is based on both primary and secondary data. Where primary data could not be obtained, secondary data such as books, journals, newspaper reports, articles had been studied with care to develop possible explanation. Primary data are collected on the basis of field survey through a set of standard questionnaire. Questionnaire was both open ended and close ended and was pre-tested in the field before finalization. From the respondents observation method was also used in this research. The data collected by using multi-stage survey design. The number of households/sample will vary depending on targeted groups.

NGOs AND WOMEN EMPOWERMENT IN RANGPUR

Socio-demographic characteristics of women in Rangpur

The table 1.1 represents the socio-demographic profile with data of 282 respondents, where it is seen that, the age range of 55 respondents are lower than 30 what represents 19.5%, 116 persons are of age (31-40) years, the age range of 69 persons (41-50) years and age range of 42 persons more than 50 years, and what represents the percentage respectively 41.1%, 24.5% and 14.9%. Their mean age is 39, standard deviation is 9.78 and their range is 19 to 65. All the respondents are part of two religious community-Islam and Hinduism, 252 respondents' are Muslim and other 30 respondents' are Hindu, what represents respectively 89.4% and 10.6%. Literacy rate of respondents shows that, 185 respondents are illiterate, 72 respondents are primary educated and 15 respondents' studied up to high school level and other 10 respondents studied up to SSC and above, what represents the percentage respectively 65.6%, 25.5%, 5.3% and 3.5%. In socio-demographic data presentation, data about occupation are also present here, it shows that, comparatively higher number of respondents (275) are housewives, what represents 97.5%, another 6 respondents and 1 respondents are respectively maidservant and worker/labor, what represents respectively 2.1% and .4%. The socio-demographic data of respondents presented in table shows that, women who are living in rural area has been engaged in that research, some variable like rate of education, occupation status also support that.

Table 1.1: Socio-demographic profile

Socio-demographic profile of the study participants (n=282)		
	N	%
Age		
≥30	55	19.5
31-40	116	41.1
41-50	69	24.5
50≤	42	14.9
Mean= 39.18, SD=9.78, Rang=(19-65)		
Religion		

Islam	252	89.4
Hinduism	30	10.6
Education		
Illiterate	185	65.6
Primary	72	25.5
High school	15	5.3
SSC and above	10	3.5
Occupation		
Housewife	275	97.5
Maid/servant	6	2.1
Worker/labor	1	.4

(Field Survey 2017)

Year of involvement of women with NGOs

Following table 1.1 describes the years of involvement of women with NGOs and their frequency of taking loan. Mean and SD of women involvement with NGOs are 4.88 year and 4.46 year respectively and rang of involvement is from 1 year to 37 years. Among 282 women, majority of the women (69.5%) involved with NGOs in last five years. 22.7 percent have been involved with NGOs as debtor for six to ten years while 4.3 per cent have been involved for eleven to fifteen years. Only 3.5 per cent have been involved with NGOs as borrower for more than sixteen years. Last row of following table 1.1 describes the frequency of taking loan from NGOs. Mean and SD of number of taking loan are 4.34 and 4.42 respectively ranging from 1 to 40 times. Among 282 women, majority of women(81.9%) has borrowed money from NGOs less than five times, 12.8% from six to ten times,2.1% from eleven to fifteen times and 3.2% more than sixteen times.

Table 1.1: Year of involvement and frequency of taking loan from NGOs

	N	≤5	6-10	11-15	16≤	Mean	SD	Rang
		%	%	%	%			
Years of involvement	282	69.5	22.7	4.3	3.5	4.88	4.64	1-37
Frequency of taking loan	282	81.9	12.8	2.1	3.2	4.34	4.42	1-40

(Field Survey 2017)

Current status of loan

The survey has been conducted over 282 women in four villages in *Pairaband* union, where we found that 270 female respondents out of 282 respondents have taken their loan from NGOs, which is 95.7% of the total sample, only 12 respondents did not take loan from NGO, which is 4.3 % of the total respondents. The statistics of the table 1.2 represents that huge number of women are still taking loan from NGO. The prime target of NGOs is to give loan to the women because they invest their loan in income generating activities in rural area.

Table 1.2: Current status of loan of women

	Frequency	Percent
Borrower	270	95.7
Non-Borrower	12	4.3
Total	282	100.0

(Field Survey 2017)

Information about loan, expenditure of loan and income of women in Rangpur

Amount of loan from NGOs: Following table 1.3 describes the amount of loan, expenditure of loan from NGOs and income of women in rural areas of Rangpur. The study deals with women of rural Rangpur who are involved with NGOs. Among women, 270 respondents currently have loan form NGOs whose current mean and SD are 2.6778E4 and 29504.64 respectively ranging from 1500 to3.00E5. 63.8 percent have currently have loan less than twenty five thousands while 19.9 percent have loan between twenty five thousand and fifty thousand and 11.1 per cent have from fifty thousand to seventy five thousands. Mean and SD of total amount of loan of women are 1.5454E5 tk. and 2.39874E5 tk. ranging from 2500 to 1.50E6 taka. Around 42.2 percent women have total loan more than one lac while 20.9 percent women have less than twenty five thousand taka and 17 percent have loan from fifty thousand to seventy five thousand taka.

Expenditure of loan

Agriculture and forestry: Following table 1.3 also describes the expenditure of loan from NGOs and income of women in rural areas of Rangpur. The study deals with women of rural Rangpur who are involved with NGOs. Among women, 211 respondents expend their taken loan in agriculture and forestry whose current mean and SD are 5.2488E4 and 1.10627E5 respectively ranging from 1000 to 1.50E6. 41.7 percent expend their loan less than twenty five thousands while 16.1 percent expend their loan from twenty five thousand to fifty thousand and 19.4 percent from fifty thousand to seventy five thousands. Around 20.4 percent women have total expenditure of

loan more than one lac in agriculture and forestry while 2.4 percent have ranging from seventy five thousand to one lac taka.

Livestock and fisheries: Among women, 87 respondents expend their taken loan in livestock and fisheries whose mean and SD are 4.6885E4 and 59874.52 respectively ranging from 3000 to 3.00E5. 48.3 percent spend their loan less than twenty five thousands while 18.4 percent spend from twenty five thousand to fifty thousand and 14.9 percent have from fifty thousand to seventy five thousands. Around 18.4 percent women have total expenditure of loan more than one lac in livestock and fisheries in.

Processing and manufacturing: Among the respondents, 37 respondents expend their taken loan in processing and manufacturing whose current mean and SD are 4.0784E4 and 48315.59 respectively ranging from 5000 to 2.00E5. 56.8 percent expend their loan less than twenty five thousands while 15.4 percent expend in processing and manufacture from twenty five thousand to fifty thousand and 21.6 percent have from fifty thousand to seventy five thousands. Around 16.2 percent women have total expenditure of loan more than one lac in livestock and fisheries

Shop keeping: Among the women, 68 respondents expend from their taken loan in shop-keeping whose current mean and SD are 4.4956E4 and 52076.99 respectively ranging from 1000 to 2.00E5. 47.1 percent have spent their loan less than twenty five thousands while 19.1 percent have expend from twenty five thousand to fifty thousand and 16.2 percent have from fifty thousand to seventy five thousands. Around 17.6 percent women have total expenditure of loan more than one lac in livestock and fisheries.

Case Study 01: *Shanta Mariyom was married off at the age of 15 years. As early age, she was not matured enough to realize about family life. After two years, husband divorced her and she came back to her father's family. But she was not happy with this family due to the manner of her brother's wife. Sometimes, she tried to commit suicide but failed due to her pretty baby. One day, she decided that she should come out in order to search a job and she went to Dhaka. Shanta said, "I searched but failed and realized that employment is not easy for a woman." Again, Shanta came back in her family and she decided to be an entrepreneur. Shanta took some land as leased from local land lord and she started to cultivate potatoes by borrowing some loans from a local NGO. Now, she is an independent woman and working as an elected representative of a local NGO. Now-a-days, her husband wants to back her. However, Shanta said that, "When I was child my family gave marriage and I didn't realize my family, I couldn't participate in family work and so they did not value me. Now I am self-sufficient and I have an individual place, family members respect me and I have social values.*

House Building: Among the women, 148 respondents expend from their taken loan in house building whose mean and SD are 7.3685E4 and 1.07163E5 respectively ranging from 1500 to 5.00E5. 41.2 percent have spent loan less than twenty five thousands while 14.2 percent have spent loan from twenty five thousand to fifty thousand and 12.2 percent have from fifty thousand to seventy five thousands. Around 31.1 percent women have total expenditure of loan more than one lac in livestock and fisheries. The expenditure of 1.4 percent women in house building is seventy five thousand taka to one lac.

Small entrepreneurship and trade: Among the women, 28 respondents expend from their taken loan in small entrepreneurship and trade whose mean and SD are 6.2607E4 and 72031.04 respectively ranging from 5000 to 2.00E5. 50 percent have spent their loan less than twenty five thousands while 10.7 percent expend from twenty five thousand to fifty thousand and 7.1 percent have from fifty thousand to seventy five thousands. Around 32.1 percent women have total expenditure of loan more than one lac in small entrepreneurship and trade.

Own business purpose: Among the women, 66 respondents expend from their taken loan in own business purpose whose current mean and SD are 7.0742E4 and 67094.67 respectively ranging from 1500 to 3.00E5. 25.8 percent have expend their loan less than twenty five thousands while 21.2 percent have spent loan between twenty five thousand and fifty thousand and 18.2 percent have from fifty thousand to seventy five thousands. Around 31.8 percent women have total expenditure of loan more than one lac in own business purpose. The expenditure range of 3.0 percentage women in house building is seventy five thousand taka to one lac.

Education: Among the women, 74 respondents expend from their taken loan in education whose mean and SD are 2.4635E4 and 35889.04 respectively ranging from 1000 to 2.00E5. 74.3 percent have expend their loan less than twenty five thousands while 10.8 percent have spent loan from twenty five thousand to fifty thousand and 2.7 percent have from fifty thousand to seventy five thousand. Around 12.2 percent women have total expenditure of loan more than one lac in education.

Daughters' marriage purpose: Among the women, 49 respondents expend from their taken loan in daughters' marriage purpose whose mean and SD are 1.0913E5 and 3.53474E5 respectively ranging from 2000 to 2.50E6. 32.7 percent have spent their loan less than twenty five thousands while 12.2 percent have from twenty five thousand and fifty thousand and 24.5 percent have from fifty thousand to seventy five thousands. Around 28.6 percent women have total expenditure of loan more than one lac in daughters' marriage purpose. The expenditure range of 2.0 percentage women in daughters' marriage purpose is seventy five thousand taka to one lac.

Income of women

Selling Vegetables: Table 1.3 also describes the yearly income of women. Among the women, 88 respondents yearly earned by selling vegetables such as potato, spinach etc. whose mean and SD are 1.9745E4 and 37730.76 respectively ranging from 300 to 3.00E5. 77.3 percent have yearly income less than twenty five thousands while 11.4 percent have income from twenty five thousand to fifty thousand and 8.0 per cent have from fifty thousand to seventy five thousands. The income of 2.3 percent women from selling vegetables is more than one lac. The income range in selling vegetables of 1.1 percentage women is seventy five thousand taka to one lac.

Other agriculture related activities (rice, wheat etc.): Table 1.3 shows that yearly income of 73 women from other agriculture related activities such as rice, wheat etc. whose mean and SD are 1.9745E4 and 20824.66 respectively ranging from 2000 to 1.20E5. 65.8 percent have yearly earned less than twenty five thousands while 24.7 percent have earned between twenty five thousand and fifty thousand and 8.2 per cent have from fifty thousand to seventy five thousands. Around 1.4 percent women have earned money more than one lac from other agriculture related activities (rice, wheat etc.).

Livestock (Cow and Goat): Among the women, 83 respondents yearly income from selling livestock (Cow and Goat) whose mean and SD are 2.9118E4 and 26511.59 respectively ranging from 3000 to 2.00E5. 54.2 percent have yearly income less than twenty five thousands while 24.1 percent have earned between twenty five thousand and fifty thousand and 19.3 per cent have from fifty thousand to seventy five thousands. Total income of 1.2 percent women from livestock (Cow and Goat) is more than one lac. The income range from livestock (Cow and Goat) of 1.2 percentage women is seventy five thousand taka to one lac.

Table 1.3: Information about loan, expenditure of loan and income of women

Information about loan, expenditure of loan and income of women									
	N	<25000	25000-50000	50000-75000	75000-100000	100000-150000	Mean	SD	Rang
		%	%	%	%	%			
Amount of loan									
Current amount of loan	270	63.8	19.9	11.1	0.7	4.4	2.6778E4	29504.64	1500-3.00E5
Total amount of loan	282	20.9	13.1	17.0	6.7	42.2	1.5454E5	2.39874E5	2500-1.50E6
Expenditure of loan									
Agriculture and forestry	211	41.7	16.1	19.4	2.4	20.4	5.2488E4	1.10627E5	1000-1.50E6
Livestock and fisheries	87	48.3	18.4	14.9	-	18.4	4.6885E4	59874.52	3000-3.00E5
Processing and manufacturing	37	56.8	5.4	21.6	-	16.2	4.0784E4	48315.59	5000-2.00E5
Shop keeping	68	47.1	19.1	16.2		17.6	4.4956E4	52076.99	1000-2.00E5
House building	148	41.2	14.2	12.2	1.4	31.1	7.3685E4	1.07163E5	1500-5.00E5
Small entrepreneurship/trade	28	50.0	10.7	7.1		32.1	6.2607E4	72031.04	5000-2.00E5
Own Business purpose	66	25.8	21.2	18.2	3.0	31.8	7.0742E4	67094.67	1500-3.00E5
Education	74	74.3	10.8	2.7		12.2	2.4635E4	35889.04	1000-2.00E5
Daughters marriage purpose	49	32.7	12.2	24.5	2.0	28.6	1.0913E5	3.53474E5	2000-2.50E6
Income of women									
Selling Vegetables	88	77.3	11.4	8.0	1.1	2.3	1.9745E4	37730.76	300-3.00E5
Other agriculture related activities (rice, wheat etc.)	73	65.8	24.7	8.2		1.4	1.9562E4	20824.66	2000-1.20E5
Livestock (Cow and Goat)	83	54.2	24.1	19.3	1.2	1.2	2.9118E4	26511.59	3000-2.00E5
Livestock (Cocks and duck)	57	87.7	8.8	3.5			1.0285E4	13758.23	40-60000
Day labor	12	58.3	25.0	8.3		8.3	2.5338E4	34621.82	150-1.08E5

(Field Survey 2017)

Livestock (Cocks and duck): Among the women, 57 respondents yearly income by selling livestock (Cocks and duck) whose mean and SD are 1.0285E4 and 13758.23 respectively ranging from 40 to 60000. 87.7 percent women yearly earn money less than twenty five thousands while 8.8 percent earn money between twenty five thousand and fifty thousand and 3.5 per cent have from fifty thousand to seventy five thousands.

Day labor: Table 1.3 shows that 12 women yearly earn as day laborer whose mean and SD are 2.5338E4 and 34621.82 respectively ranging from 150 to 1.08E5. 58.3 percent have yearly earned less than twenty five thousands while 25 percent have income level between twenty five thousand and fifty thousand and 8.3 per cent have earned from fifty thousand to seventy five thousands. Around 8.3 percent women have earned more than one lac as day laborer. So, all the following statistical analysis shows that NGOs is working like a catalyst in pursuing all the variables of women empowerment of that study area.

Participation of women in program provided by NGOs

The statistical primary data collected from field survey also shows that, NGOs are not only providing loan to women in rural area ,but also they are providing different awareness raising program, also women are the main participant of that conscious raising program. The table 1.4 shows that 227 respondents participate in consciousness raising program what represents 80.5% and the percentage of non-participants is 19.5(%).Female borrowers have interest to participate that makes them aware about socio-economic affairs. As maximum participants are illiterate, they have little knowledge about their own rights, also they didn't get enough training about the proper utilization of their limited resources. Another reasons about the importance of training program that ,they are living in agricultural society, where there have little chance to get adult education, but respondents age range is higher, that's why, training program offered by NGO is one kind of adult education for training up.

Table 1.4: Participation of women in conscious raising program

Women	Frequency	Percent
Participant	227	80.5
Non-Participant	55	19.5
Total	282	100.0

(Field Survey 2017)

Training is a type of learning curve that pursues women empowerment; proper training is important catalyst to strengthen women community because of their inferiority complex in rural Bangladesh. As women in rural area are not properly educated and maximum numbers of women are a housewife, that's why proper trained-up program can make that community more aware about their rights. As the patriarchal and agro-economy based social structure have not yet been changed in rural Bangladesh, that's why various training program can play a significant role to aware women about their social-political rights, they can raise their voice against the male domination and any type of discrimination. Proper training program is not only important for proper utilization of loan taken from NGO, but also important for issues like women's health, education, sanitation, entrepreneurship and also engagement of women in income generating activities. In this study, we have found that usually, NGOs are offering training to women regarding legal aid program, conscious building program, *Uthan Baiythak*, microcredit loan program, prevention of child marriage program, health program and also voting behavior program.

Case Study 02: *I am Dulali Khatun, age of 40 years. I am from a very poor family so I couldn't have any study. I had an early marriage. After some years of marriage, my husband was died-off. My husband's socio economic condition was not good, he did not left enough property that I can survive. I have three children. I was totally helpless and I hadn't have any help from others. Then I heard about NGO'S micro-credit activities. I took loans from NGO and I participated training program. After taking loan I started a poultry farm business, then I took entrepreneurial training from NGOs. My business turned my life, it became profitable, and by earning profit I paid interest of NGO. It's helpful to me for surviving with my children send my children into school for education. Now I can take decision in every matter of my family .Now I am self-independent happy women and become more confident about my life. Also, I encourage others rural women and try to make them aware to have a self-sufficient life, I believe that NGO would be a way in that case.*

After statistical analysis, the table 1.5 represents that all the female respondents (282) have active engagement with training program provided by NGOs, but it differs from program to program. Also this survey shows that highest number of respondents participated in *uthan baiythak*, number of female respondents participated in *uthan baiythak* is 215 out of 282, what represents 76.2%, 182 respondents' participated in training program what represents in second highest number, that is 64.5 %. The third highest (50%) number of women participated in health program for being aware about health and sanitation. That is another catalyst behind women empowerment in rural area contributed by NGOs. 109 respondents (fourth highest) participated in consciousness raising program that is another indicator for empowering women, what represents 38.7 %. Prevention of child discrimination is another precondition to ensure a good position of women in society, a training program regarding prevention of child harassment is also being provided by NGO. The survey shows that 84 respondents (29.8%) out of total respondents participated in that training program. That survey also found that, another number of participants and its percentage in NGOs training program are, 40 respondents' in legal aid program that represent 14.2 %, 17 respondents' in micro-credit loan program which represent 6%, 17 respondents' participated in community program which represents also 6% and number of 23 respondent participated in voting behavior program that represents 8.2 %. All the training program arranged by NGOs for women which shows that, training is always a positive indicator for pursuing women empowerment. That's why, we can say that, training program run by NGOs and women empowerment has a positive correlation.

Table 1.5: Participation of women in programs offered by NGOs (N-282)

Name of programs	Frequency	Percent	Name of programs	Frequency	Percent
Training program	182	64.5	Community program	17	6.0
Legal aid program	40	14.2	Health program	141	50.0
Consciousness building program	109	38.7	Prevention of child marriage program	84	29.8
Uthan Baithak	215	76.2	Voting behavior program	23	8.2
Microcredit loan program	17	6.0			

(Field Survey 2017)

Case Study 03: This is Lipi Akter. At the beginning of my family life, I had to endure a lot of abuse. I would not dare to give an opinion. I did not have any income at the time. I did not have any work other than cooking. To remove the situation I took loan from NGO. I brought a sewing machine through the loan money. Since then I started to make little income. I am happy about my income. From the profit of sewing machine I paid my loan. I am very happy to contribute to the world a little bit. My family has no problem. My child is now going school and I am able to pay tuition of my child. My husband and his family now does not torture me. My husband has given priority of me in all family matters now. I can participate in making decision of my family and have own opinion about my children.

Information about women's income, expenditure, voting activities and household decision

Women empowerment is related to some indicator and variable like income, investment and capability of expenditure of women. In that context, some question raised in mind that, either women have independence to engage herself with income generating activities or not, either women are capable enough to expend her income independently or not, either women have independence in practicing their voting rights in local election or influenced by their male counterpart, either male member of family take any opinion from female member or women don't have any influence on house-hold affairs. If that question indicates positive feedback then it will be significant behind empowerment of women. The table 1.6 represent that women were divided into two groups to give their opinion regarding that inquiry. 183 respondents' claimed that they have independence to engage themselves in income generating activities, what represents 64.9 %, they also acknowledge that NGO have contributed in that context. In opposite, number of 99 respondents (out of 282) shared that they can't participate in income generating activities by their own opinion, 82 female respondents' acknowledged that they are capable enough to expend their own money and they can give their own opinion, they are not being influenced by male members of family, which represents 29.1%. In opposite, number of 200 respondents (Out of 282) claimed that they have not capability to expend their income independently, which represents 70.9%, their opinion have not usually been taken by their male counterparts. Number of 218 respondents' share that they can practice their voting rights as they want and they are not being influenced by another family member, what represents 77.3 %, in opposite, only 64 respondents (22.7%) claimed that they are influenced by other family members, they also add that program of voting behavior run by NGOs raised their consciousness, that also indicates empowerment of women. In that survey, we found that, 270 respondents ,acknowledged that they can give their opinion in household affairs which represents 97.7 %, but 12 respondents (only 4.3%) claimed that ,they are being dominated by male counterparts in household management, and their opinion don't have any value in household matters, and they can't influence decision making of family. In comparison with two opinions regarding income, investment, expenditure and voting rights of women, we can say that, there have a positive trends and it have been changing positive way towards empowerment of women, and NGO have been contributing behind that changing scenery of women empowerment.

Table 1.6: Information about income, expenditure and voting activities (N-282)

Indicator of empowerment	Yes		No	
	Frequency	Percent	Frequency	Percent
Engagement with income generating activities	183	64.9	99	35.1
Capability of expending income independently	82	29.1	200	70.9
Independence in voting practice in local election	218	77.3	64	22.7
Having opinion in house-hold affairs	270	95.7	12	4.3

(Field Survey 2017)

The following statistical data have been collected from field survey. In table 1.7 presents that who influence the expenditure of women, where we observe that, some male members' like-husband, father, son etc. influence in expenditure. Among the total respondents, 123 respondents' acknowledged that their expenditure have been influenced by her husbands, what represents 61.5%, 50 respondents' said their father influenced in their expenditure that represents 25 %, number of 7 respondents' shared that their expenditure influenced by their son, what represents 3.5 % and at last, 20 respondents' shared their expenditure influenced by other male

members of family, what represents 10%. The following table clearly describe that there have acute lack of intendance in expending money by women's own choice and also there have a silent patriarchal structure exists in that rural areas of Rangpur, where husband played a vital role in that context. But it is positive that, expenditure of women is in increasing rate that means women are getting engaged in income generating activities and their income level get higher.

The right side of table 1.7 describe the nature of influence of political behavior of women, where we observed a comparatively positive trend of women empowerment, because, less than 50% respondents acknowledge that ,their political behavior have been influenced by male members of family. Data collected from 64 respondents, only number of 39 respondents' acknowledged that, their political behavior have been influenced by their husbands, what represents 60.9%. 21 respondents' acknowledged that their political behavior influenced by their father, what represents 32.8 %,political behavior of 2 respondents have been influenced by their son, what represents only 3.1% and number of 2 respondents said their political behavior influenced by other family member of family except husband, father and son, what represents 3.1%.

Case Study 04: *My name is Tajmin. I have studied at primary school. My husband was working for others land. We haven't any peace of my family because of lower income of my husband. There always remain quarrel at simple matters. We have two children. But we couldn't fulfill their desires. After taking loan we have a small grocery shops and we buy a sewing machine. My husband started working at Grocery shops and i am at home making clothes. After some days, we started to earn. There brings happiness in our life. Money problem become solved. Then, my husband and my children's are very happy to me. Now i can send my children's to school. My husband supports me at my every work. He takes my opinion in doing something new. We have always discuss about any work. Now we are a happy family. "*

Findings of the statistical analysis proved that, NGO works a lot to make women conscious about their political rights by throwing different types of program, and less number of women are influenced by male members that is also the positive sign of women empowerment, they can take their decisions about political affairs by their own choice.

Table 1.7: Information on influence on expenditure and political behavior of women

	Influence on expenditure of women (N-200)		Influence on political behavior of women (N-64)	
	Frequency	Percent	Frequency	Percent
Husband	123	61.5	39	60.9
Father	50	25.0	21	32.8
Son	7	3.5	2	3.1
Other male members of the family	20	10.0	2	3.1
Total	200	100.0	64	100.0

(Field Survey 2017)

Giving opinion in household matter

Following table 1.8 shows that husband took opinion from women related to some family affairs, frequency of respondents and their percentage also presented in that table. 218 respondents said that husbands took their opinion from wife regarding the matters of using loan taken from NGO, what represents the percentage of 77.3%. 225 respondents acknowledges that their husbands took their own opinion regarding decision of cooking food today what represents the percentage of 79.8%,215 respondents acknowledges that their husbands took their own opinion regarding decision on health care what represents the percentage of 76.2%, 209 respondents acknowledged that their husbands took their own opinion regarding decision on going shopping what represents the percentage of 74.1%,199 respondents acknowledges that their husbands took their own opinion regarding decision on giving votes what represents the percentage of 70.6%,164 respondents said that their husbands took their own opinion regarding decision on supporting political parties what represents the percentage of 58.2%,210 respondents said that their husbands took their own opinion regarding livelihood expenditure what represents the percentage of 74.5%,210 respondents said that their husbands took their own opinion regarding buying livestock's what represents the percentage of 74.5%,243 respondents' said that their husbands took their own opinion regarding children's education what represents the percentage of 86.2% and 201 respondents said that their husbands took their own opinion regarding buying livestock what represents the percentage of 71.3%.

Case Study 05: *I am educated woman but at a time,I was unemployed woman.So, I did not have a respectable place in my family.They always neglected me and I was broken-heart women and I felt shame but I did not try to do something. One day my friend suggested to do something and informed me about micro-credit program of NGO. According to her suggestion, one day,I took some loan and my husband cooperated me to start a hatchery business. By taking training about small business from rural NGOs, now I am capable enough to run a hatchery .My family and society now show respect me for my self-sufficiency and some unemployed village women come to know about my story and try to encourage them to be self-independent. However, I feel so much happy because one day I would search work but now I have recruited some employs in my business. I want to be thankful to NGO and also to my husband for cooperation.*

230 respondents said that their husbands took their own opinion regarding agriculture what represents the percentage of 81.6%, 206 respondents said that their husbands took their own opinion regarding children's marriage purpose what represents the percentage of 73.0%, 213 respondents said that their husbands took their own opinion regarding construction of house what represents the percentage of 75.5%, 218 respondents said that their husbands took their own opinion regarding other family affairs what represents the percentage of 77.3%. The study finds that the good number of husband within good percentage are taking opinion from wife regarding different family affairs, that is the positive sign of women empowerment, also NGO was a catalyst behind that changes. The awareness building program offered by NGOs encouraged women to raise their voice in household management and they can take part in decision making of family by their own opinion.

Table 1.8: information about giving opinion of women in household matters

Giving opinion (N-282)					
Aspect of giving opinion	Frequency	Percent	Aspect of giving opinion	Frequency	Percent
Use of loan	218	77.3	Children's education	243	86.2
Decision of cooking food today	225	79.8	Buying livestock's	201	71.3
Decision on healthcare	215	76.2	Agriculture	230	81.6
Decision on going shopping	209	74.1	Construction of house	213	75.5
Decision on giving votes	199	70.6	Livelihood expenditure	210	74.5
Decision on supporting political parties	164	58.2	Children's marriage purpose	206	73.0
Other family affairs	218	77.3			

(Field Survey 2017)

Aspects of receiving information from NGOs

The information presented in table 1.9 shows that NGOs is offering different awareness raising program related to multidimensional field which make women aware about their socio-political rights. Among the total respondents (282), 37 respondents said that they received information about their political rights from rural NGO, what represent 13.1%. Also NGOs encourage women to involve with political parties to raise their rights through political parties, number of 27 respondents acknowledged in that points, what represents 9.6%. 232 respondents shared that they have been encouraged by NGO, their percentage 82.35%. 77 respondents confessed that they received information about gender equality from NGOs what represents 27.3%. 160 respondents recognized that they got information from NGOs about raising voice about violence against women what illustrates 56.7%. 112 respondents recognized that they received information from NGOs regarding voting rights what illustrate 39.7%. 65 respondents also confessed and recognized that they received direction from NGOs about engagement with social activities what represents 23.0%. 108 respondents recognized that NGO provide information to women about participation in family decision making that convey 38.3% and 110 respondents among total respondents recognized and said that they received information from NGOs about against dowry and child marriage what convey the percentages of 39.0%. In summary of that computation and statistical data, NGOs is playing role behind the positive trend of women empowerment in that society by providing information to women about their socio-political and economic rights .

Table 1.9: Aspect of receiving information from NGOs(N-282)

Aspects of receiving information from NGOs	Frequency	Percent
About political rights	37	13.1
Encouraging involvement with political parties	27	9.6
Encourage to give voice about own right	232	82.3
Gender equality	77	27.3
Violence against women	160	56.7
Voting rights	112	39.7
Engage with social activities	65	23.0
Participation in family decision making	108	38.3
Against dowry and child marriage	110	39.0

(Field Survey 2017)

CONCLUSIONS AND RECOMMENDATIONS

Empowerment is a process of transformation which enables a woman to exercise freedom, capability, to identify her strengths, power to use her resources skills to challenge and transform her resources and skills to participate in decision making process. NGOs can play a vital role in that fact from multi-dimensional context. Through NGOs, women are embracing the concept of empowerment because of their disempowerment and to meet their unmet needs (Mahtab, N and Azad, S.K:2005). As empowerment of women is multidimensional phenomenon, that's why NGOs is working to change the status of women, building up entrepreneurship, higher literacy rate, ensuring gender equality through providing microcredit loan and offering different training program and taking

awareness building initiative in rural area. The rural women's access to credit, especially micro-credit has not only facilitated their entry into paid work, but also helped them in undertaking micro-enterprise development programs, thus increasing their autonomy, enhancing their economic and social status. Another positive impact of micro-credit is that it is key to poverty reduction in rural area as like rural area of Rangpur. And this study in Rangpur also analyses that, loan from NGOs have not yet ensured economic and political empowerment of women in real meaning, and also, women's control over resources, bargaining power and decision making power about household management has not been increased in expected level and sometimes influenced by male members of family. But the study found that, trend is changing, women are going to be more independent in utilizing their loan money that is positive sign of women empowerment. Objectives and findings of this study have consistency. Loan from NGOs is a catalyst that can enhance women empowerment in rural area as like Rangpur. But the study found that, a patriarchal culture and power-structure domination has been in existence in rural society since long. In the context of control over loan money, women borrower gets limited power in decision making where it is using. Husbands or male members are seen to control loan money and their decision is superior in using money. However, micro-credit program helps to women join income generating activities. so far as they are contributing to family income women borrowers also get bargaining capacity in family decision making because they are now aware about their rights and roles, also they are now conscious about their political rights, though sometimes their political behavior influenced by male members. Progress among the women can be analyzed by observing the gender relations with their husbands. Though present situation can not present the real scenery of women empowerment, but in broad sense with the cooperation of NGOs women empowerment is increasing in slowly, not only in Rangpur but also in whole Bangladesh.

- 1) As the term of women's empowerment consist of 3 ingredients (a) husbands discuss their wives in household matter (b) physical movement outside the house and in matters of spending money and (c) decision-making power, that emphasis should be given from two sides-women should be aware of raising their voice to have their own rights and to establish their control over their resources and income, also NGO should provide some training and knowledge to men/husband and to make men more concern, what type of women community should have and the cooperation of men should ensure, because gender relations is important to empower women in better way.
- 2) Third world country like Bangladesh, the involvement of general mass in income generating activities is required at all levels, especially home-based and village based entrepreneurship development. It is evident that the entrepreneurship development program and empowerment are correlated and women empowerment depends on taking part in different development activities. Women should be engaged in market-based mainstream economy through building up entrepreneurship.
- 3) Non-Governmental Organizations (NGOs) can frequently play a significant role in supporting for changes in law, policy and establishment rules in favor of empowering women. NGO can also be a catalyst to start campaign for political awareness and education for women.
- 4) NGO should give more emphasis on diverting women into political field, if they encourage women to participate politics and provide more training to make them aware about their political rights, then leadership quality will be flourished among themselves, that's why NGO should Support the rise of women leaders across all sectors, then they will be capable to lead the society, can do something for ensuring women empowerment.
- 5) NGO should provide more training to increase women's access to educational opportunities, especially those sectors in rural area which is most relevant to a sustainable economy, then women empowerment will be enhanced.

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