

SECTION 2

MANAGEMENT AND BUSINESS ADMINISTRATION

ENTREPRENEURIAL PROGRAM FOR WOMEN: AN EVALUATIVE STUDY ON ASA AND BRAC

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Abstract:

In Bangladesh, women are about half of the total population and most of them are dependent on family head such as husband, elder son or daughter. Recognizing this fact, Government has changed its policy regarding women and has acknowledged the fact that equal participation of women in the development activities is inevitable to ensure a balanced socio-economic growth and development in the country. Apart from this, Government is encouraging NGOs and private sectors to undertake steps for the development of women by liberalizing its policy. There are lots of NGOs are working in Bangladesh. All of them have their own agenda or work plan for implementation in the selected areas in Bangladesh. This paper is specially focused on women and related entrepreneurial activities which have been backed up by the selected sample NGOs in Bangladesh. Therefore, the study has tried to reveal the present entrepreneurial activities of selected NGOs for the development of women in Bangladesh.

Keywords: Women, NGOs, Bangladesh

JEL Classification: L26

INTRODUCTION

Women- A majority of the world's population, receive an insignificant share of development opportunities. They are excluded from education, better jobs, political system and even from adequate health care (Human Development Report 1993). This paper explores issues arising in relations between non-governmental organizations (NGOs) and women development. These relations have a long history and are complex. When NGOs co-operate, their joint impact on social and women development events can be quite powerful. Consequently, success or failure in NGOs co-operation will affect the direction and the pace of women development. No discussion of poverty, equality or development today is complete without considering the role of NGOs. Whether in the North or the South, NGOs are a visible, respected and entrenched part of many societies. (Sarah Michael, 2002) Bangladeshi women contribute substantially to their households and to the country's economy. The majority of women workers are primarily involved in the informal sector of the economy. Within the formal sector, a large number of women work in export-oriented industries (e.g., garments), the source of 70 percent of Bangladesh's foreign exchange. A significant number of women also work as teachers, lawyers, journalists, government employees, and for nongovernmental organizations (NGOs). Their activities, in turn, contribute to the transformation of traditional values and gender roles of Bangladeshi women. There are over 1,000 local and national organizations in Bangladesh that generate self-employment opportunities for over 8 million poor, mostly women, through micro credit and training in literacy, technical skills, and legal rights. Civil society, particularly women's organizations, has been a strong force in bringing forward women's issues and interests onto the country's development agenda. Moreover, Bangladesh has more than 18,000 registered NGOs of a diverse nature working on a broad range of development issues (ADB Report 2001). Women in Bangladesh are industrious and intelligent but they do not know how about the entrepreneurial tools and mechanism so that they can develop themselves and can able to earn much more revenues to establish them which will help the country in different aspects.

RATIONALE OF THE STUDY

Women in Bangladesh is almost half of the total population but the problem is 18% of women in Bangladesh are involved with some activities and the rest are as dependent though they are capable to be an efficient human resource which might help Bangladesh for the development of his economy in some extent. As a poor country, Government could not able to spread his activities among all over the country. This is why non-government organizations (NGOs) were getting top priority and scope to do work with the government for the sake of t he women development as well as the whole country. This is why researcher feels to do some research on it and do study the elements that are involving to women development through NGOs in Bangladesh. This research will add some value and fill up the gap t hat motivated the authors to undertake such a study.

OBJECTIVES OF THE STUDY

The principal objectives are to evaluate some prominent NGOs like BRAC and ASA for women development. To accomplish this, the study has covered the following specific objectives

1. To examine the various programs of selected NGOs for women development in Bangladesh.
2. To unearth the problems facing selected sample rural women who are working with the NGOs
3. To provide effective recommendations to overcome the existing problems faced by rural poor women.

SCOPE AND METHODOLOGIES OF THE STUDY

The study will cover two important NGOs – BRAC and ASA whose activities constitute about 65% of total activities. The study was both theoretical and empirical ones. Both primary and secondary data have been used in this regard. The primary data have been collected with the help of pre-designed interview schedule from 50 respondents of the sample NGOs taking 25 from each and interviewed 50 women who are currently enjoying facilities from the sample N GOs. The secondary data has been collected from web sites, annual reports of relevant NGOs, Journal and books. Here the researcher used statistical techniques for analyze the data.

LIMITATIONS OF THE STUDY

The study was confined to two prominent NGOs out of 18,000 NGOs in Bangladesh due to time and resource constraints at the researcher's disposal, because it was a self-financed research. Therefore, the small coverage may nevertheless be incomplete on the whole depiction of women development progress. The study covered very limited number of sample women as well those who is relatively illiterate. Sometimes responders were not interested to express their honest opinion. To overcome these limitations, an intensive study of existing literature in this field, foreign journal, annual reports, relevant publication by Government and other private agencies were studied.

ANALYSIS OF FINDINGS

The major findings of the present study are analyzed as follows -

ROLE OF NGOS FOR WOMEN DEVELOPMENT IN BANGLADESH

Non-Government Organizations (NGOs) have emerged as an integral part of the institutional structure for addressing poverty as well as rural development, gender equality, environmental conservation, disaster management, human rights and other social issues. The N GOs,

in order to support social and economic empowerment of the poor, have vastly widened their activities to include group formation, micro credit, formal and non-formal education, training, health and nutrition, family planning and welfare, agriculture and related activities, water supply and sanitation, human rights and advocacy, legal aid, women entrepreneur development and other areas. These organizations mostly follow the target-group strategy under which the poor with similar socioeconomic interests are organized into groups to achieve their objectives. The great majority of indigenous NGOs in Bangladesh are engaged in activities falling under the 'welfare' category and are registered under the Voluntary Social Welfare Agencies Act (as described, for example, in 'An Assessment of the Role and Impact of NGOs in Bangladesh', Asian Development Bank, December 1992). Such organizations are said to number over 13,000, but few of these are believed to be currently active. Main areas of operation include health and family planning, whilst other organizations come into activity only in response to natural calamities. Only some 200 indigenous bodies registered under this Act are using foreign funding sources. More than 90 overseas bodies also have such registration, even though many of these are in fact developmentally focused. Developmental NGOs wishing to receive foreign funding should be registered with the NGO Affairs Bureau and nearly 900 have such a registration (rising from only 300 in 1991). They should then comply with the provisions of a series of Ordinances passed in 1978 and 1982 (see Section 3.8.1). Other NGOs not under the view of the Bureau are registered with the Social Services Ministry, Department of Education, Department of Youth Affairs, Ministry of Forests and the Environment or the Women's Affairs Ministry and receive overseas project funding directly through the respective line Ministries. From an early stage, developmental NGOs have laid emphasis on empowering the poor against those above them in the social system, notably landowners, moneylenders and local politicians, which are often closely inter-connected or overlapping categories. These members of the local elite are seen as depriving the poor of opportunities to sustain themselves through productive activities and of monopolizing access to resources provided by Government. Early attempts to empower the poor had an ideological focus, placing emphasis on the process of 'concretization' through a cycle of action, reflection and improved action, often in parallel with educational and training activities. Whilst some NGOs, (such as Nijera Kori, see Section 8.3) retain their concentration on this process, many others now place their major emphasis on provision of services, and most particularly credit, with concretization remaining as a relatively minor component of activities in the field. Although the main emphasis of many NGOs has shifted from consciousness-raising activities, most still operate under an ideological approach, which differs from that underlying government programs in similar fields. For example, in an ADB report (ADB 1992) it is observed that 'many NGOs have micro-credit/employment-generation projects similar to the Government's BRDB-Rural Poor Program. In the former, however, the care and attention given to the formation of borrower groups is much greater and is provided within a particular value-framework (Evaluation of Netherlands-funded NGOs in Bangladesh, 2002).

EMERGENCE OF NGOS IN BANGLADESH FOR WOMEN DEVELOPMENT

Bangladesh, one of the poorest countries with enormous environment and development challenges. It has probably the most active NGO sector in the developing world. It has over 6000 registered NGOs out of which nearly a quarter are considered active and about 10 per cent play a major role. Bangladesh has a few of the world's largest NGOs with nationwide capacity and coverage. Many more local NGOs provide services such as micro credit, social mobilization, health, literacy and education, sanitation, water, agriculture, forestry, fisheries, advisory technical, women empowerment and development and consultancy services. A few policy think tanks with significant analytical capability and skills have major impacts in policy and advocacy. Despite Bangladesh being a country where poverty, malnutrition and literacy are rampant and political conflict and corruption distorts decision making, its farmers have managed to achieve self sufficiency in crops productivity. Further many NGOs in collaboration with the government have succeeded in service

delivery to the poor covering over 20% of population, and have enabled particularly the poor women to participate in the development activities. There is also a greater recognition of the role and services by NGOs in Bangladesh and many developing countries are learning from the Bangladesh NGO sector. Most notably Sectors of demonstrated success include micro credit, social mobilization, non-formal education, participatory resources management, empowerment of women health and population management services and advocacy covering many areas. A more effective set of NGOs have focused on research, awareness raising and advocacy on sustainable development and livelihood issues of addressing poverty, access, governance and integrated and participatory planning. (Rahman. A. A., 2002).

EVALUATION OF THE WORKINGS AND SELECTED NGOS FOR THE WOMEN DEVELOPMENT

Selected NGOs – BRAC and ASA have been found to provide various services for the sake of the development of women in Bangladesh in particular.

ASA AND BRAC AT A GLANCE

ASA Bangladesh is one of the most prominent NGO in Bangladesh who are directly involved with the development of women by giving trainings, education, micro credit, health service etc. ASA is also one of the most innovative Organizations, having introduced Systems and Policies of Credit Management that aim at minimizing the Cost and maximizing the Income by disbursing loan to all the members within a short time.

Participants are expected to learn from ASA model: How to minimize the Operational Cost and maximizing the Income through accelerated expansion and How to attain an early financial Self-sufficiency. In the other hand, BRAC Bangladesh is another large Micro-finance institution (MFI), MF is the principle component of its women development as well as rural development program. It has been following the Credit plus approach to Micro Finance and providing Social intermediation services clubbed with its MF Program viz., elementary Education, Essential Health Services, Business Development Services (BDS) marketing link-ups etc. BRAC also promotes direct involvement of the poor as entrepreneurs in farm and off-farm sectors including horticulture, sericulture, fisheries, poultry, livestock etc. BRAC's approach is a holistic one, as women need support services in terms of Capacity Building, and marketing inputs to sustain their ventures. Participants are expected to learn from BRAC Model: Credit Plus approach and How to provide or network for Provision of Business Development Services and Capacity Building support services, along with the financial intermediation.

PROGRAMS TAKEN BY SELECTED SAMPLE NGOS FOR WOMEN DEVELOPMENT

The NGOs are taking so many steps and programs to develop the poverty situation, social empowerment, literacy, business knowledge, entrepreneurs, financial strength, technical matters and other things through various programs, which is the base of women development. It formulates circumlocutory assistance to socio economic development in Bangladesh. There are two types of training like (i) Human/Woman development training (ii) occupational skill development training. Human development training aims at providing participants with scientific outlook and enabling them to comprehend the essence of development problems. Human development training has significant influence on all other programs of the select NGOs. Again, occupational skill development training is to equip participants with relevant knowledge and skills so that they can undertake different employment. Both the sample NGOs are providing these training to their target participants.

Table no. 1: BRAC and ASA at a glance

No.	Particulars	Achievements	
		ASA	BRAC
1.	No. of District Covered	All districts (64) of Bangladesh	All districts (64) of Bangladesh
2.	Population Covered	5.90 Crore	6.80 Crore
3.	No. of Full time Staff	7189	28,071
4.	No. of Members	20 Lakh	35 Lakh
5.	Total Loan Disbursed	Tk. 5099.81 Crore	Tk. 7449.02 Crore
6.	Operational Self Sufficiency	141.00%	137.00%
7.	No. of Branches	1141	1652
8.	No. of Groups	89,557	1,27114
9.	Total Savings	Tk. 208.32 Crore	Tk. 443.04 Crore
10.	Rate of Recovery	99.95%	99.12%
11.	Financial Self Sufficiency	128.07%	132.25%
12.	Capacity Support to Foreign Counterpart	37	Not Found
14.	School / Education Centers	18000(App)	34,000
15.	Community Library	1700 (App.)	7,538
16.	Legal Empowerment Training	Not Found	82,840
17.	Learners Completed	Not Found	19.00 Lakh
18.	Training & Resource Centers	Not Found	14
19.	Health Centers	Not Found	98

Sources: (i) Annual Reports of BRAC & ASA
(ii) Seminar on Micro-Finance Model of ASA & BRAC , Bangladesh", Organized by Bandhan
(iii) Field Survey

Table 1 shows that the sample NGOs has enough strength that contributes for women development as they doing so. Very important thing is that the recovery rate of both the sample NGOs in Bangladesh is more than satisfactory level. Here, ASA and BRAC both are operating their services in education and training sector. Some data has not shown due to accuracy.

MAJOR SECTORS OF THE SELECTED NGO OPERATION FOR WOMEN DEVELOPMENT

These sectors/programs are combined in various ways to meet local needs; BRAC & ASA has the capabilities to meet the Bangladeshi government requirements regarding poverty all eviation, women development and sustainable development in the society. In addition to these specific activities, many of which can be grouped under the broad rubric of women development, the selected NGOs have an underlying concern to raise the capacity of the women to participate in national, social and democratic processes. This is undertaken through raising the organizational strength of the women by group formation and development, as well as by encouraging the women to avail themselves of government services and to participate in national and local business activities. BRAC and ASA is in continuous development process by taking and innovation new programs for the sake of women development is create an impression over these NGOs in the society as well as all over the country. Most of the sectors are agro based due to most of the women

are still engaged with the agro-based industry/sectors like paddy production, poultry farming, dairy farming etc.. Here the researchers find various program introduced by s elected sample NGOs and clustered into two types like women development related programs and common programs for all the men and women. The women related program of ASA and BRAC's is more viable than other NGOs working in Bangladesh because they are covering more than 65% of population and all the districts of the Bangladesh. That is why they covered maximum number of women who are underdeveloped, poor and illiterate. Because of their activities women are now getting education facilities, training on entrepreneurship, conscious about new business ideas, aware of social obstacles, aware of laws and regulations etc. this the way of they learning day by day and keep contribution to develop themselves, the society or community and the Bangladesh as well.

Table no. 2 Major sectors in which NGOs are currently operating are as follows:

Women Development related Programs	Programs for all
❖ Integrated rural women development	❖ Legal aid
❖ Family planning	❖ Human and civil rights
❖ Women's development	❖ Rehabilitation of blind and/or disabled
❖ Relief and rehabilitation	❖ Environment and forestry
❖ Social awareness and motivation	❖ Public health.
❖ Child development	❖ Savings and credit
❖ Agriculture	❖ Income generation and training
❖ Fisheries	❖ Health
❖ Children's homes and orphanages	❖ Education
	❖ Adult education

[Source: Annual reports and Field survey]

Table 2 shows that selected NGO organization are emphasize the program on women development because women are comparatively illiterate than men. Therefore, they need special consciousness and training or education to make the level with men. That is why NGOs are giving importance on women training education and training specifically. Here is also some program comprising with all the people generally. This general program concludes men and women respectively.

RANKING THE NGOS POPULAR PROGRAMS BY THE SAMPLE RESPONDENTS

Table no. 3. Opinion of the respondents towards NGOs popular programs for women

Variables	Average Score
❖ Entrepreneurship Development	2.0
❖ Leadership Development	2.0
❖ Moral educational development	1.0
❖ Credit management	1.5
❖ Technical training	1.5
	1.6

[Source: Field Survey]

Table-3 shows that the aggregate overall score as per opinion of the respondents based on five sub variables is 1.6 indicating nearer to moderate efficiency of the system. In fact, the programs of NGOs practiced over the sample women's are not quite efficient and it does not fulfill them very much short of desired requirement. In this stage, information was collected as to the adequacy and efficiency of the programs taken by NGOs. Table -3 shows the responses of the sample respondents evaluated through seven -point bi-polar scale system wherein +3 would indicate quite satisfactory position, +2 moderate states and +1 would indicate low degree of satisfaction. The minus scores would indicate the reverse position i.e. Unsatisfactory condition in the same degree as plus sign would reveal. This survey constitutes of five popular programs which is directly involved with the women development through building their self -conscious development, taking education and business ideas.

IDENTIFICATION OF PROBLEMS

There are some most important limitations linked with women development programs, which are directly responsible for lopsided development of women entrepreneurs in Bangladesh. In the present study, women entrepreneurs under the study have identified these constraints. The opinion of the sample respondents regarding the constraints associated with women development are ranked below:

Table no. 4. Problems identified by the sample respondents towards NGOs activities for women development

Variables	Average Scores
➤ Higher rate of Interest	2.5
➤ Difficulty in getting Loan	2.0
➤ Lack of Government activities	2.0
➤ Premature recovery loan	1.5
➤ Lack of technical/marketing knowledge	1.0
	1.8

[Source: Field Survey]

Table-4 shows that the aggregate overall score as per opinion of the respondents based on five problematic sub variables is 1.8 indicating nearer to modest efficiency of the system. In fact, the programs of NGOs practiced over the sample women who are not quite efficient and it does not fulfill them very much. There has short of desired requirement. In this stage, information was collected as to the adequacy and efficiency of the programs taken by NGOs. Table -4 shows the responses of the sample respondents evaluated through seven -point bi-polar scale system wherein +3 would indicate quite satisfactory position, +2 moderate state and +1 would indicate low degree of satisfaction. The minus scores would indicate the reverse position i.e. Unsatisfactory condition in the same degree as plus sign would reveal. This survey represented of five major fault done through various programs which is the obstacles of the women development.

SOME APPARENT LIMITATIONS OF NGOS IN BANGLADESH FOR WOMEN DEVELOPMENT

Table no. 5 Factors influencing regarding the activities of selected NGOs

Limitations perceived by sample	percentage	Limitations perceived by sample respondents for	percentage
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Respondents for selected NGOs		selected NGOs program	
▶ Small size, scope and impact	60	▶ Inadequate and unintegrated supply of fund	70
▶ Slack structure, often with limited accountability to beneficiaries	70	▶ Difficulty in getting Loan	100
▶ Inadequate attention to the 'very poor'	100	▶ Higher rate of Interest	100
▶ Unduly influenced by donors' interests, which may not reflect the priorities of the poor;	90	▶ Premature recovery loan	70
▶ Insufficient attention to monitoring and evaluation		▶ Lack of education among the women entrepreneur	100
▶ Weak planning and management capacity	80	▶ Inadequate training facilities	100
▶ Inadequate technical, professional, and managerial skills.	100	▶ Lack of marketing knowledge	80
		▶ Lack of Government activities	100
		▶ Lack of freedom	80
	100		

[Source: Field Survey]

Table no.5 comprises the factors, which are directly involving with the NGOs itself developments and others are influencing factors to the respondents those who are taking and continuing the programs under the selected sample NGOs. Here the respondents answered more than one choice at a time, which is why total is exceeding 100+. That means limitation of NGOs and its program has to improve more than one factor at a time.

CONCLUSION

In the new millennium, women have become one of the characteristic to judge the efficiency and quality of the management of any business organization. Thus, women development policies must be supported by appropriate organizations or dynamic organizational, socio-economical changes for sustainable growth and development. In recent years, many NGOs have adopted an increasing focus on women development programs provision for the rural and urban poor women. Some of these programs have been extremely successful and have expanded to become major undertakings. In several instances, the NGO has become sufficiently effective to cover all of its operating costs from service charges on the credit provided. This represents a substantial development in the growth of self-reliance among Bangladeshi NGOs. Nevertheless, income from fees and commercial activities of NGOs still accounts for a small proportion of the overall resources of the sector, which is still largely funded by overseas donors. Thus far, Bangladeshi NGOs have been able to continue and even enhance their attractiveness to donors. Self-benefiting NGOs are undoubtedly a more significant presence. These range from those established by local politicians or elite members to broaden their sphere of influence, to those set up by professionals or graduates as a means of self-employment in the absence of other attractive options. In such cases, the key issue is whether the organization provides or will provide an effective and needed service for the targeted poor groups. This can only be investigated through experienced local experts in the sector. There has tremendous prospect to women development through NGOs because they have also spread out all over the country and they can able to things easier regarding women development.

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