

Micro-Finance and Empowerment From a Woman's Perspective

The Effect of Micro-Finance on the
Empowerment of Women in Bangladesh



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“Money means power. Our husbands appreciate us more now, because we also earn money.”¹
“(...) without money we are not able to do anything. Money is like power. But I also think that money and awareness building activities go hand in hand. It goes on a parallel level. Like a railway.”²

- Anjuwara and Promoda, female micro-finance participants in Bangladesh.

Front-page photo: Klara Haugen-Kossmann, Bangladesh, February 2008

¹ Interview 11: p. 131

² Interview 8: p. 116

Abstract

The effect of micro-finance on the empowerment of women is a highly debated topic within development studies. It is difficult to determine the results of micro-finance, and often projects are criticized of not taking into account the voices of the target group. This thesis examines the effect of micro-finance on the empowerment of women through the case of the Bangladeshi NGO SUPOTH. The focus of the thesis is on women's particular needs – their every-day practical needs and their more strategic needs such as gender equality within households. The thesis analyzes whether women themselves feel that their particular needs are fulfilled through micro-finance. Interviews with female participants from SUPOTH are therefore used as the main empirical data. The findings show that when women start saving money, and work with small businesses, their practical needs are fulfilled. The strategic needs of women are however not fully met through micro-finance, particularly within the area of household work, where traditional gender roles seem to prevail. Thus, it can be concluded that that women are not fully empowered through micro-finance, but still undergo tremendous progress, both individually and community-wise. Furthermore, the thesis illustrates that activities, such as awareness building and training programs, also play an important role in addition to micro-finance activities. It is argued that women are not able to achieve the same improvements in their lives without participating in such activities parallel to micro-finance. Finally, the thesis shows that to a certain extent, many women reproduce the vocabulary which they are taught by the NGO, and that the concept of empowerment is today utilized within all levels of development projects.

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Introduction

Women in developing countries are subject to various forms of discrimination and gender inequality. This is reflected in the female-male population ratios, particularly within North Africa and Asia which, in contrast to the ratios of European and North American countries, show that the number of males exceeds the number of females. These ratios are a consequence of various forms of discrimination against girls and women.¹

In Bangladesh, the female-male ratio is estimated to be 0.94. This means that around 8.7% of the total female population, or 3.7 million women, are missing. In other words, if men and women were treated the same way, 3.7 million more women in Bangladesh would be alive today. These numbers reflect the fact that Bangladeshi girls and women are neglected in terms of health care, food and education. Girls are seen as a burden to their families, and are therefore not given the same attention and care as boys.²

Bangladesh has during the last 30 years experienced a vast growth in the number of projects working with 'micro-finance' projects. These projects have as their objective to give poor people access to credit in the form of loans or savings. Micro-finance is often being praised for being a very efficient poverty alleviating tool, and particularly for being influential in empowering women. The concept is on the other hand also subject to various criticisms from scholars and practitioners who claim that the effect of micro-finance on the empowerment of women is uncertain. One point of criticism is that many people face great difficulties in paying back their loans, because they do not have the prerequisites for investing or handling their money in a sensible way.³ Another criticism is the claim that evaluations of micro-finance projects tend to neglect the views of its target-groups, that is, the voices of the poor women.⁴

This thesis analyzes the effect of micro-finance on the empowerment of women, through the views of female participants in a micro-finance project in Nilphamari, Bangladesh. The research question is as follows:

¹ Nussbaum (2000): pp. 2-4

² Nussbaum (2000): p. 4

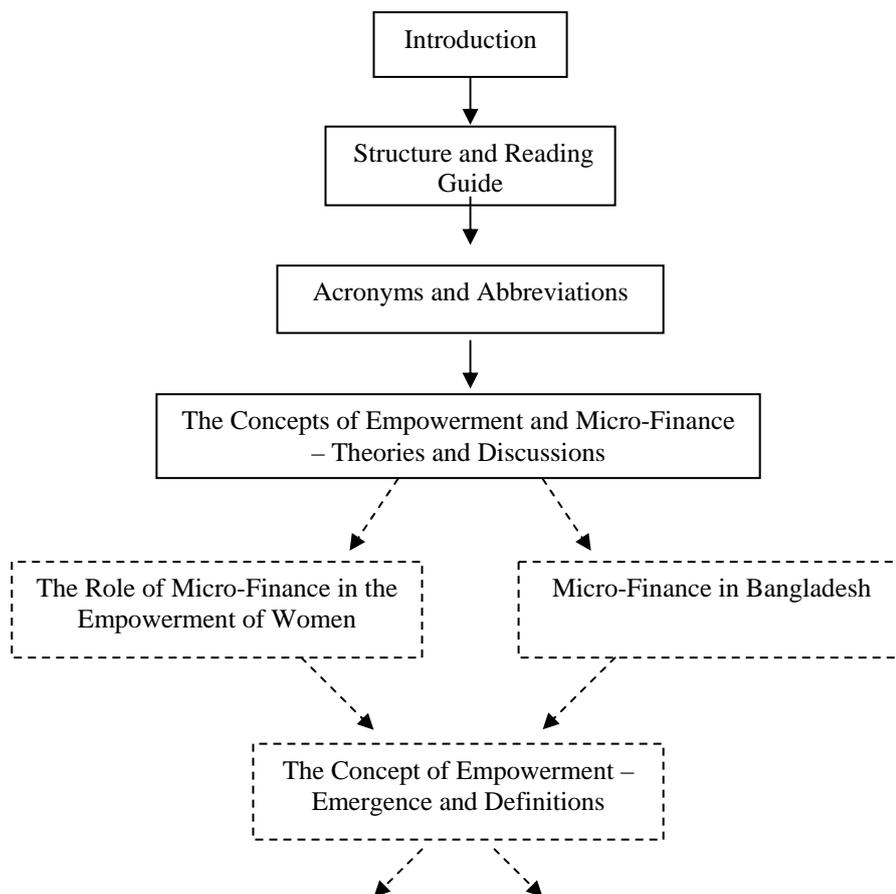
³ Khandker (1998)

⁴ Kabeer (1998)

Do women consider that micro-finance helps them to fulfill their practical and strategic gender needs, and if so what are the implications for their empowerment? The case of SUPOTH in Bangladesh.

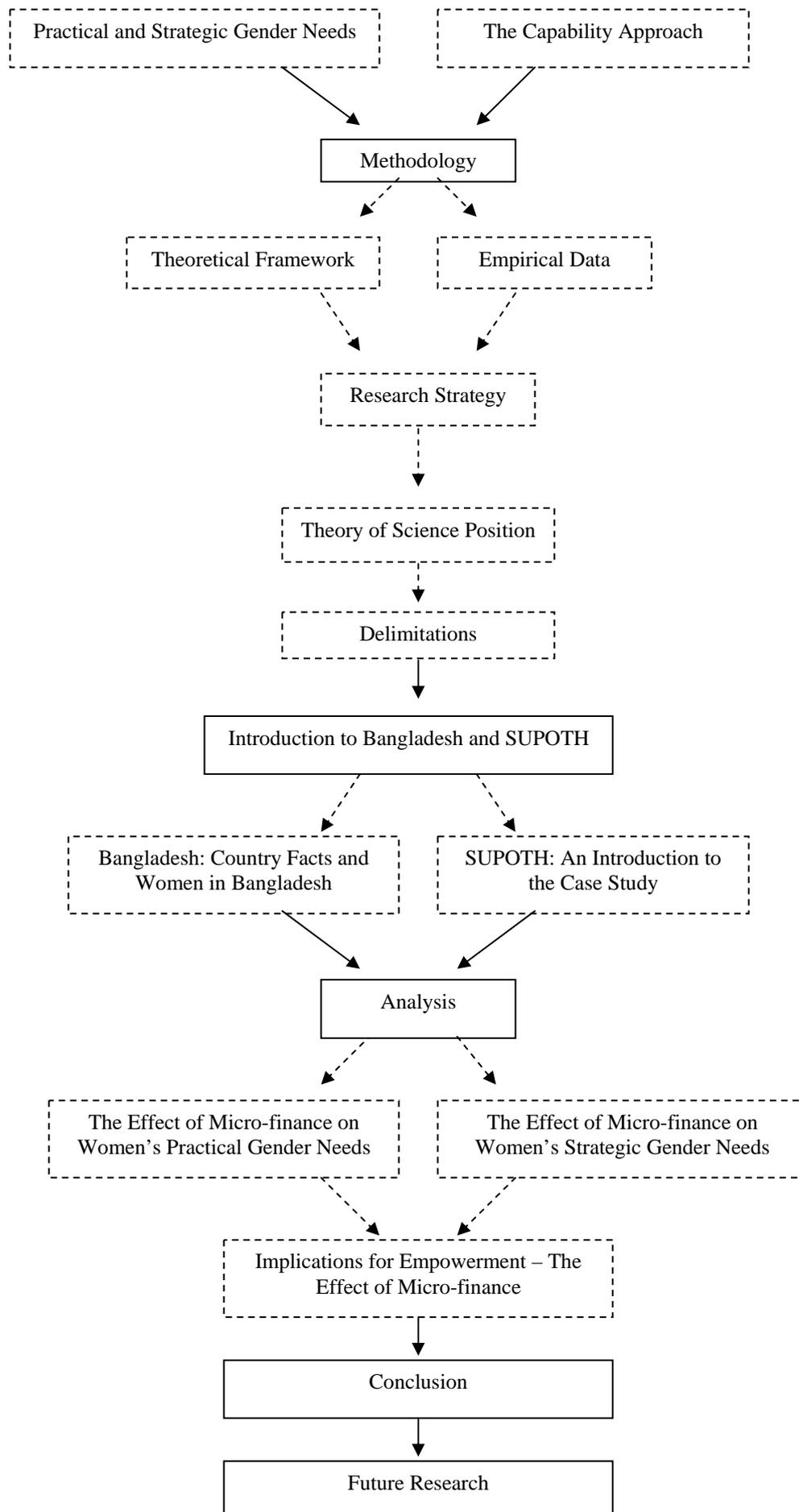
The research question is answered through the use of two theories – the gender needs theory and the capability approach. Practical gender needs correspond to changes and investments required to address women’s disadvantage in terms of poverty and deprivation, whereas strategic gender needs concern the desire to address women’s relative disadvantage vis-à-vis men.⁵ Based on the two theories, empowerment is in this thesis defined as the fulfilling of the strategic gender needs of women,⁶ and as a process by which people can expand their possibilities to live the kinds of lives they want. The empirical data consist of interviews with women participating in the micro-finance project SUPOTH. This is explained more detailed in the section *Methodology*. The following part outlines the structure of the thesis, and explains the contents and purposes of the different sections.

Structure and Reading Guide



⁵ Moser (1993): p. 37

⁶ Moser (1993): p. 57



The section *The Concepts of Empowerment and Micro-Finance – Theories and Discussions* provides an overview of the literature and the main concepts utilized in the thesis. The section is necessary in order to understand the concepts used in the thesis, and to get an overview of the ongoing discussions within the field. The section is divided into five parts starting with an outline of the role of micro-finance in the empowerment of women and the literature on the subject. This leads to an examination of the existing literature on the role of micro-finance in Bangladesh. The third part reviews the concept of empowerment, and goes through its emergence and various definitions. The fourth and fifth parts go into a more detailed discussion of the two main theories utilized in the thesis – the practical and strategic gender needs and the capability approach.

The next section *Methodology* outlines the methodological considerations of the thesis and explains the choices taken throughout the process. The first part discusses the theoretical framework – the way in which the main theories are utilized and why particularly these theories are chosen. Subsequently, the empirical data are described, giving an overview of the data generation and explaining the utility of the data. The research strategy is outlined in the following part, which explains how data and theories are utilized in the analysis, and discusses the strengths and weaknesses of this position. Following, the theory of science position is discussed, explaining the social constructivism and reasons behind choosing this approach. The section finishes with a discussion of the delimitations of the thesis.

The subsequent section *Introduction to Bangladesh and SUPOTH* starts with an examination of the cultural context of Bangladesh, focusing on the situation of women in rural areas of the country. This introduction is necessary in order to understand the context of this thesis' case study, and the conditions under which it operates. The project of SUPOTH is then introduced, providing an overview of the NGOs history and structure, objectives and results, as well as its work within the area of micro-finance.

The first part of the section *Analysis* is divided into two parts which examine the effect of micro-finance on respectively the practical gender needs and the strategic gender needs. The second part analyzes the broader implications of micro-finance and its effect on the empowerment of women. The structure of the analysis and the content of the different parts are explained more thoroughly in the section *Methodology*.

The section *Conclusion* summarizes the findings and conclusions made in the analysis, and provides hence an answer to the research question. The final section *Future Research* suggests areas of studies that would be interesting to further examine.

Acronyms and Abbreviations

BLC – Bangladeshi Lutheran Church

BRAC – Bangladesh Rural Advancement Committee

Danida – Danish International Development Assistance

DMCDD – Danish Mission Council Development Department

DSM – Danish Santal Mission

GAD – Gender-and-Development

GNP – Gross National Product

HDI – Human Development Index

IGA – Income Generating Activities

MDGs – Millennium Development Goals

NGO – Non-Governmental Organization

SME – Small and Medium-sized Enterprise

SUPOTH – Scheme for Underprivileged People to Organize Themselves. In Bengali, SUPOTH means “the right track.”⁷

TF – Thana Federation

TK – Taka: The currency of Bangladesh (1€ = 107 TK)⁸

UN – United Nations

UNDP – United Nations Development Programme

WID – Women-In-Development

⁷ SUPOTH (2005): p. 5

⁸ <http://www.xe.com/ucc/>

The Concepts of Empowerment and Micro-Finance – Theories and Discussions

This section reviews the most important discussions in relation to the thesis' main concepts and theories. The first section discusses the role of micro-finance in empowering women, whereas the second section examines micro-finance in Bangladesh. The third section goes into a deeper examination of the concept of empowerment; how it is utilized on the development agenda, why it has emerged and why it has become so popular. The theory on practical and strategic gender needs constitutes the main theory and is outlined in the fourth section. The capability approach, constituting the second main theory, is discussed in the fifth section.

The Role of Micro-Finance in the Empowerment of Women

The empowerment of women is closely linked with micro-finance programs, because many studies have shown that improving women's income through micro-finance has a substantial effect on their empowerment. A vast amount of literature exists on the subject, and the extent to which micro-finance programs empower women, is a highly debated subject, which scholars and practitioners tend to disagree upon. Micro-finance is in this thesis defined as an umbrella term which includes loans, savings, insurance, transfer services and other financial products targeted at low-income clients.⁹ Empowerment is defined as the fulfilling of the strategic gender needs of women,¹⁰ and as a process by which people get to expand their possibilities to live the kinds of lives they want. This definition is explained more detailed later on.

The basic idea behind micro-finance is to end poverty by increasing people's access to credit – be it in the form of institutional credit, or group-based savings involving only financial means from the participants themselves. Often traditional banks and financial institutions have failed to meet the needs of particularly poor women. This has created a need for alternative institutions and programs that meet this group's demand for financial services and saving possibilities. Women constitute the majority of participants in micro-finance programs, although the programs initially did not have women as their specific target group.¹¹

The pioneer within micro-finance is the Grameen Bank in Bangladesh, founded in 1976. Its group-based lending approach has become the guiding principle for more than 750 small-scale micro-finance programs operating in Bangladesh, and the approach has been replicated in more than 45

⁹ <http://www.microfinancegateway.com/section/faq#Q2>

¹⁰ Moser (1993): p. 57

¹¹ Khandker (1998)

countries.¹² Today the Grameen Bank has 7.27 million borrowers, 97 percent of whom are women.¹³ The Bangladeshi experience on micro-finance is discussed more thoroughly in the next section.

Despite the widespread use of micro-finance as a poverty alleviating empowerment tool, particularly among women, it is subject to various points of critique and discussion. A general criticism towards micro-finance is that the programs rely heavily on donor subsidies. This means that even projects that have been operating for years are unable to function on their own and are unable to fully cover their operational costs. The majority of programs are highly dependent on donor funding, because they do not have the possibility of charging higher interest rates, as these would be too high for borrowers to bear.¹⁴

Turning towards the role of micro-finance in the empowerment of women, Mayoux states that women's access to credit and women's increased incomes through micro-finance do not necessarily change power relations throughout society. Mayoux argues that micro-finance should be linked to a wider women's movement for transformation of gender relations.¹⁵ Pearson furthermore argues that micro-finance has become part of a gender and development initiative because women have come to be the major borrowers, due to their higher inclination to repay and conform to the terms of loans. She nevertheless claims that pure micro-finance programs do not have as their objective to empower women or to transform gender relations.¹⁶ Linking these statements to the research question of this thesis and Moser's theory on practical and strategic gender needs of women, this suggests that micro-finance, by increasing women's income, meet their *practical* gender needs. But, since micro-finance, as argued by Mayoux, does not change power relations throughout society, it cannot be said to meet the *strategic* gender needs. Pearson's claim that micro-finance does not aim at transforming gender relations, supports this argument, but does however not exclude the possibility of micro-finance having an indirect effect on the empowerment of women.

Micro-Finance in Bangladesh

Despite disagreements among scholars, as to micro-finance's direct effect on the empowerment of women, there seems somewhat to be a common agreement on the benefits derived from the programs. Much literature on the empowerment of women points out micro-finance in Bangladesh

¹² Ibid

¹³ <http://www.grameen-info.org/bank/index.html>

¹⁴ Khandker (1998)

¹⁵ Pearson (2005)

¹⁶ Ibid

as an example of a successful way of empowering women. Sen, for example, does not doubt the benefits deriving from micro-finance and utilizes findings from the Grameen Bank and the Bangladesh Rural Advancement Committee (BRAC) to support his argument:

“These (Grameen Bank and BRAC) and other economic and social movements in Bangladesh have done a lot not merely to raise the “deal” that women get, but also through the greater agency of women – to bring about other major changes in the society.”¹⁷

This statement suggests, in contrast to the views previously presented, that micro-finance in Bangladesh has an important effect on meeting the *strategic* gender needs of women, because it entails major changes within societies on a general level.

In a research paper from the World Bank’s Development Research Group the conclusions seem to be the same, as those given by Sen. It is argued that micro-finance helps increase women’s empowerment which is defined as women taking a greater role in household decision making, having greater access to financial and economic resources, having greater social networks, having greater bargaining power in relation to their husbands and having greater freedom of mobility. Furthermore, it is concluded that micro-finance provided to women increases spousal communication about family planning and parenting concerns.¹⁸

Karl also utilizes the example of micro-finance in Bangladesh to show its effectiveness in empowering women. Discussing the works and results of BRAC, she states that:

“In the villages, poor women have been gradually gaining confidence and learning about how to handle conflicts of interests with their husbands and other males in the family and community as well as with landlords and rich and powerful people.”¹⁹

Linking this to Moser’s gender needs theory, it suggests, in opposition to Mayoux’s claim, and in line with Sen’s argumentation, that the strategic gender needs are being met, because women’s relations with men are altered on a broader level.

¹⁷ Sen (1999): p. 201

¹⁸ <http://unpan1.un.org/intradoc/groups/public/documents/APCITY/UNPAN025526.pdf>

¹⁹ Karl (1995): p. 110

These findings suggest that micro-finance has a substantial influence in empowering women. In relation to Bangladesh, it is however important to recognize the differences between the various programs, since they often differ in their approach to empowerment. As an example is the approach of BRAC which, contrary to that of the Grameen Bank, views skills development and gender awareness training as necessary before any credit can be provided. According to Khandker, BRAC has never viewed credit as a central instrument for poverty alleviation, something which is in opposition to the Grameen Bank which sees credit as crucial in alleviating poverty.²⁰ These differences make it difficult to compare the various programs, in terms of their effect on the empowerment of women. It is complicated to determine which factors – credit or skills development in this case – are the most important factors in empowering women.

Khandker argues that the fact, that many Bangladeshi women lack power within households, prevents them from fully benefiting from loans and savings because their husbands still decide how their income is spent. Khandker points to studies from the Grameen Bank and BRAC showing that women's participation in micro-finance has a significant impact on children's schooling. Female credit seems however to benefit boys more than girls, reflecting according to Khandker, the close substitution of women's and girls' time in both household and self-employment activity financed by micro-finance programs. Boys on the other hand are less likely to be drawn into self-employment activity or into work within the household.²¹

Kabeer has conducted a number of studies on micro-finance in Bangladesh and its effect on women's empowerment. Some of her findings are that micro-finance leads to empowerment on various levels. On the personal level women gain a greater sense of self-worth through their increased contribution to the household economy. At the level of family relationship, particularly marital relationships, women experience an increase in the affection, love and consideration that they receive from other family members, mainly from their husbands. The latter is however not the case for women in marriages characterized by conflict. These women tend to make decisions about loan use, independently of their husbands, but generally to the benefit of their children. According to Kabeer, this behavior often leads to greater conflict within the household, rather than leading to increased empowerment, as claimed by other scholars.²²

²⁰ Khandker (1998)

²¹ Ibid

²² Kabeer (1998)

Kabeer also argues that studies often appear to give contradictory results in terms of the effect of micro-finance in empowering women. She claims that evaluations tend to neglect the voices of their female participants, thus leaving out their version of the impact they might value, and the aspects of their subordination, which they want to change. Kabeer criticizes that many studies from Bangladesh lack the opinions of poor women in regard to what exactly micro-finance means to them. In relation to this, Kabeer points to the fact that many feminist scholars are afraid of uncritically relying on “women’s voices” because they might internalize dominant values and appear to approve their subordination.²³

The response given by Kabeer to this argumentation is however that not listening to the women concerned, especially Bangladeshi women, will only reinforce their subordination:

“(...) in the context of the development literature, in which Bangladeshi women are so frequently portrayed as silent and passive victims of a patriarchy which has been described as among the least negotiable in the world, it serves to reinforce their ‘mutedness’ in the wider context.”²⁴

To Kabeer, it is therefore crucial that the voices of the women in Bangladesh are included in the planning and evaluation of micro-finance.

These argumentations show that the effect of micro-finance on the empowerment of women in Bangladesh is by no means as straightforward as suggested by certain scholars. Often, studies point to different results, which might be due to the broad use of the empowerment concept in general and in relation to micro-finance. The extent, to which women should be included in the evaluation process, and what implications this has for the results of micro-finance, is an important debate which stems from a more general discussion of how to give the poor a voice within development questions.

This can also be linked to a discussion of the emphasis of micro-finance projects. The overall goal of SUPOTH is to develop the capacity of the poor. This happens through awareness building and advocacy within areas such as women’s rights and education in how to deal with financial means in a sensible way. In regards to micro-finance, the main activity is group-based saving programs.²⁵ This is, as described earlier in this section, in contrast to for instance the Grameen Bank, which

²³ Ibid

²⁴ Kabeer (1998): p. 17

²⁵ SUPOTH (2005)

concentrates on providing credit to the poor before any awareness building takes place. Furthermore, The Grameen Bank is a bank, whereas SUPOTH is an NGO that operates within a variety of areas, besides its micro-finance program. In its project proposal, SUPOTH claims that, in many Bangladeshi micro-finance projects, credit is provided too fast and as a consequence the poor become dependent and embedded in debt.²⁶ According to SUPOTH, many poor people in Bangladesh simply lack the necessary skills and knowledge to handle their new income. It can be argued that SUPOTH assumes that the poor do not know what is best for them, and that they need information on how to live their lives properly. On the one hand, this approach can be seen as paternalistic, because it does not initially let the poor decide how to spend their own income. On the other hand, it can, as done by Nussbaum, be argued that in dealing with the empowerment of women, communities with strong anti-female bias need certain universal standards or values, in order for any changes to take place.²⁷ This is further discussed in the section *The Capability Approach*.

As outlined above, Kabeer claims that many studies of projects in Bangladesh fail to include the women's own perception of their needs as well as their views on empowerment. This, she argues, has often entailed wrong conclusions, in regards to the effect of micro-finance on women's empowerment.²⁸ This illustrates the need for studies, which incorporate the opinions of the women concerned, and shows thus the relevance of this thesis' contribution within the field. This thesis takes its point of departure in the women's own views on the effect of micro-finance, and these findings are subsequently put into a broader context, in which the empowering effect of micro-finance is analyzed.

As discussed above, the empowerment of women has come to be closely linked to micro-finance. The concept of empowerment, is however very difficult to define, and is often utilized in various ways. As the empowerment of women constitutes the basis of this thesis' research question, it is necessary to take a closer look at the concept and its emergence within development studies.

The Concept of Empowerment – Emergence and Definitions

The concept of empowerment is today utilized in various ways and within different contexts in development studies. One example of the use of the concept within today's development agenda are the Millennium Development Goals (MDGs). The third goal 'gender equality and women's

²⁶ Danmission & DMCDD (2005): p. 6

²⁷ Nussbaum & Glover (1995)

²⁸ Kabeer (1998)

empowerment' demonstrates according to Kabeer that empowerment is now explicitly seen as an end in itself and not just a tool for achieving other goals.²⁹ The way in which the empowerment of women should be treated in regards to the overall empowerment of poor people is also discussed in relation to the MDGs. Kabeer argues that:

*“The empowerment of poor women must clearly be part of an agenda that addresses the empowerment of the poor in general. At the same time, however, poor women are generally subordinate to poor men. The reduction of poverty thus has to take account of gender inequalities among the poor, including inequalities of power.”*³⁰

Another example of the widespread influence of the empowerment concept is the Human Development Index (HDI), formulated by the United Nations Development Programme (UNDP). The HDI perceives empowerment as a process of change, by which people, who are denied the ability to make choices, acquire such a capacity.³¹ Within the HDI scheme, poverty definitions as well as empowerment definitions have been highly influenced by Sen's capability approach, which defines poverty as expanding people's opportunities to live the kind of life they value. Particularly in relation to the empowerment of women, Nussbaum has played a significant role in making the approach applicable. This is discussed more thoroughly in the section *The Capability Approach*.

Despite the extensive use of the concept of empowerment within today's development agenda, the concept was in the early 1990s not very popular among governments and NGO's from the developed world. The Women-In-Development (WID) approach was still the most commonly used approach, and the empowerment concept was seen as very challenging, and difficult to implement.³² Moser claims that:

*“Despite the widespread growth of Third World groups and organizations, whose approach to women is essentially one of empowerment, they remain under-funded, reliant on the use of voluntary and unpaid women's time, and dependent on the resources of those few international NGO's and First World governments prepared to support this approach to women and development.”*³³

²⁹ Kabeer (2003): pp. 169-170

³⁰ Ibid

³¹ Kabeer (2003): p. 170

³² Moser (1993)

³³ Moser (1993): pp. 78-79

In order to understand today's widespread use of the concept of empowerment, it is necessary to take a closer look at the inclusion of women within development studies as well as the WID-approach, and its shortcomings. Before 1970, development programs and development policies could be termed 'gender neutral.' The so-called Welfare-approach focused on making women better mothers, and women were seen as passive beneficiaries of development. Development policies were thought to benefit both men and women, and there was therefore no need to focus on women as a specific group, since everybody was assumed to benefit from development projects.³⁴ This assumption changed in 1970 with the publishing of Boserup's book *Women's Role in Economic Development*, which, along with the work of other female researchers, states that women are often victims of development programs rather than beneficiaries. Researchers argue that programs in developing countries often have negative effects on women, and as a consequence, negative effects on the community as a whole.³⁵ Boserup claims that growth and modernization in developing countries do not benefit women, and that it is necessary that the development process starts taking women into account.³⁶

This is the foundation of the WID-approach, which gained acceptance throughout the 1970's and 1980's. The general assumption is that the situation of women can be improved by including them in development projects and programs. Its main objective is to make women visible as a category within development research and policy, and advocate greater access of women to markets and the public sphere. Development thus has to promote measures such as access to credit and employment.³⁷ The approach is divided into three separate approaches. The first approach, equity, aims at gaining equity for women in the development process and perceives women as active participants in development. The second WID-approach, anti-poverty, regards, in contrast to the equity approach, poverty among women as a problem of underdevelopment and not subordination, and aims at increasing the productivity of poor women. The last approach efficiency views women entirely in terms of their delivery capacity, and aims at making development more efficient and effective. This approach can be seen as a result of the structural adjustment policies imposed by the World Bank and the International Monetary Fund in the 1980s and 1990s.³⁸

According to Moser, this sequence reflects different historical moments in the development of the international policy towards developing countries. Various criticisms have been put forward during

³⁴ Moser (1993)

³⁵ Karl (1995): pp. 94-95

³⁶ http://www.capabilityapproach.com/pubs/589CAtraining_Deneulin_english.pdf

³⁷ http://www.capabilityapproach.com/pubs/589CAtraining_Deneulin_english.pdf

³⁸ Kabeer (2003)

the years by governments, NGOs, and other stakeholders. It can be argued that the empowerment approach, utilized today, is a result of these points of criticism, which will therefore briefly be summed up.

The first WID-approach, Equity, has been criticized for being too influenced by Western feminism, and has not been popular with governments because it is perceived as challenging and threatening. This can be explained by its view on women as active participants, who have to be included in the development process. The anti-poverty approach on the other hand, has, according to Moser, been quite popular among governments and traditional NGOs. The approach can be seen as non-challenging because it does not oblige NGOs and governments to include women as active participants in the development process. In 1993, the efficiency-approach was, according to Moser, the most popular approach among governments and multilateral agencies, due to its practical focus on women. It failed however to meet the strategic gender needs of women, focusing only on their practical gender needs.³⁹ A general critique of the WID-approach, can, according to Deneulin be summed up like this:

*“(...) most of all, WID failed to consider male power as a property of gender relation, and considered women independently from men. It only focused on women, because it considered that the problem lied in women, and so the solution had to lie only in that category.”*⁴⁰

An approach that included both men and women, and recognized the importance of their interactions, was thus needed. The GAD approach emerged as a response to some of these concerns. It claims that women cannot be viewed in isolation, and that it is necessary to look at gender relations in order to change the situation of women in the developing world. Despite this focus, the approach is, according to Moser, often used interchangeably with the WID approach, and both approaches have proven difficult to implement in practice.⁴¹

It can be argued that the GAD approach to a certain degree utilizes the same argumentation as the empowerment-approach. Women's subordination is seen as a problem of men *and* women, and focus is on gender relations and not solely women. But whereas the former approach was never really implemented directly in development projects, the concept of empowerment has, as argued in the beginning of this section, been embraced by both scholars and practitioners within development

³⁹ Moser (1993)

⁴⁰ http://www.capabilityapproach.com/pubs/589CAtraining_Deneulin_english.pdf; p. 25

⁴¹ Moser (1993)

studies. The concept is however utilized in various ways, and this complicates the understanding of its real meaning. Some of the discussions around the concept are now examined, as they are important in understanding how to define it. According to Karl, empowerment is utilized by women's organization and NGOs:

*"(...) through awareness building, capacity building and organizing women that leads to transformation of unequal relationships, increased decision-making power in the home and community, and greater participation in policies."*⁴²

This way of utilizing the empowerment concept can be seen as a broader approach, through which women gain knowledge about their own situation and opportunities, and consequently are able to change their lives. In line with this, Harcourt argues, that in using the empowerment approach, poor women, given the right conditions, get the agency to act and protect themselves.⁴³ As opposed to the WID-approach, women are not just perceived as vulnerable victims of poverty and ill health. Examples of this are seen in the large amount of women's organizations who, according to Harcourt:

*"...have shown considerable ability to construct and articulate policies and programmes that support poor women's health and rights, particularly in empowering women to demand access to health services and in providing more holistic health care."*⁴⁴

Some argue that the concept mainly refers to entrepreneurial self-reliance and is closely connected with very individualistic values. Young states that:

*"The term echoes the general emphasis within the mainstream on unleashing the capacity of individuals to become more entrepreneurial, more self-reliant. It is closely allied to the current emphasis on individualistic values: people 'empowering themselves' by pulling themselves up by their bootstraps."*⁴⁵

These different statements show that the concept can be defined in various ways and that it is difficult to grasp its substance. In this thesis, the empowerment of women is defined according to

⁴² Karl (1995): pp. 109-110

⁴³ <http://www.st-edmunds.cam.ac.uk/vhi/sen/papers/harcourt.pdf>

⁴⁴ <http://www.st-edmunds.cam.ac.uk/vhi/sen/papers/harcourt.pdf>: p. 5

⁴⁵ Karl (1995): p. 108

the definitions put forward by Moser and Nussbaum. As outlined in the first section, empowerment is thus defined as the fulfilling of the strategic gender needs of women,⁴⁶ and as a process by which people get to expand their possibilities to live the kinds of lives they want. Moser argues that the empowerment approach seeks to meet strategic gender needs indirectly through bottom-up mobilization around practical gender needs.⁴⁷ Nussbaum states that the capability approach is in line with the empowerment concept, because both perspectives deal with increasing women's choices and opportunities to empower themselves. She argues that the approach is a claim on society that the capabilities⁴⁸ of a person should be developed to the point at which the person is fully capable of choosing the functionings⁴⁹ in question.⁵⁰

The following section outlines the theory on practical and strategic gender needs, which, together with the capability approach constitute the theoretical framework of the thesis.

Practical and Strategic Gender Needs

The 'gender interests' framework, developed by Molyneux is divided into two categories; practical gender interests, corresponding to changes and investments required to address women's disadvantage in terms of poverty and deprivation, and strategic gender interests, concerning the desire to address women's relative disadvantage vis-à-vis men. Moser further developed this framework by saying that after having identified the gender interests of women, it is possible to translate them into planning needs which then again are separated into practical and strategic gender needs.⁵¹ In this thesis, the terms gender needs and gender interests are used interchangeably. According to Moser the terms contain the same meanings, and Moser has therefore adopted Molyneux's definition of gender interests.⁵²

Although the framework, developed by Molyneux, is seen as a theory within the WID-approach, Moser's gender planning approach, and gender needs theory, is quite different in its premise from that of WID. Moser argues that:

⁴⁶ Moser (1993): p. 57

⁴⁷ Moser (1993): p. 74

⁴⁸ Capabilities are defined as people's opportunities to live the kind of life they have reason to value. Nussbaum (2000)

⁴⁹ Functionings are defined as the beings and doings of people, or the factors which make a life valuable such as working, resting, being literate and healthy and taking part in the community life. Sen (1992): pp. 39-41

⁵⁰ Nussbaum & Glover (1995)

⁵¹ Moser (1993): p. 37

⁵² Moser (1993)

*“Gender planning, with its fundamental goal of emancipation, is by definition a more ‘confrontational’ approach. Based on the premise that the major issue is one of subordination and inequality, its purpose is that women through empowerment achieve equality and equity with men in society.”*⁵³

Empowerment is thus seen as a prerequisite for gender equality. It can be argued that separating the theory into practical and strategic gender needs, entails an approach to empowerment, which is practical in nature and easy to implement in practice.

The point of departure of Moser’s theory is the claim that gender relations are socially constructed and that men and women play different roles in societies, with their gender differences shaped by ideological, historical, religious, ethnic, economic, and cultural determinants. She utilizes the term ‘gender planning’, which she sees as a means by which women, through a process of empowerment, can emancipate themselves. Like Nussbaum, Moser maintains that because men and women have different positions in households and different control over resources, they do not only play different and changing *roles* in societies, but also often have different *needs*. Moser uses the notion ‘triple role of women’ suggesting that the work of women in Third World countries include reproductive, productive and community managing work.⁵⁴ According to Moser, most women live in a situation in which only their productive work is valued as work. Reproductive or community managing work, she argues, is not seen as real work, and women’s work is therefore often invisible in comparison to that of men.⁵⁵

Moser furthermore takes her point of departure in the criticism that Western assumptions about households and women are often predominant in gender planning, and that it is necessary to go beyond these assumptions.⁵⁶ Like the capability approach, the gender needs theory defines poverty as multi-dimensional and therefore poverty cannot be assessed in terms of income only. Especially regarding women, it is difficult to determine when a woman is poor, as she is often subject to discrimination on a range of levels, making it difficult to define her experienced poverty. This problem is recognized by both approaches, which aim at a broader definition of the term poverty. It can be argued that this assumption within the capability approach is the keystone, whereas in the gender needs theory it is an underlying assumption. According to Moser:

⁵³ Moser (1993): p. 4

⁵⁴ Moser (1993): pp. 27-34

⁵⁵ Moser (1993): p. 91

⁵⁶ Moser (1993): p. 15

*“Incomes earned by women do not necessarily translate into the same kind of power as that of men. Practices, such as gender division of responsibility for specific consumption needs, render women’s income defined as less important and therefore non-commensurate with that of men,”*⁵⁷ and *“Practical gender needs are the needs women identify in their socially accepted roles in society,”*⁵⁸ whereas *“Strategic gender needs are the needs women identify because of their subordinate position to men in their society.”*⁵⁹

Practical gender needs are seen as a response to an immediate perceived necessity, identified by the women within a specific context. They are practical in nature and are often concerned with inadequacies in the living conditions of women. In contrast to the strategic gender needs, they are concerned with women’s practical needs in their daily lives, and do therefore not aim at changing the overall structures of societies.⁶⁰ The practical gender needs might include: Provision of food and water, housing, health care, access to training, access to employment and income earning activities, and access to credit.⁶¹

The strategic gender needs are perceived as more explicitly feminist, and might comprise policies on the redistribution of domestic work, public legislation and institutional reform to provide equity in the field of wages.⁶² They are the needs identified by women because of their subordinate position to men in society.⁶³ Consequently, they depend on the cultural context and might thus vary from society to society. The strategic gender needs help women achieve greater equality, change existing roles and therefore challenge women’s subordinate position within society. They are thus more abstract and more radical than the practical gender needs, because they focus on changing overall structures within societies.

The two needs inevitably require different planning methodologies. Whereas practical gender needs require the necessary tools and techniques to help women do better what they are already doing, the strategic gender needs require a more political planning methodology. Strategic gender needs thus require transformations on a more structural level in order to change the power relations between men and women. Practical needs on the other hand require a more technical planning

⁵⁷ Moser (1993): p. 27

⁵⁸ Moser (1993): p. 40

⁵⁹ Moser (1993): p. 39

⁶⁰ Moser (1993): p. 40

⁶¹ Moser (1993): pp. 40-41

⁶² Pearson (2005)

⁶³ Moser (1993): p. 38

methodology.⁶⁴ Despite the fact that the strategic gender needs are described as being more feminist than the practical needs, meeting the practical gender needs is still crucial. According to Molyneux:

*“...changes realized in a piecemeal fashion could threaten the short-term practical interests of some women or entail a cost in the loss of forms of protection which are not then compensated for in some way. Thus the formulation of strategic interests can only be effective as a form of intervention when full account is taken of these practical interests.”*⁶⁵

In meeting the gender needs of women, it is hence important to address the practical needs before targeting any strategic needs, as certain women might feel that their practical short-term needs collide with the strategic gender needs.

It can be maintained that the theory on practical and strategic gender needs makes the empowerment concept more applicable, because it allows for a practical approach to the concept which has been criticized of being too broad and vague. At the same time, the theory provides an open framework that allows for the voices of women to be heard. This is also one of the arguments behind utilizing the theory within this thesis. This is elaborated upon in the section *Methodology*.

The following section examines the capability approach, which is closely linked to the concept of empowerment, and has also gained widespread influence on today’s development agenda. The capability approach and the basic concepts within the theory are described, followed by a discussion of how it can be utilized in relation to the empowerment of women.

The Capability Approach

The capability approach was originally developed by Sen, and has its origin in development economics. Nussbaum utilizes the approach within a philosophical framework, and in the analysis of this thesis, her use of the approach is employed.⁶⁶ Its basic assumptions are that each person should be considered as an end, and that development ought to be assessed in terms of individual capabilities. According to both Nussbaum and Sen, an income-focused approach does not take into account women’s distinctive needs, and does not capture the dimension of security, such as domestic violence or the fear of going out alone at night. Furthermore, it does not capture intra-

⁶⁴ Moser (1993): pp. 87-88

⁶⁵ Molyneux (2001): pp. 44-45

⁶⁶ Nussbaum (2000): p. 11

household disparities in the distribution of resources.⁶⁷ In the approach, attention is on the expansion of capabilities, which is defined as people's opportunities to live the kind of life they have reason to value. Income is only instrumentally important. Development, they argue, is the process of expanding human freedoms; the latter viewed as both the primary end and the primary means of development.⁶⁸ What people should be asked about is not how much income they earn, or how satisfied they are, but what they are actually able to do or be.⁶⁹

The capability approach is, as mentioned in the section *The Concept of Empowerment – Emergence and Definitions*, in line with the empowerment concept, because both perspectives deal with increasing women's choices and opportunities to empower themselves. Nussbaum argues that the capability approach is a claim on society that the capabilities of a person should be developed to the point at which the person is fully capable of choosing the functionings in question.⁷⁰ Some of the findings in relation to women in developing countries, highlighted by Sen, are that gender inequality is pre-dominant in the division of food and health care, especially in poor societies with strong anti-female bias. Sen and Nussbaum also discuss the phenomenon of 'missing women',⁷¹ within poor countries, and argue that looking only at the GNP of a given country does not capture these missing women. Focusing on capabilities and functionings is therefore essential in order to understand the situations of women. It makes the multi-faceted discrimination experienced by women visible and brings thereby into focus the phenomenon of 'missing women.'

The poverty definition applied in this thesis is thus the definition put forward by Sen and Nussbaum. Accordingly, income is clearly one of the major causes of poverty, but poverty must be seen as the deprivation of basic capabilities rather than merely as lowness of incomes. Poverty can thus be defined as multi-dimensional, because a range of factors such as health, employment, education and civil liberties should be taken into account. Sen argues that:

*“An adequate conception of development must go much beyond the accumulation of wealth and the growth of gross national product and other income-related variables. Without ignoring the importance of economic growth, we must look well beyond it.”*⁷²

⁶⁷ Sen (1999)

⁶⁸ Ibid

⁶⁹ Nussbaum (2000)

⁷⁰ Nussbaum & Glover (1995)

⁷¹ The number of extra women who would be in a given country had that country had the same sex ratio as Sub-Saharan African (used as the norm): Nussbaum & Glover (1995): p. 90

⁷² Sen (1999): p. 14

According to Sen, the importance of income in regards to the empowerment of women, should however not be neglected. He states that there is considerable evidence that when women earn an income outside the household, the relative position of women, even in the distribution within households, is enhanced. Freedom in one area, that of being able to work outside the household, seems thus to help foster freedom in other areas, by enhancing freedom from hunger, illness and relative deprivation.⁷³ This supports the case for micro-finance, which enables women to earn an income outside the household.

Although there seems to be a certain agreement among scholars as to the benefits of applying the capability approach to women in poor societies, questions of cultural relativism and universalism have given rise to quite a lot of controversy, especially regarding the discrimination of women. One of the crucial questions in working with the empowerment of women and the capability approach is whether a universal measure of quality of life for all men and women should be aimed for, or whether one should defer to the many different norms that traditional cultures have selected.⁷⁴ Nussbaum argues that we cannot ignore the role of customs in determining the situation of women in poor households. She states that:

“To say that a practice endorsed by tradition is bad is to risk erring by imposing one’s own way on others who surely have their own ideas of what is right and good. To say that a practice is all right wherever local tradition endorses it as right and good is to risk erring by withholding critical judgment where real evil and real oppression are surely present.”⁷⁵

To Nussbaum, it is crucial that we do not use cultural traditions and customs as an excuse for not interfering. She claims that customs are decisive in for instance determining who gets to eat the little there is, who gets taken to the doctor or who gets an education.

This leads us to one of the more critical debates within the capability approach, namely, whether a list of certain basic human capabilities should be provided. Sen has refused to make such a list because he sees it as essential that each individual, and consequently, each society, determines the basic capabilities constituting a ‘good life.’⁷⁶ Nussbaum on the other hand, states that it is possible to determine a universal set of basic human capabilities and has consequently developed a list of

⁷³ Sen (1999): pp. 193-194

⁷⁴ Nussbaum & Glover (1995)

⁷⁵ Nussbaum & Glover (1995): p. 1

⁷⁶ Sen (1999)

central human functional capabilities.⁷⁷ She claims that in order for a life to be fully human, all ten capabilities have to be present, since they are of equal importance and distinct in quality.⁷⁸ The main argument is that a threshold is crucial in ensuring that people live truly human lives. Especially concerning women, Nussbaum argues that the list is valuable in providing a basis for determining a decent social minimum in a variety of areas.⁷⁹ She claims that a life that lacks any of these capabilities, no matter what else it has, will fall short of being a good human life.⁸⁰ Nussbaum argues that many women have fully internalized the ideas behind the traditional systems of discrimination, and that they may view their discrimination as neutral. As a result, they may not demand more education, better health care and so on, because they might not even know what it is to be educated and how it feels to be healthy.⁸¹ To Nussbaum, the list is therefore particularly important when it comes to the empowerment of women, because women often lack the ability to view their discrimination as a problem that can be changed.

As discussed in the section *Micro-Finance in Bangladesh*, this argumentation is also put forward by certain feminist scholars who are afraid that relying uncritically on women's voices might lead to dominant values being internalized. In opposition to this, Kabeer argues that not listening to the women concerned, especially Bangladeshi women will only reinforce their subordination.⁸² Another critical approach to Nussbaum's list of capabilities is presented by Deneulin who recognizes a dilemma in Nussbaum's way of arguing. The capability approach advocates, according to Deneulin, that women are given adequate information, so that they become aware, for example, of how harmful it is for them not to be educated, as claimed by Nussbaum. This encourages however women to make a choice which policy-makers have chosen to be valuable, and not something the women themselves initially would value.⁸³

Nussbaum's argument, presented above; that it is possible to define certain universal capabilities, has also been criticized of being too radical. Wolf argues that although a person lacks a certain capability, he or she might still be able to live a good life, and that Nussbaum is too extreme in saying that a person who lacks one of her capabilities cannot be considered to live a 'good human

⁷⁷ The list includes: Life, Bodily Health, Bodily Integrity, Senses, Imagination and Thought, Emotions, Practical Reasons, Affiliation, Other Species, Play and Control over One's Environment. Nussbaum (2000): pp. 78-80

⁷⁸ Nussbaum (2000): pp. 78-82

⁷⁹ Nussbaum (2000): pp. 70-76

⁸⁰ Nussbaum & Glover (1995): pp. 83-85

⁸¹ Nussbaum & Glover (1995)

⁸² Kabeer (1998): p. 17

⁸³ http://www.capabilityapproach.com/pubs/589CAtraining_Deneulin_english.pdf: p. 35

life.⁸⁴ The criticism given by Wolf is thus, that Nussbaum makes the mistake of categorizing certain people, who are actually satisfied with their lives, as unable to live a good human life.

These different views show the complexity within the empowerment debate: Are universal standards necessary, for the reason that many poor women simply do not possess the prerequisites or knowledge, needed to formulate wishes of a life free from discrimination and oppression? Or is it wrong to define what constitutes a ‘good life’, because it might not reflect the realities of women in poor societies, who would perhaps value something else, were they to make the choice?

Having outlined and examined the basic discussions within the literature on the concepts of empowerment and micro-finance, the following section goes through the methodology of the thesis, explaining the arguments behind the different methodological choices.

Methodology

In this section, the theoretical framework of the thesis is firstly outlined. This comprises a discussion of how the theories are used in answering the research question, and provides a critical approach to the use of theories. Next, the empirical data is discussed, including an assessment of the methods in relation to data collection, the validity and the reliability of the chosen data, and the implications this type of data have for the analysis. Subsequently, the overall research strategy is outlined, including a discussion of its strengths and weaknesses. The chosen position within theory of science is thereupon explained, entailing a discussion of its implications for the findings. Finally, the delimitations of the thesis are discussed, comprising alternative methods and focus areas.

Theoretical Framework

Moser’s theory on practical and strategic gender needs is the main theory utilized in answering the research question. The theory is employed in the first analysis part in which the effect of micro-finance on fulfilling the practical and strategic gender needs of women is analyzed. The practical and strategic gender needs allow for an important differentiation, which makes it possible to get a clear picture of the effect of micro-finance on the empowerment of women. In order for women to be empowered, both practical and strategic gender needs have to be fulfilled. When the practical gender needs of women are met, it is according to Moser crucial that they are transformed into strategic gender needs in order to become ‘feminist’ in content.⁸⁵ It can be argued that the theory

⁸⁴ Nussbaum & Glover (1995): pp. 107-108

⁸⁵ Moser (1993): p. 41

allows for an important distinction which makes it possible to analyze the effect of micro-finance on various areas within the lives of women.

The findings from the first part of the analysis are together with Nussbaum's capability approach utilized in the second part of the analysis. Whereas the gender needs theory is used specifically on the empirical data in the first part of the analysis, the capability approach is merely used as an inspiration within the second part. Elements of the capability approach are used to complement the gender needs theory where it suffers from shortcomings in relation to the empowerment of women and micro-finance. It can be argued that the capability approach constitutes a useful supplement to the gender needs theory, particular in relation to women's emotional well-being and being able to use ones senses such as imagination and thought. These aspects thus constitute an important supplement to the gender needs theory, and are used in the second part of the analysis to discuss the effect of micro-finance on the empowerment of women.

As shown in the section *The Concepts of Empowerment and Micro-Finance – Theories and Discussions*, various points of criticism can be made towards the theories of this thesis. In relation to the gender needs theory, it can be argued that it is somehow simplified, and that it in reality is difficult to split up the gender needs into practical and strategic needs. Often, the gender needs will overlap, making it complicated to create a clear division. Karl claims that there has been a tendency to firstly focus on the practical gender needs, and secondly the strategic needs, and that this distinction has proven impossible, due to the interconnectedness of the needs.⁸⁶

This criticism is kept in mind when applying the theory to the empirical data. The distinction between practical and strategic gender needs is nevertheless seen as useful, because it, as argued above, makes the empowerment concept more workable. It can furthermore be argued that the gender needs theory provides an open framework which is useful in giving women a voice. Since the different needs can contain many diverse aspects, which depend on the cultural context to which they are applied, the theory allows for the women to define their own needs. As previously discussed, Nussbaum's approach has been subject to a lot of criticism due to her argument that certain universal values apply to all countries and societies. The gender needs theory allows however for the women to state their opinion and to define their own needs, thereby meeting the criticism of the capability approach.

⁸⁶ Karl (1995): p. 97

Empirical data

Project documents from SUPOTH and Danmission/Danish Mission Council Development Department (DMCDD) provide data on the structure of the SUPOTH project, its approach to development and its overall project aim. This data consists of the SUPOTH project proposal, which explains the project strategy for 2006-2010, and describes the problems faced by its target groups in the working areas of SUPOTH. Moreover, this data consists of an application form for Danida funding, conducted by Danmission/DMCDD, explaining the past achievements and future opportunities of SUPOTH for maintaining its work. Finally, a narrative report, explaining SUPOTH's objectives, targets and achievements from May-June 2007 is utilized. All this secondary data is used in the section describing the project of SUPOTH. It is necessary in understanding how SUPOTH functions and how it approaches poor Bangladeshi women, and is also, together with literature on Bangladesh, employed in the section discussing the Bangladeshi context. It can be argued that this data might be biased, and that SUPOTH and Danmission/DMCDD in the project proposal, as well as in the application for funding, necessarily do their utmost to give the best impression of the project. This kind of data is however essential for the thesis, as it provides valuable information about the organization which could not have been obtained elsewhere. In utilizing the secondary data, produced by SUPOTH, a critical approach to the information it provides is taken.

As this thesis' research question is centered on the participating women's perceptions of the effect of micro-finance on their lives, qualitative interviews with this group form the main empirical data. These interviews provide crucial primary data for the analysis of whether the women's strategic and practical gender needs are affected by micro-finance, and the extent to which women are empowered. The gender needs theory constitutes the basis for the formulation of the interview questions, taking the point of departure in the practical and strategic gender needs. Utilizing qualitative interviews as the main empirical data makes it possible to obtain valuable information on the participating women's perception of their own situation and SUPOTH's influence on their opportunities in life. It can however be argued that these interviews only represent the views of the women concerned, and that they do not reflect the realities of all micro-finance participants. They can thus be seen as representing the views of one group of women. This still makes the information obtained important, because, as claimed by Olsen & Pedersen, interviews are valuable when we wish to know how people experience their surrounding world.⁸⁷ Furthermore, the interviews are conducted with women from all three levels within SUPOTH – Self-help groups, Union groups and

⁸⁷ Olsen & Pedersen (1999): p. 158

Thana Federations (TFs).⁸⁸ This makes the empirical data, obtained through the interviews, more nuanced and complex, because the women represent different stages and groups within SUPOTH. In the section *Research Strategy*, the methodological considerations behind using a single case study are discussed further. The data consist of 16 group-interviews conducted in groups of two to seven women.⁸⁹ Group-interviews make it possible to create discussions among the women, something which is important in getting to know their opinions about micro-finance. As argued by Fife:

*“Group interviews (...) often elicit information that is more social (i.e. shared) than the information that flows from one-on-one interview situations. At the same time, group interviews seldom result in the discussion of strongly held minority viewpoints and have a tendency to move towards consensus after an issue has been bandied about for a while.”*⁹⁰

It is thus important to be aware of the fact that group-interviews are likely to show some generally held opinions, but are unlikely to show the views of the minorities. It can thus be argued that the interviews create a collective and not an individual account of the effect of micro-finance. A practical advantage of group-interviews is that they make it possible to talk with a large number of women, despite the relative short period of time spent in Bangladesh. Before conducting each interview, some basic information on each participant is moreover obtained.⁹¹ This makes it possible to find potential tendencies in the statements of the women, which might be influenced by for instance their age or by how long they have been members.

The interviews are semi-structured, as this makes it possible to create a relaxed and open interview-situation which makes the interviewees more comfortable. As argued by Flick:

*“(...) the interviewed subjects’ viewpoints are more likely to be expressed in a relatively openly designed interview situation than in a standardized interview or questionnaire.”*⁹²

During the interviews, an interview guide is utilized. Depending on where the conversations lead to, other questions than those formulated in the guide, are however also asked. The formulated questions are therefore only used as a guideline during the interview-sessions, and are hence not

⁸⁸ Explained in the section *Introduction to Bangladesh and SUPOTH*

⁸⁹ See appendix II

⁹⁰ Fife (2005): p. 95

⁹¹ Age, education, marital status, number of children, religion and year of joining SUPOTH.

⁹² Flick (1998): p. 76

followed exactly. As a social-constructivist approach⁹³ is used in this thesis, it is moreover important that the interview-questions are open. Open questions enable the women to mention aspects which are not part of the gender needs theory. This is useful when testing the gender needs theory, as the women might mention aspects of their lives which go beyond the theoretical framework.

Interpretive interviews are required, as the research question necessitates an analysis of how the women perceive the influence of micro-finance on their daily lives. The inclusion of the women's perceptions is crucial when dealing with the empowerment concept, since it allows for a non- 'paternalistic' approach to development. As discussed in the section *The Concepts of Empowerment and Micro-Finance – Theories and Discussions*, Kabeer argues that many studies of micro-finance fail to include the opinions of the participating women. This leads to projects being evaluated by project planners only. The voices of those whom the projects really concern, namely the women, are on the other hand often ignored, leading to a so-called 'paternalistic' approach.⁹⁴ In dealing with the empowerment of women, it is therefore essential that the views of the women are included, as done in this thesis. The women are able to tell about their first-hand experiences with micro-finance, and they know exactly how it has affected both their daily lives and their communities. These statements thus make it possible to analyze the effects of micro-finance on the empowerment of women, from the viewpoints of the female micro-finance participants. If another type of empirical data had been chosen, like quantitative interviews obtained through questionnaires, the women would not in the same way have been able to tell their personal stories. This would therefore have entailed a completely different thesis.

In forming the questions for the interviews, I am aware of the danger, that they might reflect my own reality and expectations, and hence not the reality of the women concerned. As argued by Olsen & Pedersen, it is never possible, with an unbiased mind, to observe or understand the reality of others.⁹⁵ In formulating the interviews, as well as in their carrying out, my own reality is necessarily reflected, as it is impossible to take a completely neutral position. One of the main points of the social constructivist approach is that we – the interviewer and the interviewee – are individuals constantly interpreting our own reality.⁹⁶ In conducting the interviews, I naturally

⁹³ Social constructivism is an approach that sees reality, and our knowledge about reality, as socially constructed. Recognition is always seen as relative, and it is pointless to talk about an objective acknowledgment of reality. Widell (2004)

⁹⁴ Kabeer (1998)

⁹⁵ Olsen & Pedersen (1999): pp. 158-159

⁹⁶ Ibid

attempt to keep as objective a distance as possible, but I also keep in mind that my own reality and interpretation inevitably influence the obtained results. In preparing the interviews, I furthermore try to determine my own interests, feelings and prejudices towards the topic and towards the interviewees, in order to become aware of aspects, which might influence the interviews. In studying the problems faced by Bangladeshi women, I try for example to get hold of and to analyze the feelings and prejudices which their problems evoke in me. In preparing the interviews, I also keep these thoughts and feelings in mind, and attempt to take an objective stand towards them, in order to avoid them influencing the interview-questions. As argued by Jette Fog:

“As an unrecognized basis, feelings can become a source of uncertainties, mistakes and flaws, whereas they, as feelings registered and allowed for by the interviewer, can become a source of information. (...) You should...use your subjectivity with the aim of achieving a higher degree of objectivity.”⁹⁷

How our ideas and feelings influence research is elaborated upon in the section *Theory of Science Position*. The following section examines the research strategy of this thesis.

Research Strategy

The analysis of the thesis is largely based on primary data, as the interviews constitute the main part of the empirical data. This gives the conclusions a validity which would not have been obtained through the use of secondary data.⁹⁸ Despite this validity, it is however important to keep in mind that the primary data is still subject to various forms of interpretations, and is therefore not completely unbiased. The interviews are conducted with the help of an interpreter. This inevitably entails a danger that the opinions of the interviewees are not directly translated. In conducting the interviews, this disadvantage is kept in mind, and during the interview-sessions, the interpreter is asked about the specific words, which are used by the women. If for instance the interpreter says that a woman talks about ‘empowerment’, I ask if she specifically uses this word, or if this is merely the interpreter’s understanding of her statement.

During the interviews in Bangladesh, SUPOTH employees are used as interpreters. This of course entails the danger that the real meaning of the answers is lost in the process of interpretation. As claimed in the social constructivist approach, knowledge is created through language, and language

⁹⁷ My translation: Fog (2004): p. 33

⁹⁸ “Validity determines whether the research truly measures that which it was intended to measure or how truthful the research results are.” Golafshani (2003): p. 599

can never be seen as objective or value-free.⁹⁹ The interpreter's view of SUPOTH might hence influence the way in which he or she chooses to translate the answers given by the women. It can be argued that this is a weakness in regards to the validity of the empirical data, because the interviewees might be reluctant to freely express their opinions about the project, in presence of a SUPOTH employee. On the other hand, the use of an internal interpreter can also be seen as an advantage, as the women are familiar with, and have confidence in the person. An external interpreter who is unknown to the women, well-educated and possibly a high-caste Bangladeshi might as well make the women feel afraid and intimidated to speak their minds, as hidden power-relations are likely to be present.

As explained above, the thesis takes its point of departure in the theories of gender needs and the capability approach. In the analysis, these theories are held up against the interviews conducted in Bangladesh. The analysis is hence conducted by interpreting the empirical data through the chosen theories, and a deductive approach is therefore taken. It is necessary to take a deductive approach, as the research question addresses a specific case study. The underlying mechanisms and assumptions within this case are analyzed, and the aim is therefore not to find any general regularities or theories. The qualitative interviews can tell us something about the personal experienced structures and mechanisms of a micro-finance program. The use of a case study is in this respect seen as the most relevant method in answering the research question. According to Yin:

“(...) the distinctive need for case studies arises out of the desire to understand complex social phenomena. In brief, the case study allows an investigation to retain the holistic and meaningful characteristics of real-life events (...).”¹⁰⁰

The aim of this thesis, and hence the aim of the chosen research strategy, is to give an example through the use of a specific case study, of the extent to which one micro-finance project in Bangladesh empowers its female participants. A criticism of the research strategy is that using only one example of a project in Bangladesh can be seen as less valid, because no general tendencies can be pointed to. The findings can however still be utilized in different contexts, and be generalized beyond the case of SUPOTH. It can be argued that showing one project's effect on women's empowerment is highly relevant for other development programs and projects, and that the deductive approach is useful in showing an extract of reality. Furthermore, the thesis makes the voices of the women heard, something which, as previously argued, has often been neglected in

⁹⁹ Widell (2004)

¹⁰⁰ Yin (1989): p. 14

evaluations of micro-finance projects. Using the opinions of SUPOTH's female participants as the main empirical data makes it possible to test the theories on the empowerment of women against the views of the women themselves. In the analysis, various quotations from the interviews are put forward in order to show the exact views of the women. The quotations are chosen in order to show statements that are both similar and conflicting.

In regards to the case study of SUPOTH, it can be argued that it is problematic to view the effects of the different activities of the organization. It is difficult to separate the effect of micro-finance from the effect of the various other undertakings employed by the NGO. Especially due to the fact that the idea of SUPOTH is to create an effect of synergy through the various activities, it can be argued that it is difficult to isolate the micro-finance activities. This criticism is accounted for by asking the women of their experienced effects of SUPOTH as a whole, as well as the specific effect of its different activities, and in particular the effect of micro-finance. Although this thesis' focus is on micro-finance, it is still necessary to include the other activities of SUPOTH, as the project addresses many different areas of the lives of men and women. Thus, the case study of this thesis makes it possible to analyze the effect of micro-finance on the empowerment of women when it is combined with a range of other activities.

Theory of Science Position

The thesis takes a social constructivist approach as its theory of science position. This part briefly outlines the main traits within the approach, and discusses its implications for the analysis and conclusions of the thesis.

Social constructivism sees reality, and our knowledge about reality, as socially constructed. Recognition is always seen as relative, and it is pointless to talk about an objective acknowledgment of reality.¹⁰¹ Consequently, objects and subjects become meaningless, because they are seen as a result of relations, and not as important per se. What is important is the meaning, which objects and subjects achieve through their relations.¹⁰²

As the main empirical data of this thesis derives from qualitative interviews, taking a social constructivist approach allows for an interpretive angle, which makes it possible to analyze the information derived from the interviews in depth. As argued by Hastrup, an important tool within social constructivism is the ethnographic conversation, which makes it possible to develop a mutual

¹⁰¹ Widell (2004)

¹⁰² Esmark et al. (2005)

understanding of other people's situation, because it places the two parts in the same social context. The researcher becomes part of the situation, and this creates a social knowledge, which is valuable in interpreting the information derived from the conversations.¹⁰³ This shows the usefulness of a social constructivist approach as well as the benefits of qualitative interviews. Together, they make it possible to analyze the effect of micro-finance seen from a woman's perspective.

Using a social constructivist approach inevitably has certain implication for the analysis and its conclusions. It can be argued that the approach, as opposed to for example a positivistic approach, makes the conclusions drawn in this thesis more complex, because of its view on reality as being socially constructed. As stated by Wenneberg, the relativistic approach, which is applied by social constructivists, can be criticized of making it difficult to separate knowledge and reality, as it perceives reality as socially constructed.¹⁰⁴ This so-called relativistic approach, can however also be seen as stemming from the epistemological aim of the social constructivist position. Contrary to for instance the positivistic approach, this approach perceives knowledge as socially constructed, and as influenced by interpretations of human beings. As argued by Olsen & Pedersen, the relativism of the social constructivist approach can also be perceived as a release from the restricted bonds of reason, allowing for a more creative knowledge process.¹⁰⁵ A social constructivist approach thus opens up the possibilities, and makes it possible to arrive at conclusions, which would not have been reached through a positivistic approach. Although the conclusions of this thesis might be less clear and direct, they will most likely provide a more complex and multi-faceted picture of the situation of the women concerned. In this respect, it can be argued that the gender needs theory provides an open framework which allows for the women to include other needs than the ones suggested by Moser. As explained above, this is also facilitated by applying open and broad interview questions.

Delimitations

The main themes of the thesis, the empowerment of women and micro-finance, are broad and multi-faceted topics. As a consequence and due to time and scope constraints, it is necessary to make certain delimitations, in order for the research question to be answerable.

SUPOTH operates in six districts of the Northern parts of Bangladesh. Due to time constraints, and in order for the field study to be as thorough as possible, it is necessary to limit this thesis' focus

¹⁰³ Widell (2004): p. 83

¹⁰⁴ Widell (2004): p. 24

¹⁰⁵ Olsen & Pedersen (1999)

area to three districts. These are Panchagohr, Nilphamari and Dinajpur which cover some of the oldest fields of SUPOTH. This makes it possible to conduct interviews with women who have participated in SUPOTH for many years. During the field studies, ten field areas are visited – seven old ones, and three new ones. Visiting the old fields makes it possible to get an impression of the development which the participating women have experienced during the years as SUPOTH members. The new areas, on the other hand, illustrate how the newly started women think, and what they expect and hope to achieve from micro-finance. Including more SUPOTH federations would have led to a more thorough and complex data sample, but this would nonetheless have required a much longer period of field studies, something which has not been possible in this case.

Another delimitation of the thesis is the focus on the participating women's view on SUPOTH's effect on their lives. The views of project planners within SUPOTH, or others working in the organization are thus excluded. It would however have been relevant to compare their views with those of the female participants, to examine whether their views on SUPOTH's empowering effect differ. In relation to this, it would also have been relevant to compare the official statements from the project descriptions and evaluations with the statements of the women concerned. Making a comparative analysis would however also have required more time and scope.

Furthermore, this thesis tends to look at the participating women within SUPOTH as one homogenous group. It would nevertheless have been interesting to analyze whether the answers of the women differ according to factors beside the basic information obtained. This would, however, also have required a very long period of field studies in Bangladesh. This is kept in mind when organizing and conducting the interviews, as these factors might have an effect on the experiences of the women, regarding the way in which they perceive SUPOTH's effect on their lives.

Introduction to Bangladesh and SUPOTH

This section provides an introduction to Bangladesh and to the project of SUPOTH. Firstly, the Bangladeshi context and the situation of women in rural areas of the country are discussed. Focus is on the areas in which SUPOTH operates. Secondly, the project of SUPOTH is introduced, providing an overview of the NGOs history and structure, objectives and results, as well as work within the area of micro-finance.

Bangladesh: Country Facts and Women in Bangladesh

The population of Bangladesh is estimated to be 144.5 million with a growth rate of 1.9 percent per year.¹⁰⁶ The landmass is 144.570 square kilometers, making it one of the most density-populated countries in the world with 869 persons per square kilometer. The majority of the population is Muslim (80 percent), whereas the rest of the population consists of Hindus (10 percent), Buddhist (1.2 percent) and Christians and others (0.5 percent).¹⁰⁷

Increasing growth in the agricultural and the industrial sectors has in recent years entailed an annual GNP growth rate of 5-6 percent.¹⁰⁸ Despite this development, Bangladesh is still one of the poorest countries in the world. It is estimated that around 40 percent of the population lives below the poverty line (65 million people), set by the UN, which means that people consume less than 2,122 calories per day. Half of these may be consuming less than 1,005 calories per day due to extreme poverty. Of the 65 million people living below the poverty line, 55 million live in rural areas.¹⁰⁹ Examining the population as a whole, over 85 percent live in rural areas, and over 70 percent are involved in agriculture.¹¹⁰

The economy of the six districts in which SUPOTH operates is mainly agriculturally based. In these areas, 67 percent of the people are landless, and 90 percent of the land belongs to 15 percent of the people. The poor have no capital, and are often the victims of exploitation by the local landowners. In these six districts, the climate is very dry, leading to scarcity of food every year.¹¹¹ Even people living above the poverty line¹¹² remain vulnerable to falling back into poverty, due to sudden income loss and other shocks such as seasonal deficits, natural disasters or the illness of the income earner in the household.¹¹³

Despite an increased focus on human rights in Bangladesh, which has improved the situation of women in regards to discrimination and violence,¹¹⁴ it is estimated that 95 percent of the female-headed households are situated below the poverty line. These figures reflect a range of complex and diverse problems, which Bangladeshi women are subjected to. On a more general level, women are

¹⁰⁶ <http://www.um.dk/da/menu/Udenrigspolitik/Landefakta/LandefaktaAsien/Bangladesh.htm>

¹⁰⁷ SUPOTH (2005): p. 9

¹⁰⁸ <http://www.um.dk/da/menu/Udenrigspolitik/Landefakta/LandefaktaAsien/Bangladesh.htm>

¹⁰⁹ Danida (2005): p. 8

¹¹⁰ <http://www.um.dk/da/menu/Udenrigspolitik/Landefakta/LandefaktaAsien/Bangladesh.htm> and SUPOTH (2005)

¹¹¹ SUPOTH (2005): p. 11

¹¹² It is estimated that a quarter of the population earns an income which places them above the poverty line: Danida (2005): pp. 8-9

¹¹³ Danida (2005): pp. 8-9

¹¹⁴ <http://www.um.dk/da/menu/Udenrigspolitik/Landefakta/LandefaktaAsien/Bangladesh.htm>

the victims of violence, discrimination and injustice both within households and within the public sphere. According to SUPOTH, these problems often lead to more concrete difficulties such as the inability to find employment and high illiteracy rates. Problems which, according to SUPOTH in particular keep Bangladeshi women disempowered are dowry, divorce and early marriages.¹¹⁵ These are interconnected problems stemming from customs and traditions, which are extremely difficult to change. A discussion, summing up these problems, is presented in the section below.

The majority of girls and women, in the working area of SUPOTH face the problems of dowry. The demands for dowry range from TK 10,000 to 80,000,¹¹⁶ and the money is often raised by the parents through mortgaging, selling off cultivable land or loan-taking with high interest rates. If parents attempt to compromise on dowry payments, their daughter is often divorced, deserted, physically or mentally abused, or sent back to the parents. According to the 2005 SUPOTH project proposal, murder is the most prevalent resolution of dowry related disputes. A range of other violent acts such as suicide or acid burn are also closely related to dowry.¹¹⁷

Divorce is another severe problem, faced by Bangladeshi women. Divorced women are looked upon as a burden to their parents, and are not shown any sympathy from relatives or other members of the community. In extreme cases, the parents turn their backs on their divorced daughter, who is forced to seek employment. This often takes place under very bad conditions under which she has no rights, and might become a victim of physical assaults from her employer or trapped in prostitution. The right to divorce is only practiced by men, and has, as described above, become highly connected with dowry. If the woman and her family fail to meet the demands of dowry payments, she is likely to become a victim of divorce. Furthermore, poverty is one of the main causes of divorce, and husbands in poor families often utilize the threat of divorce as a weapon against their wives.¹¹⁸

Another problem faced by women in the SUPOTH working areas, is early marriage. Due to the common view of daughters as a burden to the family, they are often given away quickly into marriage. This is also linked to dowry, since there is a higher dowry demand for older girls. The girls are often mentally and physically immature, and as a consequence, the marriages often have severe effects for the girl's health and psychological state of mind.¹¹⁹ In relation to health, the

¹¹⁵ SUPOTH (2005): pp. 12-13

¹¹⁶ Around 95-750 €

¹¹⁷ SUPOTH (2005): pp. 12-13

¹¹⁸ Danida (2005)

¹¹⁹ SUPOTH (2005): pp. 12-14

greatest problems faced by women in Bangladesh, lie in pregnancy and delivery complications. According to SUPOTH, almost all deliveries (95 percent) take place at home and are assisted by untrained relatives or neighbors in unsafe and unhygienic conditions. Connecting health problems with the issue of early marriage, it has moreover been proved that adolescent mothers are more likely to die in labor than grown up mothers.¹²⁰

SUPOTH: Introduction to the Case Study

History and Structure

SUPOTH was established in 1991 as a Bangladeshi project organization placed under the Bangladeshi Lutheran Church's (BLC's) development department, Bangladesh Lutheran Mission – Danish (BLM-D). It was intended as a pilot project with sustainable self-help groups as its central strategy. Its overall goal is to bring socio-economic development to the rural landless poor men and women in six districts¹²¹ within the Northern parts of Bangladesh, together with improving the status of women. Since 2001, SUPOTH is registered as an independent, national NGO.¹²²

The Danish organization Danmission¹²³ supports, in collaboration with DMCDD, SUPOTH through their experience within capacity building in the areas of health, education and organization of civil society. Furthermore, Danida has, since 1996, through Danmission and DMCDD, provided financial support to SUPOTH. DMCDD is an umbrella organization within Danish Mission Council, and was established in 1986 as an independent department working with social and humanitarian development activities through different partners in developing countries.¹²⁴ SUPOTH runs in different phases, the first phase running from 1996-1999, the second from 2000-2005 and the third and current phase from 2006-2010.¹²⁵

¹²⁰ Ibid

¹²¹ The six districts are: Dinajpur, Thakurgaon, Panchagahr, Nilphamari, Noagaon and Rajshahi: SUPOTH (2005): p. 3

¹²² Danmission & DMCDD (2005): p. 10

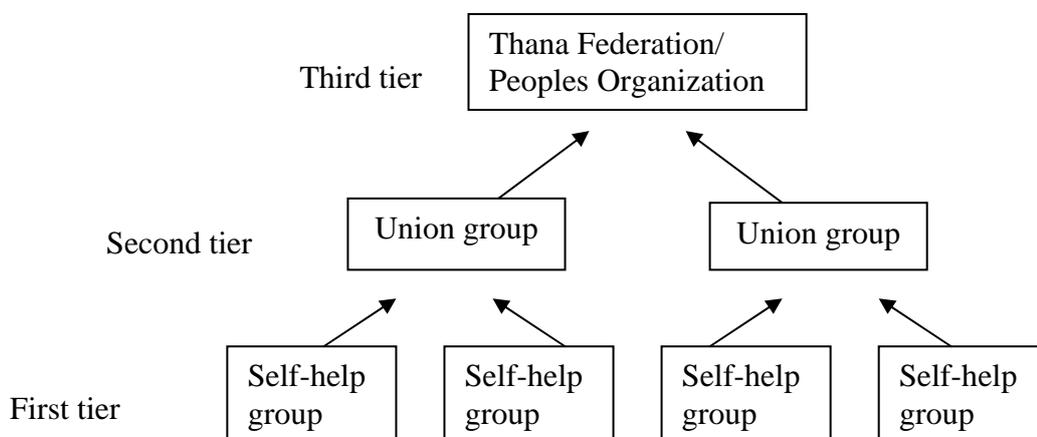
¹²³ Danmission is a merger of Danish Santal Mission (DSM) and Danish Mission Society. Before the merging in 2000, SUPOTH received Danida funding through DSM and DMCDD: SUPOTH (2005): p. 5 and

<http://www.danmission.dk/site/883.htm>

¹²⁴ Danmission & DMCDD (2005): p. 9

¹²⁵ Danmission & DMCDD (2005): p. 10 and SUPOTH (2007): p. 15

As illustrated in the figure below, SUPOTH is structured into three levels: Self-help groups, Union groups and TFs/Peoples Organization:



Source: Adapted from SUPOTH (2007): p. 15

The first level consists of self-help groups, in which the very poor men and women are organized. The aim of SUPOTH is to work on poverty reduction and the formation of self-help groups. The building of their capacity within three different areas can be seen as the most important step towards poverty reduction. The first area in which the self-help groups operate is financial self-reliance. The groups are trained in regular savings, bookkeeping, bank accounting and gradually in income generating activities. These activities are to be followed by micro-enterprises at a later stage. Within this area, basic literacy is moreover taught to help along the development of financial self-reliance. The second area is values and organization, in which training in rights, particularly gender and human rights, plays an important role in building the groups' values. Within this area, men and women are taught to mobilize and organize themselves, and these skills are seen as valuable in learning to work for the rights of the group members and other poor people. The third area is within reduction of health related vulnerability. The groups are subject to basic training and health promoting activities within primary and reproductive health, including HIV/aids.¹²⁶ According to SUPOTH, simultaneously capacity development in these three areas creates an important synergy that makes the members able to handle their basic tasks within their everyday lives. At the same time, awareness about women's rights is created, hence, bringing about development at a broader level.¹²⁷

¹²⁶ SUPOTH (2005): pp. 5-6

¹²⁷ Ibid

Union groups form the second tier. One Union covers four to five villages, and is set up to support the activities of the self-help groups. On Union level, members are therefore trained in leadership and teaching and supervision of new self-help groups.¹²⁸

The third tier TFs gradually take over the supervision and training of the self-help groups, making them independent of direct assistance from SUPOTH. Through income generating and micro-finance activities, the TFs play a crucial role in creating economic development among the participants.¹²⁹ Moreover, all TFs work with awareness building, in for instance the area of reproductive health care among teenagers, human rights and particularly women's rights. In 2005, six of the nine TFs were considered as People's Organizations, which means they have an independent, juridical identity among the local authorities. This has made the TFs able to obtain influence on local as well as on regional matters, and given them a trustworthy position among the self-help group members. This is also due to the fact that the TFs consist of internal members, who are self-help group members themselves.¹³⁰

Objectives and Results

The main strategy of SUPOTH is to develop the capacity of the poor, in order to become self-reliant. The work of SUPOTH has to become sustainable in the long run, in order for the participants to become independent of the NGO. For the phase running from 2006 to 2010, three immediate objectives are formed:

- 1) *Empowerment of SUPOTH participants to gain economic independence, become literate and by their entrepreneurship and job creation combat poverty in their six districts by the end of 2010.*
- 2) *To contribute towards acceptance of human rights among 15.211 SUPOTH members and in their communities focusing on women's rights and Adibashi peoples'¹³¹ rights for poverty reduction and sustainable development, and the legal right of the poorest to khas land¹³² lease.*

¹²⁸ Danmission & DMCDD (2005): p. 3

¹²⁹ Ibid

¹³⁰ SUPOTH (2005): pp. 6-7

¹³¹ Adibashis people: Ethnic group and outcaste Hindus who are frequently victims of land grabbing and forceful eviction. This is due to their lack of legal documentation proving ownership, as well as an illiteracy rate of 90%: SUPOTH (2005): p. 13

¹³² Khas land: Government land: SUPOTH (2005): p. 17

3) *To contribute to the socio-economic empowerment of 15.211 SUPOTH participants and their communities by reducing their health related vulnerability by 2010.*¹³³

One of the experiences from the two first phases of SUPOTH is the realization that there exists a connection between, on the one hand being able to handle one's own life on an economic and practical level, and on the other hand, having the resources to engage in one's community on a broader level.¹³⁴

Examples of some more concrete results of SUPOTH are, according to the application for Danida funding from 2005, that 15,000 group members have obtained at least one income generating activity, and that the incomes of their families have been raised by 15 percent. 4000 new group members, of whom half are women, have learned to read and write simple Bangla, and 500 micro-enterprises have been created. Women manage 200 of these, and the 500 micro-enterprises have generated 1000 jobs.¹³⁵ Another important area, in which SUPOTH has played a crucial role, is in regards to health care. 15.000 group members are now receiving education on health related issues. All TFs have moreover created links to the health care facilities offered by the local authorities and others.¹³⁶

Concerning the empowerment of women, improving women's rights is, as stated in the second immediate development objective cited above, an explicit goal within SUPOTH. Measures to remove restrictions on women's employment and economic opportunities have therefore been adopted. According to the 2005 project proposal:

*“Thana Federations (old and new areas) and Regional Federation will undertake initiative to start a social movement towards removing discrimination against women (...issues like illegal divorce, early marriage, dowry, domestic violence and polygamy) and take action to prevent or eliminate FATWA given by religious leaders (...).”*¹³⁷

Micro-finance in SUPOTH

According to a mid-term evaluation conducted in 2004, some of SUPOTH's most significant activities are the income generating projects in the self-help groups, and the micro-enterprise and

¹³³ SUPOTH (2007)

¹³⁴ Danmission & DMCDD (2005): p. 3

¹³⁵ Danmission & DMCDD (2005): pp. 5-6

¹³⁶ Ibid

¹³⁷ SUPOTH (2005): pp. 25-26

SME activities in the TFs. The mid-term evaluation furthermore claims that the SUPOTH participants have become aware of the danger that lies in the cheap micro-credit¹³⁸ loans, which, according to the NGO and Danmission/DMCDD, have had a negative influence on the working areas of SUPOTH. It is argued that the very poor in these areas do not possess the capacity to administer micro-credit loans. Instead of investing them in long-term businesses, they immediately spend the credit on consumption, which consequently leaves them with large debts, which they are unable to repay.¹³⁹

In opposition to these traditional micro-credit projects in Bangladesh, SUPOTH focuses on empowering the poor before giving them access to credit. This is done by giving them the possibility of participating in awareness building activities, including teaching in more concrete skills such as reading, writing and arithmetic. According to the 2005 project proposal:

*“SUPOTH consider it very important that this, for the participants, quite dramatic economic development is backed by a solid value formation and building up of solidarity at all three tiers (...).”*¹⁴⁰

In the model of SUPOTH, savings-based credit in the self-help groups, is seen as a more beneficial and sensible way of giving the poor access to credit, in opposition to traditional micro-credit loans, which often provide credit to the poorest groups from the very outset. Within six months to one year after forming a self-help group, members save enough money to start income generating activities individually or in groups. When a business starts to grow and can support others in the family, it becomes a micro-enterprise, and when outsiders are hired it becomes an SME. At this state, group members can apply for micro-enterprise loans from SUPOTH, at a government approved interest rate of 12 percent. According to SUPOTH, it is crucial, that the participants have the foundation of money management in income generating activities, before moving to larger scale businesses.¹⁴¹ Once the group members have access to the TFs, they are free to get involved in any of the SUPOTH activities including savings based credit and micro-enterprise loans. The participants, hence, gradually gain access to control over resources by capital generation through savings and income generating activities. Furthermore, the SMEs do not only effect the lives of the people

¹³⁸ “Microcredit refers to a small loan to a client made by a bank or other institution. Microcredit can be offered, often without collateral, to an individual or through group lending.” <http://www.microfinancegateway.com/section/faq#Q2>

¹³⁹ Danmission & DMCDD (2005): p. 6

¹⁴⁰ SUPOTH (2005): p. 6

¹⁴¹ SUPOTH (2005): pp. 23-24

running them, but have an important influence on the overall societies, in terms of job creation.¹⁴²
In regards to the empowerment of women, SUPOTH states in its 2005 project proposal that:

*“Development of women’s entrepreneurship contributes towards women’s empowerment and has important implications for their family relationships and economic level.”*¹⁴³

According to Danmission/DMCDD, education in women’s rights, together with a higher income produced as a result of the microfinance activities have led to very positive changes concerning the women’s position and bargaining power within households. Before participating in SUPOTH, many women did not leave their home alone, and husbands made the decisions in regards to the children’s education, something which, according to the NGO itself, is no longer the case for most of the female SUPOTH members.¹⁴⁴

Analysis

The first part of the analysis examines the effect of micro-finance on fulfilling the practical and strategic gender needs of women. The views of SUPOTH’s female participants are put into the framework of the theory on practical and strategic gender needs. Based on the findings from the first part, the second part of the analysis examines the effect of micro-finance on the empowerment of women. Main arguments from the capability approach are used to put a new light on the findings made through the gender needs theory. This also includes a discussion of the usefulness of the two theories in relation to micro-finance and the empowerment of women.

The Effect of Micro-finance on Women’s Practical and Strategic Gender Needs

Practical Gender Needs

*“Policies to meet practical gender needs have to focus on the domestic arena, on income-earning activities, and also on community-level requirements of housing and basic services.”*¹⁴⁵

The following practical gender needs are identified by Moser: Provision of food and water, housing, health care, access to training, access to employment and income earning activities, and access to

¹⁴² Ibid

¹⁴³ SUPOTH (2005): p. 24

¹⁴⁴ Danmission & DMCDD (2005): p. 8

¹⁴⁵ Moser (1993): p. 40

credit.¹⁴⁶ The gender needs are analyzed separately to examine the extent to which they are fulfilled by micro-finance.

Provision of Food and Water

The overall impression is that the gender needs of women in regards to food and water are met by the activities of SUPOTH. A large number of women mention that they, after commencing in the NGO, eat regular meals every day. Several women explain that they, before joining SUPOTH, only ate once a day, but that they now – because of their higher income – eat three meals a day.¹⁴⁷

Also safe drinking water is mentioned as an important change within the daily lives of the women. Accordingly, awareness of the importance of safe drinking water and sanitation in general has had an enormous effect on the communities. On a practical level, the provision of safe drinking water is made possible through the widespread use of tube wells which ensures the use of clean water for all families.¹⁴⁸

Furthermore, information and knowledge about nutritious food, especially in regards to children's nutrition is mentioned as an important need which is met by SUPOTH. Kulsum, a SUPOTH member, who also works as a community health worker tells that:

*“We also do a lot of work with the mothers in relation to children's nutrition. We tell them how they can do gardening in order to grow nutritious food. We tell them that they have a lot of resources themselves to grow nutritious food in their gardens.”*¹⁴⁹

In this case, a practical gender need is met through the activities of SUPOTH. According to the gender needs theory, there is however a danger that traditional gender roles are being reinforced in meeting the practical gender needs. It can be argued that the above citation is an example of this, as children's nutrition is only seen as the responsibility of the mothers, whereas the fathers are not mentioned in this connection. Despite this, it can however be argued that it is essential that the women learn how to provide nutritious food for their children, and that the more gender-based discussion should give way to the immediate needs of the children. This is discussed further in the analysis of the strategic gender needs.

¹⁴⁶ Moser (1993): pp. 40-41

¹⁴⁷ Interview 3

¹⁴⁸ Interview 8

¹⁴⁹ Interview 3: p. 95

Housing

In Bangladesh, straw houses are the most prevalent form of housing as they are cheap and easy to build. A straw house does however not protect very well against heat in the summertime and against coldness in the wintertime. A brick-house is therefore the most ideal form of housing as it is better insulated which means that families are better protected against heat and coldness.

Several women of SUPOTH mention that their needs in regards to housing are met by SUPOTH. Due to the income generating activities of the women, families as a whole now earn a higher income and some of them are therefore able to afford brick houses. As explained by two women:

*“Before joining SUPOTH we didn’t have any brick-houses – all our houses were made of straw. Now we have brick-houses (...).”*¹⁵⁰

*“My main dream now is to build a good house. And after that it is important that my son finds a good wife. And I would also like to build my three sons some good brick houses and to give my daughters some good ornaments.”*¹⁵¹

Among the interviewees, there seem thus to be a certain status connected with living in a brick house. Being able to live in a brick house and being able to pay your children a brick house when they move away from home, seems to be an important goal for many women which is met by the work of SUPOTH. The last quotation shows however also the ways in which some women regard their sons and daughters differently. It is important to give your son a good house, as he is supposed to provide for his wife, whereas daughters are getting married and being provided for by their husbands. This is elaborated upon in the last part of the analysis.

Health care and Hygiene

According to the gender needs theory, women have, due to their gender, specific practical needs in regards to health care and hygiene. The overall impression obtained through the interviews, is that gender needs in regards to health care and hygiene are met through the activities of SUPOTH.

Some of the most serious problems faced by Bangladeshi women in regard to health care, concern pregnancies and mother and child care. According to the women from SUPOTH, lack of knowledge

¹⁵⁰ Interview 13: p. 139

¹⁵¹ Interview 12: p. 136

of the female body and of the specific needs of pregnant women are the most severe health problems faced by women in their communities. According to one interviewee:

*“(...) women in Bangladesh do not get the proper treatment when they are ill. The health situation of women is very critical. They don’t understand their own health problems, and husbands don’t care about the health of their wives either. When a woman is pregnant, she does not take good care of her own health, and her husband is not aware of the pregnant-related problems she is facing either.”*¹⁵²

Holding this up against the gender needs theory, the special needs of pregnant women can thus be seen as a particular important gender need in regards to health care. According to the members of SUPOTH, the mother and child mortality has gone down and continues to decrease in the SUPOTH working areas. This change is due to the training activities undertaken by the SUPOTH staff, as well as the higher income levels achieved by many women through the micro-finance activities. Through education and training in health care, the women become aware of the importance of them taking care of themselves, particularly during pregnancies. They become aware of the importance of going to the doctor and are able to better understand the symptoms of their bodies.¹⁵³

Furthermore, several women mention that they have become aware of their possibilities of using public health institutions and services provided by local NGOs. As argued by one woman:

*“We are now able to receive services from the governmental and the non-governmental service-providing organizations. The linkages with these organizations are very important in improving child and mother care – prenatal and postnatal care.”*¹⁵⁴

The awareness building activities on health organizations are however not the only means through which the gender needs of women in this area are met. According to several women, poor people never went to the doctor before joining SUPOTH because it was too costly. As explained by Rohima Khatum who is a SUPOTH member and also works as a birth attendant:

*“I think we are doing some good work because we help other women. Before SUPOTH came to the area poor people never went to the doctor because it was too expensive for them.”*¹⁵⁵

¹⁵² Interview 9: p. 120

¹⁵³ Interview 3

¹⁵⁴ Interview 14: p. 145

Now, many women are however able to afford visits to the doctor, because they earn money from the various income generating activities. Furthermore, the women save money within their groups, and are thus secured, if they unexpectedly need to pay for medical services.

In regards to meeting the gender needs within the area of hygiene, the training and education provided by SUPOTH has, according to the women, played a major role. Especially within the areas of primary health care and personal hygiene, the women receive a lot of training which they argue is important in improving their every-day lives:

*“The information we have received on how to prevent common diseases like cholera, diarrhea and HIV/AIDS has also been important. Education on primary health care has been important for us.”*¹⁵⁶

Several women mention that the profit derived from the income generating activities allows them to give their children a better health care treatment.¹⁵⁷ Whether this is a consequence of the higher income level of the family as a whole or because income-earning women prioritize differently than men is unclear. The general impression is however that both the higher income level of the family as a whole, as well as the higher income of the individual woman plays a role in providing better health-care for children. Many women within SUPOTH feel that they are the sole care-takers of the children, and they do not expect to get any help from their husbands within this area.¹⁵⁸ They explain, however also, that they have gained more influence on the decision-making-processes within the families. This has given the women more autonomy, and it can be argued that this might have an effect on the health of women themselves and their children. According to one member:

*“I am able to go to the hospital on my own, if I need treatment or if my children are ill. Our husbands do not have to go with us – we are able to go there on our own. In case of an emergency, we are able to take action ourselves.”*¹⁵⁹

It can be argued that this citation reflects women’s greater freedom which stems from their new role as income-earners within their families. This can be seen as a consequence of their productive work

¹⁵⁵ Interview 4: p. 98

¹⁵⁶ Interview 11: p. 130

¹⁵⁷ Interview 9

¹⁵⁸ Interview 7

¹⁵⁹ Interview 16: p. 156

which inevitably makes them get more away from home. It can however also be seen as a result of a higher self-confidence which is connected to income-earning activities. This will be discussed further in the following parts.

Furthermore, many women explain that the improved sanitation facilities have a tremendous effect on the situation of hygiene within the villages of SUPOTH. Before, the use of sanitation facilities was not prevalent, whereas now, all people in the villages use latrines and tube wells.¹⁶⁰ These changes are, on the one hand, due to the awareness building activities of SUPOTH – the women have become aware of the importance of using sanitation facilities. On the other hand, the income generating activities are important in providing the financial means to implement these improvements within the communities.

Access to Training

Access to training is by Moser defined as an essential gender need. Illiteracy and lack of knowledge often reinforce traditional gender roles, and make it difficult for the women themselves to change their situation. Furthermore, access to training might also lead to meeting the practical gender need of access to employment. The extent to which access to training also meets strategic gender needs depends, according to Moser, on whether the training increases women's economic independence as well as on the type of training.¹⁶¹ It can thus be argued that access to training, while being a gender need itself, also helps meeting other gender needs – both practical and strategic. This is discussed in the analysis of SUPOTH's effect on meeting the strategic gender needs. As discussed in the previous section, training was also emphasized as crucial in meeting the health care and hygiene gender need of the women from SUPOTH.

Access to training within SUPOTH has a high priority. As described in the section *SUPOTH: An Introduction to the Case Study*, the participants are subject to a range of awareness building activities, literacy courses and training in different micro-finance activities. On an overall level, many of women claim that their main motivation for joining the NGO is the possibility of saving money and getting access to credit. The training, provided by SUPOTH, is not seen as very important compared to the prospects of saving money and earning an income.¹⁶² Access to credit is thus seen as the most important immediate need when women join the NGO. After having attended the various training and awareness building programs, they become however conscious of the

¹⁶⁰ Interview 10

¹⁶¹ Moser (1993): pp. 48-50

¹⁶² Interview 1 and 6

benefits derived from these activities. Several women explain that they would not have been able to benefit from the micro-finance projects without the training programs:

*“When we first started in SUPOTH, we only thought about the savings, but now we have also attended the adult literacy course and we have received some awareness building training. I think it is very good that we are now able to read and write and do some accounting. I also raise my children in another way now.”*¹⁶³

*“When we started we just wanted to get the savings so that we could buy food and basic necessities. But now we have come to understand the importance of the training. So in the beginning we thought more on a short-term, but now we think more on a long term.”*¹⁶⁴

It can thus be argued that the women of SUPOTH do not initially recognize access to training as a specific gender need. They come however to recognize it as a very important aspect and as a prerequisite for being able to fully benefit from the micro-finance activities.

Among other things, the women mention training in handling credit and in keeping account of their savings as crucial. They learn for instance how to use the financial institutions, something which they argue, gives them much better possibilities of saving money. Before joining SUPOTH, the women did not know how the banking system worked, and because of their illiteracy they were not able to open a bank account. In practice this meant that it was literally more difficult and unsafe to handle their savings, because it was impossible for them to put their money into a bank account. Furthermore, the fact that the women learn about the banking process and are able to use the financial institutions means that they gain more self-confidence and pride. One woman explains:

*“The security of our money is very important. The government bank makes this possible – our money is safe. Before we didn’t know about the banking system, but now we know about the banking process – we are now a bit educated in the banking system. We realized the importance of this when we started saving our money in the group.”*¹⁶⁵

It can be argued that training in financial aspects such as the use of a bank account is not a typical ‘women’s area.’ According to the gender needs theory, training in areas in which women

¹⁶³ Interview 6: p. 105

¹⁶⁴ Interview 4: p. 99

¹⁶⁵ Interview 15: p. 148

traditionally work, such as for instance dress-making, does not challenge the gender division of labor. It meets a practical gender need, but does not aim at meeting any strategic needs, because the women remain within their own 'domain.'¹⁶⁶ Based on the above, it can be argued that the training provided by SUPOTH is not particularly directed towards women's traditional working areas, as they are trained within areas such as business and accounting which are more likely to be termed 'male-areas,' as women in Bangladesh by tradition are not involved in business-activities.

Despite this access to training provided by SUPOTH, several women do however mention that they would like to receive even more training, especially within the area of business and skill-development. They argue that training in these areas will make it possible for them to increase the scope of their businesses and hence to earn a higher income.¹⁶⁷ As argued above, these skills are traditionally regarded as 'male-skills.' Within the gender needs theory, Moser argues that training of women in areas traditionally identified as 'men's work' may widen the employment opportunities for women as well as break down existing occupational segregation. This may then eventually lead to the meeting of the strategic gender needs.¹⁶⁸

Based on these arguments, it seems on the face of it as if meeting the strategic gender needs of the women in SUPOTH requires more training in traditional 'male-areas.' This is examined further in the analysis of the strategic gender needs.

Access to Employment and Income Earning Activities

This gender need addresses women's ability to work outside the household and contribute to the family's expenditure. As presented in the section *Bangladesh: Country Facts and Women in Bangladesh*, it is estimated that 95 percent of the female-headed households are situated below the poverty line. These statistics reflect, among other things, the difficulties faced by women of finding employment outside their households. Both within households and in the public sphere, women are victims of violence, discrimination and injustice, and often men do not acknowledge women's ability and right to earn an income.¹⁶⁹

According to the women of SUPOTH, the NGO has to a large extent created the conditions for them to meet this gender need. Each week they meet in groups where they save a small amount of

¹⁶⁶ Moser (1993): p. 50

¹⁶⁷ Interview 15

¹⁶⁸ Moser (1993): p. 50

¹⁶⁹ SUPOTH (2005)

money. Through these savings they are able to do various income generating activities – both individually and in groups.¹⁷⁰ These activities range from cow-rearing and land-cultivation to micro-enterprises such as grocery shops and rickshaw or van businesses.¹⁷¹

SUPOTH thus helps the women to create self-help groups, and through the various training activities, described in the previous section, they become capable of handling the savings in a sensible way. Getting access to credit makes the women able to create larger-scale income generating activities, something which would not have been possible without the weekly savings. Access to credit as a specific gender need is discussed in the next section.

Several women mention how their dreams for the future are to start even larger businesses. In this respect, the activities and projects of their fellow group-members seem to serve as an important inspiration. Through discussion-sessions at the weekly meetings, the women obtain new ideas, and come to realize the possibilities they have of commencing larger business projects:

“We are able to discuss with each other and to learn from each other and share ideas within the group. This is helpful for our families because it strengthens our knowledge on various issues.”¹⁷²

Success-stories of other women from the village or neighbor-villages are according to the women spreading, and the women themselves also do their best to spread their stories. If a husband is negative towards the idea of his wife starting a business, success-stories and other men’s acceptance of his wife earning an income might change his point of view:

“We also go to other villages to tell about the work we are doing. That way, the husbands start changing their minds about their wife working. And they are also able to see the changes it has meant for the communities – that people are going to school and learn to read and write. And people start watching TV and learn about social issues. So men think the work of SUPOTH is good.”¹⁷³

¹⁷⁰ Interview 3

¹⁷¹ Interview 5

¹⁷² Interview 11: p. 128

¹⁷³ Interview 4: p. 98

According to the interviewees, their husbands have accepted that they earn an income, despite the fact that many of them in the beginning were skeptical about it. This is discussed further in the section on strategic gender needs.

On an overall level, it seems as if SUPOTH meets the gender need within access to employment and income earning activities. Some women do however mention the need of job-creation on the part of SUPOTH. According to SUPOTH member Anguri Begum:

*“The income generating activities are also good, but if we got like a real job, we would get more social status. A real job, where we were employed by someone would give us more social status and more money.”*¹⁷⁴

As it is now, the income generating activities are based on the women’s own entrepreneurial skills and capacity as self-employed. According to the women of SUPOTH, being employed and having a permanent job is associated with more money and a higher social status than the income generating activities they are doing now. The women’s need for money is analyzed in the following part, in which the effect of micro-finance on access to credit is discussed.

Access to credit

Access to credit is identified by Moser as meeting the immediate, practical need for credit, which women have in their everyday-lives. According to the women of SUPOTH, access to credit is extremely important because it means that they have more power in various situations in their daily lives.¹⁷⁵

Several participants mention that the women within their village were more interested in joining SUPOTH than the men. Access to credit is seen as the main motivation for joining the NGO, and according to the women, the prospect of being able to save money and to obtain a loan attracts more women than men. This is, according to the women of SUPOTH because, as discussed above, women feel a greater responsibility for the family as a whole than the men. A woman’s income will thus accordingly benefit the whole family to a greater extent than the husband’s income, which does not to the same extent benefit the general well-being of the family. According to several female participants, women are in general more eager to join SUPOTH than men. This is accordingly because women look upon the savings-activities as a way of improving the situation of their family:

¹⁷⁴ Interview 12: p. 136

¹⁷⁵ Interview 8

*“(...) it was very important for us that we would have the possibility of saving money. Especially for our families it was very important that we could save money (...) women are very concerned about their families. Husbands just go out to work, and think that “I have a wife – she can look after the children”. Husbands are so busy with their own outside work and they just think that the wives can look after the family.”*¹⁷⁶

Initially, SUPOTH does not give any loans to its participants. Instead, the women save a small amount of money each week – money which they procure through different small, income generating activities such as land cultivation and day labor, or selling of eggs and chickens on the local market. According to the women, they often face difficulties in finding the money to hand in each week. The weekly savings seem however to have a very high priority among them, and they always find the means to procure the savings. Several women argue that they are not able to spend the savings-money on anything sensible themselves, and that it is therefore much more useful for them to save money within the group, despite the immediate loss each week within their housekeeping.¹⁷⁷

When a group has saved a substantial amount of money, it is possible for the women to take up an individual loan, if they want to expand their income generating activity. It seems to vary a lot from group to group whether the women take up loans on an individual basis or whether the group invests the savings in a common project or business. In general there seems to be an agreement among the women that the micro-finance activities of SUPOTH meet their need of access to credit, and that the work of the NGO has really improved the situation of women in regards to credit. Several women also discuss the approach of SUPOTH compared to the approaches of other NGOs, and many women seem to endorse the following quotation:

*“Other NGOs are doing a lot of micro-credit, where people have to pay very high interest rates. I don’t think this is good. But SUPOTH is mainly working with savings, and people are able to generate their own money, from which they are able to take a loan. We are responsible to handle our own money, and SUPOTH does not take any money from us. Ownership is important.”*¹⁷⁸

¹⁷⁶ Interview 7: p. 109

¹⁷⁷ Interview 6

¹⁷⁸ Interview 13: p. 137

Despite an agreement among the women on the benefits of the SUPOTH approach, several women do however mention that their group needs more capital in order for them to be able to turn their small businesses into micro-enterprises. As argued by Jamuna Rani Roy:

“I think that our group needs bigger loans in order to start doing micro-enterprises and earning more money (...) if we get more money, we will have more possibilities of strengthening our income generating activities (...) within our group we don’t have much money, because we only save five TK¹⁷⁹ a week – this is not enough to develop our enterprises.”¹⁸⁰

Some women thus seem to think that SUPOTH is not ambitious enough, because the businesses they are capable of doing with the savings are very small scale. This is connected to the previous discussion within the gender need of access to employment in which several women argue that some sort of job-creation on the part of SUPOTH is necessary, because the current income-generating activities are too small-scale.¹⁸¹ The general opinion of the women seems nevertheless to be that their need of access to credit is met through micro-finance in SUPOTH.

Summing Up

To sum up the analysis of practical gender needs, it can be argued that women think SUPOTH’s micro-finance activities to a large extent fulfill their practical gender needs. The awareness building activities are however also extremely important in addition to the micro-finance activities. In regards to for instance the provision of food and water, the income generating activities enable the women to earn money to buy nutritious food for themselves and their children. Knowledge about nutritious food is however only made possible through the awareness building activities.

As argued by Moser, meeting the practical gender needs is a prerequisite for fulfilling the strategic gender needs. There seems thus to be a good basis for micro-finance to meet the strategic gender needs of women. The following section analyzes the effect of micro-finance in SUPOTH on fulfilling the strategic gender needs of women.

Strategic Gender Needs

According to Moser:

¹⁷⁹ 0,05 €

¹⁸⁰ Interview 13: p. 140-141

¹⁸¹ See p. 50

“...the strategic gender needs identified to overcome women’s subordination vary depending on the particular cultural and socio-political context within which they are formulated.”¹⁸²

The strategic gender needs analyzed in this section are thus partly chosen on the basis of the cultural context outlined in the section *Introduction to Bangladesh and SUPOTH*. Based on the Bangladeshi context and the strategic gender needs suggested by Moser and Molyneux, the effect of micro-finance on the following strategic gender needs is analyzed: The abolition of the sexual division of labor, the alleviation of the burden of domestic labor and child care, freedom of choice over child bearing and the alleviation of male violence and control over women. According to Molyneux, these strategic gender needs are the ones most frequently considered to be women’s ‘real’ interest.¹⁸³

The abolition of the sexual division of labor

The sexual division of labor is defined by Moser as being the fact that some tasks are allocated predominantly to women and others to men. This division, she argues, is not in any way natural, but can be seen as an artificial division stemming among other things from Western capitalism with its separation of production and reproduction.¹⁸⁴ As outlined in the part *The Concepts of Empowerment and Micro-Finance – Theories and Discussions*, Moser states that most women live in a situation in which only their productive work is valued as work, whereas reproductive or community managing work is not valued as real work. Consequently, women’s work is therefore often invisible in comparison to that of men.¹⁸⁵ Meeting this strategic gender need is therefore crucial, as it gives women the possibility of earning an income on equal terms with men, and allows for a different division of household work. In regards to micro-finance it is particularly interesting to examine its effect on the sexual division of labor. It can be argued that there is a risk that micro-finance, in spite of giving women a possibility of earning an income, does not change the sexual division of labor within the household. This is discussed further in the section *The Alleviation of the Burden of Domestic Labor and Child Care*.

The sexual division of labor is to a high degree prevalent within the working areas of SUPOTH. Many women explain that they did not do any income-earning work before joining SUPOTH. Instead they did all household work and were responsible for the children’s well-being, while the

¹⁸² Moser (1993): p. 39

¹⁸³ Molyneux (2001): p. 43

¹⁸⁴ Moser (1993): pp. 28-29

¹⁸⁵ Moser (1993): p. 91

men did all the income-earning work outside the home. Some women tell that their husbands were reluctant at the thought of them working outside the household-sphere when they first started in SUPOTH. In several villages some men tried to oppose the women when they started doing their group-activities, because they did not like that the women were going to work outside the households.¹⁸⁶ In several cases, SUPOTH-staff had to intervene in order to protect the women from male-members of the village. As explained by one woman:

*“Some days after we had started working in groups and had started doing our savings, group activities were suddenly stopped, because some male members of the community did not like what we were doing (...) I contacted one of our field trainers and one of our field managers. They said that we should continue our work, and they gave me the assurance that they would ensure our security and that nobody could touch us.”*¹⁸⁷

This suggests that some men feel threatened by the SUPOTH-activities undertaken by the women, and shows the difficult conditions under which the women work. The fact that husbands are often SUPOTH-members too seems however to have a positive effect on men’s feelings towards women earning an income. When asked about the significance of her husband being a member, one woman explains:

*“I think it’s very good, because we are doing the same awareness building programs and we are able to talk to each other about it.”*¹⁸⁸

As argued by Moser, a crucial aspect of the empowerment approach separating it from former development approaches is the realization of the importance of targeting men and women simultaneously. Several interviewees mention this as an important aspect within SUPOTH, both in regards to micro-finance and other activities. This is discussed further in the last part of the analysis.

Going into the discussion of micro-finance within SUPOTH, a central aspect is that the women are encouraged to use their savings on investments, something which makes them able to earn an income. They are thus doing work which before SUPOTH’s involvement in the communities was largely undertaken by male-members of the families. The initial education in women’s rights and

¹⁸⁶ Interview 10

¹⁸⁷ Interview 2: p. 91

¹⁸⁸ Interview 6: p. 105

training in micro-finance activities also play an important role in giving the women the possibility of earning an income:

*“We have learned that women are also able to work in for instance the field. We are able to do any kind of work. We now know that we, like the men, are able to do all kinds of work.”*¹⁸⁹

This is elaborated upon by another woman who also explains how her husband has changed his attitude towards her earning an income:

*“...the incomes from the husbands are not enough for our families. To me, this has meant that both my husband and I have come to realize that we should both earn an income – and also that we should both be able to work away from home.”*¹⁹⁰

These statements reflect the general opinion among the interviewees; that they and their husbands, through SUPOTH’s micro-finance activities, have come to understand the importance of women doing work away from home. The majority of the women mention the higher income of the family as a whole as the main advantage of this development. Accordingly, this is also the most important reason why their husbands have come to accept their work outside the home – they have realized that women are capable of earning an income, and are able to do other types of work than household work.¹⁹¹ To many men, it is thus primarily because he and the family as a whole benefit from the wife’s income that he has come to accept her work away from home. It can be argued that the woman’s additional income often comes as a relief to the husband because it means that he is no longer the sole income-earner of the family. It is in this respect doubtful whether men regard their wives’ newfound status as working outside the home as being connected with for instance equal opportunities on the labor market for men and women. To them, the fact that their wives now work outside the home is merely seen as a way of improving the economic situation of the family.

In spite of this, some women mention that they, because of the work undertaken outside the home, are now treated with more respect from their husbands and from other males in their village. They argue that because they have gained more knowledge and more skills in certain areas, men regard them differently. As one woman explains:

¹⁸⁹ Interview 15: p. 149

¹⁹⁰ Ibid

¹⁹¹ Interview 8

*“After I joined the group I received a lot of training (...) this has been very helpful for my own development. I go out and help pregnant mothers – I am a kind of nurse. My husband also likes this very much, because he knows I am doing an important job.”*¹⁹²

Several women mention that their husbands are now proud of them because of the work they are doing. This seems particularly to be the case when the women work in the areas of nursing or mother and child care. SUPOTH also provides training within these areas, and there seems to be a certain social status connected with this kind of work, which by one woman is even described as a holy work.¹⁹³ Although these women work outside the home, it can still be argued that this kind of labor is traditional women’s work which does not challenge the sexual division of labor. As discussed in the section on practical gender needs, Moser states that typical ‘women’s work’ meets a practical gender need, but does not aim at meeting any strategic needs, because the women remain within their own ‘domain.’¹⁹⁴ In regards to micro-finance activities, the women state, as discussed above, that their husbands are content because they now earn money. There does however not seem to be the same status connected with these activities as is the case with mother and child-care related work.

Despite the above argumentation – that the sexual division of labor is not challenged when women remain within their own ‘domain’, it is however worth noticing that women who do this type of work – mother and child care-related work – all mention that the fact that they are able to help others has made them more self-confident and content with their lives.¹⁹⁵ This is elaborated upon in the last part of the analysis.

A significant aspect of the micro-finance activities are the discussions and work taking place within the weekly group meetings. It can be argued that these group activities contribute to the development of the particular skills which women need in order to work outside the home. The women run the group-activities by themselves and the positions as chairman, secretary and cashier therefore go by turn. According to several women, this kind of responsibility and leadership development gives them a feeling of power:

¹⁹² Interview 12: p. 135

¹⁹³ Interview 4

¹⁹⁴ Moser (1993): p. 50

¹⁹⁵ Interview 4

*“I also think that when women have their own leadership, they get more power (...) we were the first group in this area, and within our group the position as chairman went by turns. This gives women a lot of power I think – that we sometimes had the position as chairman or secretary or cashier.”*¹⁹⁶

It can be argued that the possession of these kinds of skills is necessary in abolishing the sexual division of labor, and that these micro-finance activities thus help in meeting this particular strategic gender need.

To sum up, it can be argued that the micro-finance activities of SUPOTH to a large extent meet the gender need of the sexual division of labor. A large number of women have started, or plan to start, working outside the home. There seems to be a general agreement among the women that they benefit from the income generating activities on a personal level, and that their family and husband to a high degree also benefit from these activities.

The Alleviation of the Burden of Domestic Labor and Child Care

This strategic gender need is linked to the notion of the reproductive role of women. According to Moser, the reproductive role of women:

*“...includes not only biological reproduction but also the care and maintenance of the workforce (husband and working children) and the future workforce (infants and school-going children).”*¹⁹⁷

Due to the fact that women bear children, they are naturally connected to the reproduction of all human life, despite the lack of apparent reason for this connection, as argued by Moser. This strategic gender need is closely linked to the previous gender need and the discussion of the sexual division of labor. In Bangladesh, one consequence of women bearing all responsibility for domestic labor and child care are the difficulties in working full time within production work. This is explained by one woman who argues that:

*“The problem is that women are also doing all the work within the households. They do this firstly, and then they go to work in for instance the field. This makes it difficult because their employers don’t think that they work enough, because they also have to do the entire household work.”*¹⁹⁸

¹⁹⁶ Interview 12: p. 134

¹⁹⁷ Moser (1993): p. 29

¹⁹⁸ Interview 10: p. 125

This shows the importance of men and women sharing the burden of domestic labor and child care. If this strategic gender need is not met, it will be very difficult for women to work on equal terms with men within production work. Several women also mention wage discrimination as a consequence of this; Employers are simply not willing to pay women an equivalent salary to that of men for the same kind of work because they, due to their domestic responsibilities, are regarded as less flexible than men.¹⁹⁹

As discussed in the previous section, the gender division of labor was prevalent within the working areas of SUPOTH before the NGO began its work. This also means that all domestic labor and child care was regarded as being only the women's field of responsibility. According to several women, this has to a certain extent changed, as a consequence of them joining the activities of SUPOTH. They explain that their husbands now help them with the household work, and that they are no longer seen as fully responsible for all domestic labor.²⁰⁰ The picture is however very blurred, and the general tendency seems to be that domestic labor is still primarily viewed as the woman's domain. Despite the fact that the women through micro-finance activities have come to earn an income, and that the sexual division of labor to a certain extent has been abolished, domestic work is still, both by men and women, viewed as the woman's sphere. There seems among the interviewees to be an implicit acceptance that household work belongs to the woman. A woman explains:

*“My husband also thinks that my work is very important now – the household work like looking after the children, working with the cows and goats – it is just as important as his work.”*²⁰¹

The fact that the woman uses the terms 'my work' and 'his work' about respectively reproductive work and productive work suggests that there is still a long way to go before this gender need is met. The above citation is by no means an isolated statement. A large number of women seem to think that their primary field of responsibility is domestic work, despite the fact that many of them now work outside their homes. Some interviewees even question men's ability to do domestic work, and argue that men are only able to do work outside the home. Women, on the other hand, are regarded as being able to do both reproductive and productive work.²⁰² It can be argued that it is

¹⁹⁹ Interview 10

²⁰⁰ Interview 12

²⁰¹ Interview 12: p. 134

²⁰² Interview 7

very difficult to make men understand that this division of labor, as argued by Moser, by no means is natural when women themselves regard domestic work as ‘their work’.

Going back to the above quotation, it furthermore shows that one consequence of SUPOTH’s activities is that husbands have come to understand the importance of domestic work – that is, they have come to see that reproductive and productive work are equally important. As argued by Moser, a common problem in Third World countries is that only women’s productive work is valued as real work.²⁰³ It can consequently be argued that men’s acceptance of women’s reproductive work is a step in the right direction, if women’s burden of domestic labor and child care is to be alleviated.

Furthermore, both men and women now seem to be talking more freely about these topics, something which in the long term might be an important factor in changing traditional gender roles. As explained by TF member Josna Rani Roy:

*“One of the problems has been that people think that “this is the woman’s work and this is the man’s work”. But now we are able to discuss this with our husband. Many husbands only think that a woman’s work is to look after the children, to do the cooking and to take care of the husband. But this is now changing – both within our families and within our communities.”*²⁰⁴

In opposition to the latter quotation, this statement shows that this woman recognizes the problem of using the notion of ‘men’s work and women’s work’. As previously discussed, it furthermore suggests that many women *do* seem to begin getting help from their husbands with domestic work. This seems to be a consequence of the micro-finance activities within SUPOTH, and particularly the income generating activities which seem to compel a new division of labor within the households. Several women explain for instance that their husbands now do the household work at times, when they are not able to do it because of their work outside the home:

*“(…) my husband also helps sometimes. He is able to cook for himself. Sometimes I might be out a whole night, and then my husband does the work within the household.”*²⁰⁵

Another aspect in relation to this strategic gender need is the discussion of SUPOTH’s role. Moser argues that there is a risk that development projects reinforce traditional gender roles by arranging

²⁰³ Moser (1993): p. 91

²⁰⁴ Interview 12: p. 134

²⁰⁵ Interview 4: p. 98

the different activities of its female participants depending on their daily domestic work.²⁰⁶ As explained by one woman:

*“The SUPOTH activities are arranged according to what suits us best. In the morning I do the household work and then later I go to a meeting or to the field. My children are sent to school, and we arrange the SUPOTH meetings when we are free.”*²⁰⁷

On the one hand, this approach ensures that a large number of women are able to participate in the micro-finance activities, because the weekly meetings are held so that they do not interfere with the women’s domestic tasks. On the other hand, it can be argued that the strategic gender need of alleviating the burden of domestic labor and child-care is not met, because SUPOTH’s micro-finance activities do not directly threaten the woman’s role within the household. According to the gender needs theory, the fact that the micro-finance activities are placed so as not to interfere with women’s domestic tasks means that a practical gender need is met. The problem of women’s subordination on a broader level is however not directly targeted, as women are still viewed as the primary ones responsible of domestic labor. As explained in the section *The Concepts of Empowerment and Micro-Finance – Theories and Discussions*, it is however important firstly to address the practical needs of women, before targeting any strategic needs, as certain women might feel that their practical short-term needs collide with the strategic needs.²⁰⁸ In order to make the women participate in the micro-finance activities, it is hence necessary to firstly meet the practical gender need of making sure that the micro-finance activities do not collide with the women’s domestic tasks, before meeting the strategic gender need of alleviating the burden of domestic labor and child care.

As previously discussed, some women mention that their husbands have started doing household work when they are working with micro-finance activities. This suggests that micro-finance to a certain extent, but only indirectly, meets the gender need of alleviating the burden of domestic labor and child care. At any rate, it can be argued that it is a step in the right direction, but that there, as mentioned earlier, is still a long way to go, before this gender need is fully met.

²⁰⁶ Moser (1993)

²⁰⁷ Interview 7: p. 110

²⁰⁸ Molyneux (2001): pp. 44-45

Freedom of choice over child-bearing

This strategic gender need can be seen as a woman's right to decide over her own body. Issues like family planning and knowledge of contraception are crucial in this connection. In Bangladesh, the high birthrates make it difficult for parents to support the whole family and to ensure their children an education. As described in the section *Introduction to Bangladesh and SUPOTH*, almost all deliveries in Bangladesh take place at home, and are assisted by untrained relatives or neighbors in unsafe and unhygienic conditions.²⁰⁹ The risk that a woman dies in labor is thus very high. It has moreover been proved that adolescent mothers are more likely to die in labor than grown up mothers, something which shows just one of the drawbacks of early marriage.²¹⁰ Early marriages are prevalent in Bangladesh, and in connection to this gender need, it can be argued that adolescent girls are less likely than grown up women to have a say when it comes to choices over child-bearing. Girls who are forced into an early marriage are likely to have little knowledge of their own bodies and contraception. If the girl *does* know about the use of contraception, she might also find it more difficult than an adult woman to persuade her elder husband to use it. The prevention of early marriages is thus crucial if the gender need of freedom of choice over child-bearing is to be met.

It can moreover be argued that this gender need is highly connected with women's decision-making power in general. The effect of micro-finance on women's decision-making power within the household, and its effect on the balance of power between husband and wife also has an important effect on women's freedom of choice over child-bearing.

In regards to knowledge of contraception and family planning, many women argue that they learn a lot from the awareness building activities of SUPOTH. They explain that people within the villages now get fewer children, because they have learned about the consequences of getting many children and of the importance of birth-control:

*“Now we also know more about birth-control. This is very important for our community. We have learned about the bad effects of many children. When you get many children, you will have to face a lot of trouble.”*²¹¹

There seems to be an agreement among the interviewees that early marriages have stopped almost completely within the villages of SUPOTH. A change of attitude seems to have taken place. There

²⁰⁹ See p. 36

²¹⁰ SUPOTH (2005): pp. 12-14

²¹¹ Interview 15: p. 149

is now a common understanding of early marriages as inherently bad. According to the interviewees, this change stems from the awareness building activities through which both men and women have learned about the bad effects of early marriages:

*“Now early marriages happen very rarely (...) we are now more aware of the problems of early marriage. The awareness education has helped to lower the number of early marriages I think.”*²¹²

Looking at women’s decision-making power on a more general level, many women explain that they, despite the fact that they earn an income and therefore gain more respect from their husbands, still have to get their husband’s permission if they want to go outside the home.²¹³ This seems however mainly to be the case for the women who are relatively new in SUPOTH. Many women from the older groups argue that the relationship with their husband has changed as a consequence of the micro-finance activities, and the fact that they contribute to the family’s income. As argued by two women who have participated in SUPOTH since 2000:

*“Before starting in SUPOTH, I was dependent on my husband and his money. I was not able to take that many decisions, but now I’m more independent, and I’m able to take decisions on my own and to save money.”*²¹⁴

*“Money means power. Our husbands appreciate us more now, because we also earn money.”*²¹⁵

As discussed in the analysis of the previous gender need, micro-finance activities seem to give the women more decision-making power within their families. It can be argued that this new power is a consequence of the women’s jump from the reproductive to the productive sphere. Their husbands have come to understand the utility of them earning an income. This has in a sense made the women more valuable and thus given them more to say within the family. These changes, together with the awareness building activities on family planning mentioned above, might provide an explanation for the lower fertility rates experienced in many of the SUPOTH working areas.

Micro-finance thus seems to have a direct influence on meeting the gender need of freedom of choice over child-bearing, as the women have gained more influence within families. The

²¹² Interview 8: p. 115

²¹³ Interview 7

²¹⁴ Interview 10: p. 126

²¹⁵ Interview 11: p. 131

awareness building activities have however also, according to the interviewees, had a tremendous effect on informing both men and women about family planning. Both activities thus seem to be important in meeting this gender need.

The adoption of adequate measures against male violence and control over women

As outlined in the section *Introduction to Bangladesh and SUPOTH*, several types of male violence and structures to control women are prevalent in Bangladesh. Together with the problem of early marriages, discussed in the previous section, dowry can be seen as one of the most serious problems faced by women in Bangladesh. A range of other problems like divorce, domestic violence and a general discrimination of females within families and societies are linked to the problem of dowry. It can thus be argued, that solving the problem of dowry is a prerequisite for meeting this strategic gender need. Relationships between husband and wife are gravely affected by these problems and are by one interviewee described like this:

*“It is a difficult situation here in Bangladesh. Husbands think: “She is my wife, so she has always to do what I’m saying”. And sometimes the woman cannot oppose her husband and protest. The husband thinks that the wife should obey him because he thinks that he knows better than his wife.”*²¹⁶

Whereas the problem of early marriages according to the interviewees has been solved in the SUPOTH working areas, dowry seems to prevail, despite a general agreement among the women that it is very harmful and discriminating. Accordingly, the tradition of dowry is very difficult to change. The individual woman whose family does not meet the family in-law’s dowry demands is at risk of being physically and psychologically harassed in her new family.²¹⁷ The following quotation by Molyneux reflects very well the situation in Bangladesh, where laws which forbid dowry are hardly ever implemented in practice:

*“...even though laws are important in promoting changes in social relations, they are only as good as the conditions under which they are exercised, politically and otherwise. Where women’s new rights were not accompanied by the conditions that allowed them to be exercised, they meant little in practice.”*²¹⁸

²¹⁶ Interview 5: p. 102

²¹⁷ See p. 35

²¹⁸ Molyneux (2003): p. 6

Micro-finance within the SUPOTH working areas has so far not succeeded in eliminating the problem of dowry. Despite this, many women explain that SUPOTH has managed to put more focus on dowry, and that there now seems to be a common agreement that families should try to avoid dowry. As one woman explains:

*“In our country dowry is actually forbidden. But many people do not know that there exists a law which forbids dowry. But through SUPOTH, I have learned about this law, and I am now aware that it is illegal to marry with dowry.”*²¹⁹

According to the women, they are thus in a better position now to stop dowry, because they are able to refer to the law which forbids dowry. The women also explain that they in general have gained a lot of knowledge in regards to law and order, and that they have learned how to use the local government in practice when it comes to women’s rights issues:

*“(…) we are able to bargain and to network with the local government. This is very important. Now we are able to have linkages with them. We are able to talk with the local government. We also have linkages with other NGOs now.”*²²⁰

Some women do however also mention that SUPOTH should help them strengthen the linkages with the local governments:

*“It is the responsibility of the local government to maintain law and order, and I think we need some help from SUPOTH to create a stronger linkage with the local government. SUPOTH should strengthen the relationship and the linkages between us and the local government. But also in regards to other women’s rights issues – the local government is responsible in maintaining law and order.”*²²¹

If the problem of dowry is to be stopped, it is thus, as also argued by Molyneux, necessary that laws are implemented in practice. It can be argued that micro-finance and awareness building activities are not enough in this respect, but that interventions from local governments are necessary. Awareness building activities which inform about dowry and women’s rights can however according to many women be seen as a step in the right direction towards eliminating the problem

²¹⁹ Interview 2: p. 91

²²⁰ Interview 14: p. 145

²²¹ Interview 14: p. 146

of dowry and hence meeting this gender need. Furthermore, several women mention that the unity they experience through the group-activities is a step in the right direction:

*“(...) the problem of dowry is very difficult to change. It’s very tough and it’s difficult to motivate people to change it, but we are trying our best. It is so difficult to change because it’s so ingrained in our culture. But I think it helps that we are joined together – because we are committed as a unity now. In our group we are able to protect our own daughters. Unity is very important. If we are united as a force, we will be able to stop dowry.”*²²²

Unity among women can thus be seen as one solution to the problem of dowry. Furthermore, the word unity is often mentioned by the interviewees as a solution to many of their other problems. The women argue that the SUPOTH group-activities to a large extent have created unity among women in the villages. According to Moser, unity on a broader level and the organization of women’s groups is required if this strategic gender need is to be met. She argues that unity is often very difficult to create among women in Third World countries:

*“...the isolation women experience when secluded within their own homes, both because of cultural ‘norms’ and their onerous work loads, often has made it difficult for them to organize, or to sustain organization.”*²²³

This citation reflects very well the situation within the villages in Bangladesh. Many women from SUPOTH explain that they, before joining the NGO, did not leave their homes very often and that they because they were not united with other women were unable to do any activities outside their households. Several women explain how this has changed:

*“Before, we were not united, but now we are able to work together. This was a reason why I joined SUPOTH (...). We can now solve our problems within the groups, and we are helping each other and sharing ideas.”*²²⁴

*“Mobility is very important. Men are able to go wherever and whenever they want. Before involving with SUPOTH husbands would decide everything, and we would just do what they told us to do.”*²²⁵

²²² Interview 8: p. 114

²²³ Moser (1993): p. 197

²²⁴ Interview 15: p. 147

²²⁵ Interview 14: p. 145

“Before we were not able to go out on our own, but now we are able to go out and we are able to go shopping. And we can buy what we like – and buy the clothes we want – both for ourselves and for our children.”²²⁶

Many of the interviewees argue that unity is crucial when it comes to micro-finance activities and women’s rights. They explain that the unity they experience within the groups has made it possible for them to save money, and that it is much easier to generate money when they work together as a group than individually:

“Before joining SUPOTH there was no unity, but now I have come to meet other women and this has created a unity. Also the fact that we are saving money together - we need the money for our homes and household work. After becoming a member and going to the meetings – when we are together, it is much easier to generate money I think. And also that it is our own savings. Thereby we have obtained more power.”²²⁷

The micro-finance activities of SUPOTH thus create unity among the female participants. On a practical level, this unity enables them to generate money more easily whereas it on a broader level makes them more powerful.

Linked to the problem of dowry is divorce which is often the result if the woman’s family fails to meet dowry demands. Women often do not know about their rights when it comes to marriage and divorce. If the woman obtains a marriage registration when she marries, she is in a much stronger position. But ignorance about this often leads to people getting married without it. The husband can then leave his wife without having to provide her any kind of financial support. According to the interviewees, the awareness building activities of SUPOTH are crucial in informing the women about the importance of marriage registration:

“(...) another important issue for women is the marriage registration which it is very important that the wives obtain in order to know their rights. But many women do not know this. But SUPOTH teaches them about the importance of this registration. If they do not get it, many husbands can

²²⁶ Interview 15: p. 150

²²⁷ Interview 9: p. 118

*violate them and they can become victims of fraud. But now many women know that they should have a registration when getting married.”*²²⁸

The direct effect of micro-finance activities on the problem of dowry is not very clear. Several women argue however that micro-finance activities, together with the training and awareness-building activities have an important influence on the problem of dowry. They argue that because they now earn an income and are able to contribute to the family's earnings, their husband and his family do not regard them as a burden:

*“When a woman has an education, then she will be able to say that she does not want to get married with dowry. Then the daughter will also have a voice, and she will be able to say “I'm able to take care of myself and to earn an income on my own”. They will have more self-confidence, and this will be helpful in stopping dowry.”*²²⁹

The fact that women in Bangladesh traditionally do not do any productive work can in a sense be seen as the nub of the dowry problem. When women start doing micro-finance activities, and start earning an income, the cause of dowry is however eliminated because they are able to provide for themselves.

In relation to divorce, the fact that the women do micro-finance activities also means that they are less vulnerable if their husbands should leave them. They are able to support themselves and their children, and this gives them a security, which in their every-day lives makes them more self-confident:

*“Because we are doing the savings, and because we have some capital, we have also become more self-confident. We are therefore able to do something for ourselves. Savings and capital has increased our self-confidence. Not only the men, but we as women are also able to take action (...) now I feel that if my husband should leave me, then I will be capable of taking care of myself, and of continuing my life with my children.”*²³⁰

A more thorough discussion of the effect of micro-finance on women's feelings of self-confidence is presented in the subsequent part of the analysis.

²²⁸ Interview 1: p. 89

²²⁹ Interview 16: p. 155

²³⁰ Interview 14: p. 144

Summing Up

To sum up, it can be argued that the strategic gender needs according to the women only to a certain extent are met by micro-finance in SUPOTH. Through micro-finance activities both men and women have come to understand the importance of women doing productive work. Because women now earn an income, and because they have gained more knowledge and more skills in certain areas, they are treated with more respect from husbands and men in the village. Despite the fact that many women through the micro-finance activities now earn an income, and consequently have gained more influence within the household, the sexual division of labor seems still to be prevalent. This is also connected to the gender need of alleviating the burden of domestic labor and child-care which has neither fully been met. Some women explain that their husbands now do the household work at times, when they are not able to do it, because of their work outside the home. The women seem however to think that their primary field of responsibility is still the domestic sphere, despite them doing productive work. The gender need of freedom of choice over child-bearing is to a large extent met through both micro-finance and awareness building activities. The gender need of adoption of adequate measures against male violence and control over women has nevertheless not been fully met. The women are however in a better position to stop dowry, because they are able to refer to the law, and due to their income they are not perceived as an economic burden to their husbands. Together with the unity, generated by the group-activities this is therefore a step in the right direction. The problem of dowry and its consequences such as divorce and domestic violence have according to the women however not yet been fully eliminated.

Implications for Empowerment – The Effect of Micro-finance

This part of the analysis utilizes the findings from the previous section to determine the effect of micro-finance on the empowerment of women. This includes a discussion of the effect of micro-finance on the lives of women compared with the effect of other activities such as awareness education and training. The main arguments of the capability approach are in this part used as an inspiration, and as a supplement to the gender needs theory. Furthermore, theoretical reflections on the usefulness of the gender needs theory in relation to micro-finance are also put forward. This includes a discussion of the gender needs theory compared with the capability approach, as well as a discussion of how the theories could be improved to become more suitable for studies of micro-finance.

Based on the above analysis it can be argued that micro-finance fulfills the practical needs and some strategic gender needs of its female participants. The women have thus to a certain extent been empowered. Micro-finance can however not stand alone, but needs to be supplemented by other activities. It can be argued that the women in this case study would not have reached their current economic and social status without the awareness building activities and the various training programs. The main motivation for women to join micro-finance projects is the prospect of obtaining access to credit. After joining the activities almost all women nevertheless agree that training and awareness building activities are just as important as the access to credit. They would not have been able to benefit from the micro-finance activities without the business and skill-development training. Literacy courses have for instance enabled the women to open a bank account, and further training in the banking system has moreover enabled them to use public banks situated in the area. Without this training they would not have been able to deal with their savings in a sensible way. Furthermore, the awareness building on women's rights and health care has been a crucial factor in addition to the micro-finance activities. These activities have in many cases changed the women's own view on themselves and their abilities as well as the relationship with their husband.

It can be argued that many women do not initially possess the prerequisites for realizing the importance of awareness building activities. In line with this, Nussbaum asserts that a woman with no property rights or formal education, who is likely to be beaten if she seeks employment outside the home, should not have the final say if she appears to be satisfied with customs such as female submissiveness, modesty and purity. She simply has not got the basis for making a well-founded choice for improving her life.²³¹ As discussed in the previous part of the analysis, many women from SUPOTH did not, before joining the NGO, question the sexual division of labor or the fact that their husbands could forbid them to go outside their homes. Furthermore, they did not regard education in for instance women's rights to be important, but were only attracted by the prospect of obtaining access to credit. The fact that the women *have* to attend the awareness education in addition to the micro-finance activities is crucial and can be seen as decisive for the success-stories of many of the women within SUPOTH.

This being said, it is however worth noticing that *some* women actually join SUPOTH because of other activities than micro-finance, such as women's rights and training. Rina, who has only been a member of SUPOTH for a year tells that:

²³¹ Nussbaum (2000): pp. 42-43

*“In our society, women are not being valued a lot. We are not equal to men, but I think that we should be equal. My expectations were that SUPOTH works with these issues and this convinced me to join. I want to learn about how men and women are able to become equal and how we as women can get more power. Women are also deprived of education – sometimes girls are not allowed to go to school. Within many families, boys are also getting more attention, and taken more care of than girls. (...) The dowry also plays a role in this – girls are seen as a burden to the family.”*²³²

Several women, like Rina, tell that they were attracted by other things than access to credit. The general tendency seems however to be that the majority of women join SUPOTH because of the prospect of getting access to credit, and not because they want to learn about women’s rights. It can also be argued that the above quotation reflects something else than merely the woman’s own opinion. A lot of women use the terms ‘women’s power’ and ‘empowerment’, and it can be argued that this reflects that they, through the awareness-building activities, are taught a specific vocabulary which they seem to reproduce during the interviews. During the training in micro-finance activities and the teaching in women’s rights, the women are taught certain key-concepts such as ‘the empowerment of women’ and ‘gender equality’. It can however be argued that these concepts are not always implemented in practice. An example of this is the area of house-hold work which, as shown in the previous section, many women regard as their primary area of responsibility. It can however also be argued that the women adopt their own definitions of the empowerment concept. Several women seem to have thought about this. When asked what women’s power means to her, a woman explains:

*“In the beginning we didn’t think about this. How we could become more powerful. But this has changed a lot. Because when we started the group we were not able to think about this (...). Now we are free, smart and able to talk. We can talk about various issues with other people. And we can go everywhere now. Before we were very shy, and used to hide our faces behind our sari if someone talked to us. But now we are much more open, and we can go everywhere. We have more freedom I think. We think about what kind of clothes we wear – we now want to wear good clothes.”*²³³

The methodological implications of the women adopting their own empowerment definitions are discussed at the end of the analysis.

²³² Interview 16: p. 153

²³³ Interview 12: p. 134

Going back to the quotation on discrimination of girls and women, it can also be argued that the problems outlined stem from cultural traditions and norms within Bangladesh. According to Nussbaum, it is crucial that projects working with women's rights do not defend customs on the grounds of them being part of the particular culture. One of the main arguments of the capability approach, and something which is also prevalent within the gender needs theory, is the dissociation from cultural relativism, and the idea that a set of universal values or human capabilities should be applied to all cultures.²³⁴ It can be argued that SUPOTH actively recognizes that many traditions and customs within the Bangladeshi culture, such as dowry or early marriages are harmful to women and should be eliminated. Going back to the gender needs theory, it can moreover be argued that many of the problems examined in the previous part of the analysis, by Nussbaum are regarded as embedded in the cultural context. These are particularly problems which hinder fulfilling the strategic gender needs. Obstacles which for instance hinder fulfilling the gender need of the sexual division of labor can be seen as embedded in the Bangladeshi culture. Despite the fact that SUPOTH does a lot to change the attitudes of both men and women in regards to gender roles, findings from the first part of the analysis suggests that many women still think in very traditional gender roles. Particular in relation to their own children, many women seem to have different dreams and goals for their respective sons and daughters. Several women state the importance of their daughters getting married, and they worry that they are not able to provide the required presents for her wedding. An example shown in the previous part of the analysis is the woman who wants to give ornaments to her daughter, whereas her sons will be given brick-houses.²³⁵ This shows that some girls are still subject to discrimination within families, despite the fact that their mother participates in micro-finance and awareness-building activities.

The majority of women *do* however state the importance of ensuring that their daughters get an education, and in general the women talk a lot about the benefits of education.²³⁶ Many women nevertheless seem to regard marriage and education of their daughters as equally important.²³⁷ It seems however to be a very complex topic on which there are many different opinions about. Talking about her daughter, one woman states that:

²³⁴ Nussbaum (2000): p. 59

²³⁵ Interview 12

²³⁶ Interview 14

²³⁷ Interview 4 and Interview 8

*“Education is important. But I think it’s perhaps more important that she finds a good husband. But I also think that education makes our daughters able to find a good husband because it makes them capable of making the right choice in regards to finding a husband.”*²³⁸

There is thus no clear-cut picture of the subject, as the women’s views seem to differ considerably, and as the topics are connected with one another.

Going back to women’s motivation for joining micro-finance, Nussbaum argues that women’s development groups often encounter resistance in the beginning because women are afraid that changes will make things worse. The fear of negative reactions from husbands together with the thought of the activities being a waste of time, add to their reluctance towards women’s groups.²³⁹ To a certain extent this is also the case in SUPOTH. The participants of SUPOTH seem however to direct their resistance primarily towards the activities which are not directly linked to micro-finance, whereas women seem to be easily attracted to micro-finance, because of the credit-prospect. On a general level, husbands and other males in the villages seem however to be quite negative towards women joining the SUPOTH activities. Husbands’ skepticism towards SUPOTH must inevitably discourage some women from joining the activities. In this respect, it can be argued that the SUPOTH staff has an important role to play. It also seems as if the staff is quite active in convincing both men and women to join the activities. Several interviewees explain for instance how the SUPOTH staff convinced them to join their activities, and how the women got the feeling that *“they are with us.”*²⁴⁰ The staff’s motivation and ability to put themselves in the place of the women can thus accordingly be seen as an important factor in convincing the women to join both micro-finance and awareness building activities. As explained in the previous part of the analysis, success-stories of other villages in which SUPOTH operates, also play an important role in convincing women to join.²⁴¹

Furthermore, the fact that husbands are also SUPOTH-participants can be seen as important in regards to women’s empowerment. As argued by Moser, a significant factor separating the concept of empowerment from other approaches to women in Third World countries is that women’s subordination is seen as a problem of both women *and* men.²⁴² It is therefore important that development projects target men and women simultaneously. Women are part of a reality – a family

²³⁸ Interview 11: p. 132

²³⁹ Nussbaum (2000): p. 43

²⁴⁰ Interview 9: p. 118

²⁴¹ See p. 49

²⁴² See pp. 15-16

and a social system that makes it difficult to change their situation when viewed as a separate group. As previously outlined, SUPOTH emphasizes the importance of targeting both men and women, and several interviewees point this out as an important factor for their personal development. The women are able to discuss what they learn in SUPOTH with their husbands, something which makes husbands accept the women's activities.

Going into the discussion of the gender needs theory and the capability approach it can be argued that their points of departure to a certain extent differ. Whereas Moser takes her starting point in the particular *needs* of women, Nussbaum focuses on *capabilities*, or what women are actually able to do and be. The theories nevertheless contain the same parameters, and it can be argued that their substances are much alike. As discussed in the part *The Concepts of Empowerment and Micro-Finance – Theories and Discussions*, the theories *do* take quite the same approach to empowerment. Both theories maintain that because men and women have different positions in households and different control over resources, they not only play different and changing *roles* in societies, but also often have different *needs*. Moser's gender needs overlap to a large extent with Nussbaum's ten human capabilities. It can nevertheless be argued that the gender needs theory is a more open and a more context specific theory than the capability approach. Particularly the strategic gender needs depend, according to Moser, on for instance the cultural context, whereas Nussbaum in her theory embraces the idea of a universal set of capabilities. The different gender needs are also very wide-ranging, something which might be an advantage when used in relation to micro-finance and the empowerment of women. It can be argued that because of its context-dependence, the gender needs theory provides an open framework which gives the women a possibility of telling their stories and expressing their opinions.

It can nevertheless be argued that Nussbaum's list of basic human capabilities includes aspects which are not directly part of the gender needs theory, but which are crucial in regards to the empowerment of women. These are mainly aspects concerning emotional well-being and being able to use ones senses such as imagination and thought.²⁴³ Nussbaum argues that women have fewer opportunities than men to live free from fear and to enjoy rewarding types of love. This might stem from the fact that women in Third World countries are often being forced to get married at an early age, and that it is often difficult for a woman to get out of a bad or abusive marriage.²⁴⁴ Below, the effect of micro-finance on the emotional well-being of women is therefore analyzed.

²⁴³ Nussbaum (2000): pp. 78-80

²⁴⁴ Nussbaum (2000): pp. 1-3

As previously outlined, many women argue that their husbands have become more respectful towards them, and that they as man and wife are now able to discuss and negotiate family issues. This seems to be directly linked to the micro-finance activities. The fact that women now contribute to the family's income, has in general made husbands regard and treat their wives differently. On a practical level, the fact that the family as a whole now earns a higher income has according to several women made the relationship between husband and wife better. Economic worries are not as prevalent as before, something which has improved the atmosphere within families. A woman explains:

*“Now our life is much more romantic because both the man and the woman are earning money. When the woman does not work, the family is poorer and many quarrels within the family and between husband and wife are taking place. But now we are a much more happy family because we have more time to spend together.”*²⁴⁵

This suggests that micro-finance has an effect on women's emotional well-being, because it makes the woman happier and more content with her life. In relation to women's emotional well-being is self-realization, and being able to use one's senses and mind in a satisfactory way.²⁴⁶ Based on the analysis of practical and strategic gender needs it can be maintained that micro-finance on various levels improve women's feelings of self-confidence. To begin with, several women argue that the fact that they save money and possess capital has increased their self-confidence. They have come to learn that they are able to earn an income on equal terms with men. This greater self-confidence also stems from the fact that the woman now knows that she is able provide for herself and her children. In case her husband should leave her or in case he dies, she will be able to take care of the family.²⁴⁷ As previously discussed, the fact that women through micro-finance have come to learn about financial institutions, and the fact that they now know how to open a bank account, has moreover added to their self-confidence and thus improved their emotional well-being.²⁴⁸

The fact that the women earn their own income and do not have to ask their husbands for money also contributes to their own self-respect and to their emotional well-being. As explained by one woman:

²⁴⁵ Interview 3: p. 95

²⁴⁶ Nussbaum (2000): pp. 78-79

²⁴⁷ Interview 14

²⁴⁸ See p. 47-48

*“If I would have to ask my husband for money, I think it would be humiliating. It is better that I do my own work and that I save my own money. It is good for my own self-respect. I think that in our culture, many men think that women are just a burden to their family and to society.”*²⁴⁹

The participation in micro-finance activities and the fact that the women now earn an income also means that they go much more out of the house than they did before. This increased mobility also contributes to the women’s feelings of self-confidence, as they now talk and interact more with other people.²⁵⁰ Also the group-meetings in which micro-finance activities are discussed contribute to the women’s emotional well-being. A woman explains that: *“(…) the weekly meetings are also important – they give me a social life.”*²⁵¹ The micro-finance activities also seem to contribute directly to women’s self-confidence, because the income they now earn makes them feel more at ease and more powerful. As two women explain:

*“Before we did not save our money, like we do now. Being able to save our money in the group makes us more self-confident and also happier (…) the savings make me very happy.”*²⁵²

*“Money is power I think. When you have no money your mind is never at ease. You always feel disturbed. But now, when we are doing the savings we are much more peaceful.”*²⁵³

A large number of women equate money to having power and being more at ease. Micro-finance hence has an important effect on women’s emotional well-being, as the income generating- and savings activities contribute to their feelings of pride, power, self-confidence and happiness. Besides the more concrete goals that the women obtain through micro-finance, there exist some more intangible effects which all contribute to their empowerment.

In relation to this, several women moreover explain that they are now able to help others within their communities, and that this also has had an important effect on their lives. This can be seen as a form of self-realization which, as explained above, is also stressed as an important factor in the capability approach. Nussbaum uses an example of two women who used to be very poor. The women argue that now that they are doing better themselves, they want to do some good for other

²⁴⁹ Interview 9: p. 119

²⁵⁰ Interview 5

²⁵¹ Interview 10: p. 123

²⁵² Interview 16: p. 152

²⁵³ Interview 6: p. 106

women, in order to feel that they are good human beings.²⁵⁴ The women participating in SUPOTH also stress the importance of being able to spend their savings, and to use their skills and knowledge to improve the lives of others. As previously discussed, some women often go to the nearby villages to tell about their work. This makes them feel that they are role-models for others and increases their self-worth.²⁵⁵ But there are many ways in which the women are capable of helping others – both individually and within their groups:

“(…) if someone is facing a problem or going through a crisis, the group always provides some money – some support from our savings. But sometimes we also provide some money to others – non-members from our village, if for instance someone is sick. (…) it gives us some strength that we can help others within our community.”²⁵⁶

“I like to help others who are illiterate. I also like that I am always busy – either with household work or with the teaching. The teaching is also good, because I feel that I do something for myself. It is a good thing in addition to the household work.”²⁵⁷

The fact that the women have become capable of helping others than themselves, contributes largely to their feelings of self-confidence and thus to their empowerment. Being able to help others means that you are strong and resourceful, because your skills and knowledge are needed. In this respect, it can be argued that in many cases micro-finance alone enables women to help others because they become more resourceful. Through the savings and income generating activities, the women get access to capital, something which makes them more self-confident and gives them the energy and means to help others. In cases, like the one shown in the last quotation, the awareness building and training activities are however crucial in enabling women to help others.

Going back to the theoretical discussion, it can be argued that the gender needs theory in some areas could be improved, as women’s emotional well-being is not an explicit part of the theory. One could argue that fulfilling the strategic gender needs of women entail an improved emotional well-being. As stated by Moser, the meeting of strategic gender needs helps women to achieve greater equality.²⁵⁸ This is likely to improve women’s self-worth and put them in a better position to achieve self-realization. But the need for self-realization is not put forward by Moser as a specific

²⁵⁴ Nussbaum (2000): p. 17

²⁵⁵ Interview 10

²⁵⁶ Interview 15: p. 148

²⁵⁷ Interview 6: p. 105

²⁵⁸ Moser (1993): p. 39

gender need. According to the interviewees, the need for self-realization and the need for an improved emotional well-being are nevertheless aspects which are crucial to their empowerment. It can hence be argued that the need to feel useful and respected to a large extent is fulfilled by micro-finance, but is not directly part of the gender needs theory. In order to make the gender needs theory more applicable to studies of micro-finance and the empowerment of women, women's emotional well-being could be added as a specific gender need. To wind up the analysis, some methodological reflections on the concept of empowerment are now put forward.

As outlined above, it can be argued that SUPOTH teaches the women a specific vocabulary that centers on the concept of empowerment. In including the views of the target group, this vocabulary gets reproduced, something which is reflected in the quotations utilized in the analysis. The concept of empowerment has to a high degree penetrated development projects, and it can be seen as more than just a project-planning tool as even the target group is aware of, and uses the concept. It can be argued that many women know about the concept in theory, and are able to articulate the importance of women's empowerment, but that it is not always fully implemented in practice within their everyday-lives. The women create their own definitions of empowerment, which they adjust to their personal reality. Therefore, they might feel that they are empowered by their own standards, whereas they, by Western empowerment definitions are not fully empowered yet. It can be argued that, because the women have learnt to use an 'empowerment-rhetoric', it is difficult to determine whether or not they are really empowered by micro-finance. At times, the women talk as if they are well aware of the concept of empowerment, whereas their viewpoints at other times seem to reflect that they as individual women are not fully empowered. As previously discussed, the concept of empowerment is often seen as a vague and broadly defined concept. One could question the usefulness of today's use of the concept and argue that it is necessary to create a new more well-defined approach.

The following section sums up the conclusions drawn from the analysis, and provides an answer to the research question.

Conclusion

It can be concluded that micro-finance, according to the women themselves, helps to fulfill their practical and strategic gender needs. Micro-finance has, due to the women's improved economic status, an important effect on meeting their immediate practical needs. The women now eat regular meals every day, have access to safe drinking water and have improved the conditions of their

houses. The women go more frequently to the doctor, because they are able to afford it, and their mobility has been increased, meaning that they are able to go to for instance the hospital on their own. Regarding all these improvements, it can moreover be concluded that in spite of the effect of micro-finance, awareness building and training activities constitute crucial elements for meeting women's practical needs. The women obtain knowledge on how to provide nutritious food for their children, and learn about the importance of seeing a doctor. In addition to this, they learn about the existence of public health care institutions, and obtain a general knowledge of their own bodies. It can moreover be concluded that the women would not have been able to benefit from micro-finance without the training programs, through which they obtain knowledge in for instance banking systems and business creation. Concerning women's access to employment and income earning activities it can be concluded that it to a large extent is improved through micro-finance. The need of access to credit is also met through micro-finance. Some women do however mention the need for bigger loans in order for them to be able to increase the scope of their businesses and to earn a higher income.

Whereas it can be concluded that micro-finance fulfills women's practical gender needs, the fulfilling of the strategic gender needs is less clear. The sexual division of labor is to a certain extent abolished as an effect of micro-finance. Men and women have come to understand the importance of women's productive work. Due to the fact that women now earn an income, and because they have gained more knowledge and skills within certain areas, they are treated with more respect from husbands and men in the village. In spite of this, the sexual division of labor seems still to be prevalent within areas such as household work which by many women is still regarded as 'women's work.' This is connected to women's burden of domestic labor and child-care which can neither be said to be fully alleviated by micro-finance. A more radical change of attitude among the women is necessary if this is to take place. It can nevertheless be concluded that women's freedom of choice over child-bearing is improved through micro-finance and awareness building activities. Furthermore, husbands have come to understand the utility of women earning an income, something which this has made the women more 'valuable' and thus given them a voice within the family. The need for adoption of adequate measures against male violence and control over women has however not been fully met. In spite of the women being in a better position to stop dowry, the problem is still prevalent within the villages. It can be concluded that the cause of dowry to a certain extent is eliminated when women start doing micro-finance activities and start earning an income, because they become able to provide for themselves. Together with the unity, generated by the group-

activities this is thus a step in the right direction. The problem of dowry and its effects such as divorce and domestic violence are nevertheless not fully eliminated yet.

It can be concluded that micro-finance, when combined with activities such as awareness-building, literacy courses and skill-development has an important effect on the empowerment of women. Whether micro-finance alone would have led to the same improvements in the lives of the women is doubtful. Micro-finance has, in addition to the above mentioned areas, an important effect on women's emotional well-being. This effect stems both from micro-finance alone and from the various training activities. Despite these effects, it can be concluded that certain areas need further improvement, before the women are fully empowered. Particularly in relation to dowry and the division of household work among men and women, it seems as if micro-finance has relatively little effect.

To wind up the conclusion, it can be argued that the women's statements utilized in the analysis reflect a vocabulary that centers on the concept of empowerment. This reflects the language utilized by the SUPOTH staff. As women learn about gender equality and women's rights, and start discussing development questions within their groups, they create their own empowerment-definitions, reflecting their personal reality. This suggests that the concept of empowerment today is used, not only by project planners, but by the target groups who apply it to their own context. This makes it difficult to determine whether women are empowered through micro-finance. They use the same 'empowerment-vocabulary' as project-planners, but might not be fully empowered by Western standards. The way in which female micro-finance participants define empowerment, and whether it is necessary to redefine the empowerment concept could be an area for further investigation. Other areas for future research are outlined below.

Future Research

As the case study of this thesis combines micro-finance with other activities, it would be relevant to compare the views of the women in this thesis with views of women from micro-finance projects that are more credit-oriented and do not include the same level of awareness-building and skills-development activities. The above conclusions point to the importance of combining micro-finance with other activities. These conclusions are however only based on the views of women from one type of project. It would therefore be useful to compare several types of micro-finance projects in order to get a more balanced assessment of the importance and effectiveness of the different activities. Furthermore, future research on different approaches to micro-finance would also be

relevant. Women within this thesis' case study mention that they need bigger loans in order to increase their business-activities. At the same time, many women argue that participants in micro-finance projects that initially provide loans to its participants face great difficulties in paying them back. It would be valuable to examine the implications for women's empowerment of these differing approaches to micro-finance.

The focus of this thesis' case study is on savings-activities. In this respect it would be relevant to take a closer look on how these activities work in practice. Differences in women's economic status might for instance influence their ability to save money. It would be relevant to know what happens if a woman is unable to hand in her weekly savings, or if a woman wants to save more money than the rest of her group. These are areas which require further investigation.

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Appendix I: Summary

The effect of micro-finance on the empowerment of women is a highly debated topic within development studies. It is difficult to determine the results of micro-finance, and often projects are criticized of not taking into account the voices of the target group. Furthermore, empowerment is a contested concept which is often vaguely defined by project planners. The thesis examines the effect of micro-finance on the empowerment of women through the case of the Bangladeshi NGO SUPOTH. The research question is as follows:

Do women consider that micro-finance helps them to fulfill their practical and strategic gender needs, and if so what are the implications for their empowerment? The case of SUPOTH in Bangladesh.

Moser's theory on practical and strategic gender needs is utilized in the first analysis part.²⁵⁹ The theory is held up against primary data, consisting of interviews with female participants from SUPOTH in Bangladesh. The NGO focuses on developing the capacity of the poor, in order to become able to help themselves and people in their communities. The activities of SUPOTH consist of micro-finance, advocacy, awareness-building activities and training.²⁶⁰ The focus in the first part of the analysis is on the extent to which women in SUPOTH feel that their practical and strategic gender needs are fulfilled through micro-finance. In the second part of the analysis, Nussbaum's capability approach is applied as an inspiration to supplement the gender needs theory.²⁶¹ This section examines the findings from the first part, and provides a discussion of the two theories and their applicability to micro-finance.

The findings show that when women start saving money and working with small businesses, their practical gender needs are largely fulfilled. The awareness building activities are however also extremely important in addition to the micro-finance activities. In regards to for instance the provision of food and water, the income generating activities enable the women to earn money and buy nutritious food for themselves and their children. Knowledge about nutritious food is however only made possible through the awareness building activities.

The strategic needs of women are however not fully met through micro-finance. Particularly within household work, traditional gender roles seem to prevail. The conclusion is therefore that women

²⁵⁹ Moser (1993)

²⁶⁰ SUPOTH (2005)

²⁶¹ Nussbaum (2000)

are not fully empowered through micro-finance, but that they still undergo tremendous developments, both individually and community-wise. Also within the strategic gender needs, the thesis shows that additional activities, such as awareness building and training programs play an important role in addition to micro-finance activities. It is argued that women are not able to achieve the same improvements without participating in such activities parallel to micro-finance.

Finally, the thesis shows that many women to a certain extent reproduce the vocabulary on the empowerment concept that they are taught by the NGO, and that the concept of empowerment is today utilized within all levels of development projects. Even the target group uses the concept of empowerment. It is argued that their definition can be seen as a reproduction of the language used by the NGO, as well as the women's own adaptation of the concept. This is an area which requires further investigation.

Appendix II: Interviews

Interview 1

Birganj, 13.02.2008, Thana Federation members:

Amina Begum: Age 36, 10th class, married, three children, Muslim, and member of SUPOTH since 1998

Josna Rani Roy: Age 32, adult literacy course, married, two children, Christian and member of SUPOTH since 2000

Aleya Begum: Age 35, Adult literacy course, married, four children, Muslim and member of SUPOTH since 1998

Anguri Begum: Age 32, 10th class, married, three children, Muslim and member of SUPOTH since 2000

Roti Bala Debnath: Age 40, 5th class, married, three children, Hindu and member of SUPOTH since 1993

What was your motivation for joining SUPOTH?

Amina:

The system of SUPOTH, to initiate the self-development motivated me. The group-development approach is better than that of other organizations. SUPOTH is not collecting the savings money, but the savings money is owned by the women themselves. That keeps their savings in the banks or in their own farms. SUPOTH doesn't like to collect the savings money. People are responsible to handle their own savings. This type of development initiative poor people like. I realized that it would help me to strengthen my capacity, to handle our resources, to handle our awareness and education and community development. We can see our results of the development in the city, made by ourselves. This type of approach and strategy convinced me to get involved in SUPOTH.

How has SUPOTH affected your every-day life – the more practical aspects of your every-day life - for instance access to basic services such as food, water, health care and education?

Anguri:

First of all, SUPOTH's sanitation program has affected the communities and the families. Now we are using sanitation.

Secondly, health and hygiene has been affected. People are having regular meals and wash their hands with soap after going to the toilet.

What is this development due to?

Anguri:

This is due to the awareness and education programs.

Another thing is nutrition. Before SUPOTH, people did not know anything about nutrition and about for instance which vegetables would give them good nutrition. Now we know, and people are doing vegetable gardening to get nutrition from the vegetable they have grown themselves.

Another thing is to address environmental issues. People are now doing tree planting.

Another important thing is the income generating activities. They are especially important for the women who did not engage in these activities before joining SUPOTH. Now they are doing businesses – small, small businesses such as cow rearing and poultry rearing. Some are also making socks and other textiles which they sell.

What does it mean for you personally to have obtained money through the income-generating activities?

Amina:

Little by little we have ownership, access to resources and income which we can use ourselves. Now we are able to decide for ourselves and to decide within the family. Before male members of the families took the decision and said: “you have to do this”. But now we can decide our own context. Now it is possible to take the decisions ourselves.

Can you also decide for your children in terms of school enrollment and education?

Yes, and girls are also being send to school now. It is better now, but money is still a problem for us if we want to have access to better education.

How do your husbands feel about you having your own money now?

Alea and Anguri:

Husbands have now come to realize that they do not have to be the only ones earning an income for the family, but that their wives can also be involved in earning money for the family. And they now recognize that it helps the family when the woman also earns an income.

Amina:

I have experienced that husbands are now borrowing money from their wives. It used to be the other way around before the income-generating activities.

But can you fully decide over the money you earn or does your husband have a say in how your money is spend?

Amina and Jotsua:

The situation is improving day by day. Women are involved in family development and they can decide over the money they earn.

Has SUPOTH in your opinion had an effect on preventing dowry and early marriage?

Amina:

The situation is improving. SUPOTH’s awareness education and advocacy helps to prevent dowry and early marriage. I have had an experience where I, in my group, have managed to prevent a group member from marrying with dowry.

Jotsua:

Social awareness and social commitment is also improving I think. The social status of women is now changing in many ways, and this also has an effect on reducing dowry and early marriage.

Amina:

My daughter has just got married without dowry. It is possible to stop the tradition of dowry if we all agree to get married without dowry.

What about the family of your daughter’s husband? Did they approve of a marriage without dowry?

Amina:

My daughter motivated her husband, and he agreed to marry her without dowry.

Has SUPOTH in your opinion had an effect on women’s situation when it comes to divorce?

Amina:

There are very few divorces in this area. But I have experienced that women do start to divorce their husbands. Because women are now more powerful they can do this.

Anguri:

But another important issue for women is the marriage registration which it is very important that the wives obtain in order to know their rights. But many women do not know this. But SUPOTH teaches them about the importance of this registration. If they do not get it, many husbands can violate them and they can become victims of fraud. But now many women know that they should have a registration when getting married.

Do you have any examples of bad experiences from participating in SUPOTH?

All:

No, because now we have the capacity to be more powerful and we have a voice.

Amina:

I have another example of SUPOTH's positive influence. My neighbor was harassed by her husband. We filed the case to the local authority and we won the case. This was because we had obtained knowledge about women's rights that we were able to fight against opposition. Now the relation between the husband and wife has improved and her husband now respects her.

What have been the most important projects of SUPOTH?

Rotti:

Everything is important. We cannot say that one thing is more important than the other. Everything is integrated and important. But for my economic development, the IGA and the group-based activities have been very important. And for our awareness, the education has been important. And for learning about women's rights, SUPOTH's advocacy has been important. But for children and adolescents, education is the most important thing. Now we are smarter. I was illiterate when I started in SUPOTH, but now my son has passed the intermediate level. Now we know that we should continue our education. Education is important for our society and for our family.

Amina:

Sensitized thinking has become common. We are really trying to make our children have an education.

Interview 2

Birganj, 13.02.2008, self-help group members:

Jerina: Age 35, adult literacy course, married, three children, Muslim and member of SUPOTH since 2000

Bibi: Age 40, adult literacy course, married, four children, Muslim and member of SUPOTH since 2000

Could you tell me about your motivation for joining SUPOTH?

Jerina:

I started in SUPOTH, because I found out that we would have the opportunity to save money. With these savings we would be able to do our own businesses which would be good for our household development. The access to credit was the main motivation for joining SUPOTH.

Bibi:

Before we started in SUPOTH there were many restrictions within the families. We were not allowed to go outside our homes. My motivation for joining SUPOTH was also that I would now be able to go outside the house.

What have been the greatest changes in your every-day lives after joining SUPOTH? Has SUPOTH affected your access to for instance food and water and health care?

Bibi:

After involving with SUPOTH we have had a lot of education sessions and awareness programs to develop ourselves in terms of health. Now we are more aware of our own health. Especially in regards to mother and child care and also in regards to general treatments. This is due to the awareness education that we have learned about our own health. And also the advocacy education has been important. Now we know about the public health service providing organizations.

Jerina:

Another issue is sanitation which we have also learned about through SUPOTH. We have also become aware of our rights. If anybody wants to hurt us, we are able to protect ourselves because we have learned about legal issues. This we have learned through education in rights.

Can you give me an example of this from your own life?

In Bangladesh, domestic violence is a very big problem. So in our own houses and families we are now being protected because we have learned about our rights. If a husband or other male family member exercises fraud or violence against us, we are able to protect ourselves.

Have the men then changed the way they regard and treat their wives?

It is improving day by day, the way husbands see their wives. And the problem of domestic violence is improving little by little. It is difficult to estimate the exact changes, but I think it is improving.

Bibi:

Now we have a voice, because we have learned about our rights. This helps us in regards to discrimination of women and violation of women.

Could you give me some examples of what the income-generating activities and the fact that you now earn an income have done for you in your daily-lives?

Jerina:

Before joining SUPOTH, we had no assets. But by starting to save money, we now have assets, like for instance poultry and livestock-assets. I now have three cows which I have bought on my own and which I manage on my own.

Can you then make all the decisions yourself as to how you spend your income? Or does your husband decide for you?

Bibi:

No, no, we take the decisions on our own, because it is our savings.

Are there no husbands who are against their wives having their own income?

No, we have not experienced any problems with that.

What has been the effect of the SUPOTH work within your communities? For instance in relation to dowry and early marriages?

Bibi:

In this community we have not experienced early marriages. But dowry is happening. It is a big problem, because people have to sell their assets in order to be able to pay it. For instance livestock and also land. But we are trying to stop it. And we have managed to avoid dowry in the case of two marriages within this community.

How did you manage to avoid it?

Bibi:

In our country dowry is actually forbidden. But many people do not know that there exists a law which forbids dowry. But through SUPOTH, I have learned about this law, and I am now aware that it is illegal to marry with dowry.

What about education of your children? Can you decide whether your children should go to school?

Jerina:

Before involving in SUPOTH it was difficult. Community leaders and male family members said that girls should not go to school, because they had to work within the families.

Bibi:

Community leaders and husbands used to be very strong. They could oppose us to go out and work with other men. And they denied working with us. Some days after we had started working in groups and had started doing our savings, group activities were suddenly stopped, because some male members of the community did not like what we were doing. But I was convinced that we had to go on with our work. We had to continue to develop our group, to increase our savings. So I contacted one of our field trainers and one of our field managers. They said that we should continue our work, and they gave me the assurance they would ensure our security and that nobody could touch us.

The men who tried to stop your activities, did they change their attitude towards you and your work?

I tried to convince the husbands of some of the other group members. And I tried to minimize the problem. After that the situation has improved. Also because the SUPOTH staff has come here a lot, and has made sure it does not happen again.

Bibi:

I am a bit unhappy because I do not have any academic or institutional education. But I am glad that I have learned to write my name and that I can do simple accounting. This is good for me and it is good for my family.

Could you tell me a bit more about the savings activities? What happens if a member of your group is unable to pay their weekly savings? Can the person be excluded?

Jerina:

We have four meetings in a month. It happens that a member is not able to provide any savings. But then the person will have to hand in the double when we meet at the next meeting. If we have problems to hand in the savings we can sell for instance our poultry. So we sometimes have to face troubles in order to be able to hand in our savings.

How do your husbands feel about you earning an income?

Bibi:

Husbands are happy, because women now use their potential to contribute to the family. Women now contribute to the income of the family. And husbands now realize that women can earn an income to the family, so they are happy. We are doing the savings through our own income - our own sources. That way we are not dependent on our husband. The savings are generated like for example this. Each day we will save a bit of the rice we use for eating. After a week we sell the rice we have saved, and that way we have some money which we can hand in to the weekly savings.

Do you have any other stories you think I should hear about?

Bibi:

I think we need more support from SUPOTH in this village. Not only for the three years as planned for this phase, but I think that we need support for another five or 10 year phase.

In which areas do you need more support?

I think we need support in the areas of awareness, advocacy and education.

Interview 3

Panchagorh, 16.02.2008, Thana Federation members:

Pusporay: Age 40, adult literacy course, married, 7 children, Hindu and member of SUPOTH since 1995

Mahamuda: Age 38, adult literacy course, married, 4 children, Muslim and member of SUPOTH since 1996

Jamuna Rani: Age 25, 10th class, married, 1 child, Hindu and member of SUPOTH since 2007

Kulsum Begum: Age 38, community health worker, married, 3 children, Muslim and member of SUPOTH since 1995

What comes into your mind when I say the word SUPOTH?

Pusporay:

When SUPOTH started here, there were no other organizations in this area. I think SUPOTH has been very helpful and it has given us the motivation to develop our lives.

Mahamuda:

Especially the savings activities have been very important for us.

Kulsum:

I also think so. Since there were no other organizations when SUPOTH started it has been very important for us – for our children and for our families. The savings activities have had an important effect on my family.

Mahamuda:

But also the training activities on sanitation and personal hygiene have been very important. And also the health training has been important.

Why did you choose to join SUPOTH?

Mahamuda:

There were some old groups who convinced me that it was a good idea to become a group member.

Pusporay:

One of the woman leaders – a governmental union member – also said we should join.

Kulsum:

I thought the health care programs – the mother and baby care was very important – also the activities for pregnant women. It is a very complicated issue and I thought SUPOTH could help in this area.

So what was the main motivating factor that convinced you to join SUPOTH?

Kulsum:

The savings was the most important thing for me and secondly the training and the income generating activities. These three things were the most important. But I also think that it's important to help other poor people. Through SUPOTH I've been motivated to help others – something I find very important. This has helped the whole community.

Could you tell me about how SUPOTH has affected your daily lives as women?

Pusporay:

We were very poor before SUPOTH came to the area. We wore very bad clothing and we only ate once a day. But after joining the program we now wear good clothing and we eat three meals per day. My husband also likes that I have become a member. And my children also obey me more

now, because I am able to pay for their studies. It is not just my husband who earns an income now. Before, I joined SUPOTH my children only obeyed their father.

So your children respect you more now that you earn an income?

Yes, and now my husband also asks me for money if he is in need.

Mahamuda:

After I started saving money, I began doing the income generating activities. After one year I had doubled my savings. I bought a cow with my own money. After some time I sold it during the Muslim festival, because during that time the cow prices are very high. Then after a while, I bought a new cow and sold it again, when prices were high the following year. I still use this system. It is one of the income generating activities.

Jamuna:

We all use this system and we also do land mortgage and mill sharing.

What do your husbands think about you earning money now?

Kulsum:

He is proud. He is also a SUPOTH group member. In the beginning he helped me a lot, because I did not know how to do business. But it is my money, and my husband cannot decide over it. My husband accepts that I am earning money and he likes that he is not the only one who is earning money to the family. He is proud that I am also working.

Pusporay:

When I heard about SUPOTH I talked to my husband about it, and he thought I should join. He thought I should become a member because he liked the activities. My husband has now died and it has therefore been very important for me and my children that I earn an income.

Are there any other areas in your daily lives in which SUPOTH has had an effect?

Pusporay:

The training has been very helpful for me. It has changed my daily life. Especially the mother-child conference has been important in changing the daily lives of the whole community. In the beginning, before SUPOTH started in this area, mothers and pregnant women were very careless. But the training and motivation from the field trainers has been very helpful for us. The mother and child mortality has also gone down very much and it is still decreasing.

Could you elaborate a bit more on your view on the saving activities? Are savings better than loans do you think?

Jamuna:

Loan is not good. The savings are our own money and we don't have to pay it back. So it is much better.

You said that the mother-child activities had been very important for your community? How do you feel SUPOTH has affected your community in other areas?

Pusporay:

The problem of dowry has been affected. It has not totally disappeared, but the situation has been improved. Some people still use dowry, but the minds of people are changing. We, here in the Thana Federation try to stop the problem of dowry.

How have the awareness building programs helped in respect to dowry?

It has been very helpful in giving us the motivation to stop dowry. And it has also helped in regards to early marriage. Here the mother and child activities have been very important. In the Thana Federation we are going out to the villages to motivate people to stop dowry and early marriage from happening. Also the adolescence groups are very important in this area.

Kulsum:

We also do a lot of work with the mothers in relation to children's nutrition. We tell them how they can do gardening in order to grow nutritious food. We tell them that they have a lot of resources themselves to grow nutritious food in their gardens.

What about the problem of domestic violence? Has SUPOTH had an effect on that?

Mahamuda:

Domestic violence is not a very big problem in this area. But it happens. And then the Thana Federation members go to the family and try to stop it together with the chairman.

But if it happens, do the women know that they have the possibility of contacting the Thana Federation in order to get help?

Yes, they now know that they can get help from the union members, the Thana Federation and the chairman.

Have husbands changed the way they treat their wives after the women started earning money? Has the relation between husband and wife changed?

Mahamuda:

Now our life is much more romantic because both the man and the woman are earning money. When the woman does not work, the family is poorer and many quarrels within the family and between husband and wife are taking place. But now we are a much more happy family because we have more time to spend together.

Do you get any help from your husbands in regards to child care and other duties within the household?

Mahamuda:

For me it has changed. My husband now also takes care of the children and looks after them.

Is it also like that in other families do you think?

I think it is like this in many families. But if there are problems, I sometimes try to help the women through the Thana Federation by telling the men that men and women are equal and that we all have the same rights.

Who decides in regards to education of your children?

Mahamuda:

The mothers can decide, and I think the mothers have more to say than the father. It is due to the income she now generates. That way the husband is also dependent on her.

What are your future dreams for your children?

Kulsum:

I want my children to have an education. I would like them to work for instance with the government or as a school teacher. Education is very important.

Finally, could you tell me how you see the future challenges of SUPOTH? Are there areas which should be changed or further developed?

We should develop SUPOTH to work in new districts. And there should be more women groups. We are trying to spread the work of SUPOTH to other villages and districts.

Will it be difficult to make these new groups?

Kulsum:

No, because we go to other villages and tell them about the work we have done. And SUPOTH has a good reputation and is very well known, so I don't think it will be so difficult. SUPOTH has done so many things for our development.

Pusporay:

Before joining SUPOTH, I could never sit and talk like we are doing now. I did not dare to speak my mind. But now I can sit here and talk to you and I am not afraid of telling my opinion.

Interview 4

Panchagorh, 17.02.2008, self-help group members:

Rohima Khatum: age 45, adult literacy courses and Traditional Training Birth attendant (TTBa), married, 5 children, Muslim and member of SUPOTH since 1995

Monaware: age 39, adult literacy courses and TTBa, married, 3 children, Muslim and member of SUPOTH since 1994

Why did you choose to join SUPOTH? What was the motivation?

Monaware:

First the field manager came to our village and explained the work of SUPOTH. We thought the activities of SUPOTH sounded very interesting, and we decided to establish a group. The main motivation for me to join was the savings and that we would be able to have some money. That way, I would be able to buy some good clothes and food for my family and buy some land and poultry farming and cows. Now I have a lot a lot of money.

Rohima Khatum:

I thought it would be good to help other poor people. Therefore I and some other people decided to start a new group in our own community in order to start saving money. We actually started our group without the support of SUPOTH. But after one year we became members of SUPOTH.

So you started the group without the help of SUPOTH, but you still used the model of SUPOTH?

Rohima Khatum:

Yes, we had heard about the methods of SUPOTH from other people in the village, and that was why we decided to start our own savings group.

Could you tell me some more about the income-generating activities you have been doing and what they have done to your lives?

Rohima Khatum:

I have been doing a lot of household gardening and homestead gardening and also land cultivating. It is also a big achievement for me that I am now doing the TTBa. It has meant a big change for my life. We have also received a lot of training from SUPOTH in the areas of gardening and cow feeding one year after starting our group.

So when you just started your group you just wanted to save some money, and then afterwards you started receiving training?

Yes, now we know much more after joining SUPOTH.

How has the income from these activities affected your lives?

Monaware:

We feel very proud that we have started earning our own money. My children are also very proud that their mother is working. The savings money has been very advantageous for me. That way it is also possible for me to help other people.

Rohima Khatum:

Now we also get news from other countries, because we are able to read and write. And now we know how to educate our children. We have also received some training from the Lamb hospital in order to become a TTBa.

So it is very important for you that you are able to help other people? That is why you chose to become a TTBa?

Monaware:

I think that the work we are doing as TTBas is a holy work. People also like us very much and we get a lot of respect from others. This is because the work we are doing is very difficult – pregnant women and babies. Because we have learned so much about this we are getting a lot of respect from other people. When we go to the villages people ask us a lot of questions because we are experts in this area.

Rohima Khatum:

I think we are doing some good work because we help other women. Before SUPOTH came to the area poor people never went to the doctor because it was too expensive for them.

It must really have changed your lives that you now are able to help others?

Rohima Khatum:

Yes it has been a very big change in my life. I was also illiterate when I started the group work so it has really changed my life. And it has also meant a lot to the other people in the community.

What do your husbands think of you doing this kind of work?

Monaware:

My husband thinks I do some good work. This is also because the others in the community like what I am doing.

Rohima Khatum:

First my husband did not like what I am doing so much, because I sometimes go out late at night to help a pregnant woman. But he understands that what I am doing is important to other people.

So what do you think SUPOTH has meant to this community?

Rohima Khatum:

I think it has meant a lot to the whole community. And also to the people who are not members of SUPOTH have benefited from the work.

What about your work within the household? Do you still do all the work or are you getting any help from your husband because you are working?

Monaware:

We often finish our household work first and then we go out to do our work in the community. But my husband also helps sometimes. He is able to cook for himself. Sometimes I might be out a whole night, and then my husband does the work within the household.

And is this something which has changed after you started in SUPOTH?

Monaware:

Yes, now my husband is able to tell others what kind of work his wife is doing and that he is proud of me. I think that in some families there were problems in the beginning, but after a while the husband are able to see that it's good that his wife also earns money.

Rohima Khatum:

We also go to other villages to tell about the work we are doing. That way, the husbands start changing their minds about their wife working. And they are also able to see the changes it has meant for the communities – that people are going to school and learn to read and write. And people start watching TV and learn about social issues. So men think the work of SUPOTH is good.

Could you tell me a bit about your dreams for your children and your dreams for your future?

Monaware:

Because I am working as a TTBa, I am able to save some money, and thereby I will be able to send my children to school. I hope my children will get a good job and have a good standard of living. Now I am working very hard and this is also for my children. I would also like to find a good husband for my daughter.

Rohima Khatum:

It is the same for me.

So you also want your children to have a good education?

Rohima Khatum:

Yes, I now know that education is very important, because I can see what it has done to me. Before joining the group we did not really understand the importance of education. That it can help you to develop your family and your community.

You said in the beginning that the savings activities were the main motivation for joining SUPOTH. Do you still feel that they have been the most important activity for you?

Rohima Khatum:

We started creating the group because of the savings, but now we have been through a lot of training and education and we know that this is very important. When we started we just wanted to get the savings so that we could buy food and basic necessities. But now we have come to understand the importance of the training. So in the beginning we thought more on a short-term, but now we think more on a long term.

Interview 5

Debigonj, 18.02.2008, union-level members:

Baby: Age 30, adult literacy course, married, three children, Muslim and member of SUPOTH since 2007

Anowana: Age 30, 7th class, married, 2 girls, Muslim and member of SUPOTH since 2007

Sonota Rani: Age 32, Adult literacy course, married, 4 children, Hindu and member of SUPOTH since 2007

Baduni Rani: Age 35, adult literacy course, married, 3 children, Hindu and member of SUPOTH since 2006

Fatama Khatun: Age 40, 3rd class, married, 3 children, Muslim and member of SUPOTH since 2006

Samoli Rani: Age 32, 3 children, Hindu and member of SUPOTH since 2007

Safali Roy: Age 22, 4th class, married, 1 child, Hindu and member of SUPOTH since 2007

What comes into your mind when I say the word SUPOTH?

Sonota Rani:

It has been very helpful for my family. The savings have been very important for us.

Anowana:

For me the money has been important – it makes it possible for me to give my children an education.

Baduni Rani:

Sometimes it is difficult to keep track of your on money, so the savings have been very important. That way my money is safe and this makes me happy. I now have the motivation to save money.

Fatama Khatun:

I want to use my savings to give my boy an education.

Baby:

For me the adult literacy course has been very important. That way I have gained a lot of knowledge.

What was your main motivation for joining SUPOTH?

Anowana:

The savings were very important, but also the training and the adult literacy course.

Fatama Khatun:

Before joining SUPOTH it was very hard. But now I am saving some money for myself. And in the weekly meetings we are gaining some knowledge on for instance health issues. That I find important and that was also why I joined SUPOTH. Now we are also able to read and write, and that makes it possible for us to take action ourselves.

So do you all think that the savings were the most important motivation?

Anowana:

Yes it was the biggest motivation. But it has also been very important that we are now going to the monthly meeting here in the union-group, and that we talk to much more people now. At each meeting we discuss many kinds of social issues.

At the union level?

Yes, but also at the group-meetings. We also now know much more about election systems and how to arrange a meeting and how to arrange elections within our groups.

Could you tell me some more about the activities you have been doing? I know that you have just started your group a year ago, but could you tell me what you've been doing and what kinds of income generating activities you plan to do?

Safali Roy:

We have bought some cows, some goats and some poultry. And we plan to buy some rickshaws and a van to start a business.

Samoli Rani:

We are also working with cows. And then we are trying to build and create more power amongst the women. I also influence my husband to start a men's group in SUPOTH.

Could you tell me a bit more about your future activities in SUPOTH? How do you think they will affect your lives? What do you expect from the activities?

Safali Roy:

I want to save some money for my family and then I plan to buy a cow and get involved in other IGAs. I think that these activities will change my life. Now I also have my own bank account, and I go out much more in the village and talk with other people. It is very interesting and I feel that the knowledge I gain can change my life.

So it is very important for you that you are able to talk with other people and that you create a network?

Safali Roy:

Yes, it is very important to have a large network. It is one way my life has changed. I am also trying to send my son to school.

Could you tell me more about the training activities you have been doing? What have they meant to you?

Safali Roy:

We are also going to the education sub-committee and the health sub-committee where we can subscribe for the different activities we want to get involved with. We do a base-line survey which is a very effective system to see who wants to get involved in which activities.

Samoli Rani:

I think the training has been very good. But we also need some more training – especially in the areas of family planning and family health care and hygiene.

Anowana:

Yeah, I also think that we need more training within health care and family planning

Sonota Rani:

SUPOTH has been very helpful I think.

Could you tell me some about the awareness raising programs? What do you think it has done to your community and within the primary groups?

Anowana:

I think the training has been very important for the whole community. The adult literacy course has meant a lot to people I think. When I go to the market now I am not being tricked like I did before when I wasn't able to read and write and to do accounting.

Baby:

The awareness building programs have also been important in relation to dowry and early marriage I think.

Anowana:

Yeah, now we are able to protest when somebody is violating our rights.

So do you think the problems of early marriage and dowry are changing?

Anowana:

We are trying to stop it, and the early marriages have also been stopped. But the dowry system is very difficult to change I think. But we know more about dowry now and we are able to try and stop it.

So would you be able to interfere in the case of a marriage with dowry?

Anowana:

No, we are not able to stop it, but we are trying.

Baby:

Some people still use dowry when they are getting married. But it is very bad for the girl.

How do you think the income generating activities will affect you and your families?

Safali Roy:

I think it will mean a big change. Now when we have been saving five taka each week we have saved a big amount of money, and we are planning what to do with the money. We have more possibilities because we have saved this money. Also because I now have my own money and do not need the money of my husband, I am very proud.

Is your husband also proud?

He is very happy because I have saved a lot of money.

Are you able to decide more within your families after you started the savings activities?

Safali Roy:

I am able to take decisions within the family, but my husband gives me a lot of advice when for instance I am buying the cow. In Bangladesh the relationship between husband and wife is very different from other countries I think. The wife has to obey her husband here in Bangladesh.

And do you think it is good or bad in this way?

Safali Roy:

Sometimes it is good and sometimes it is bad.

Could you give me some examples?

Safali Roy:

It is a difficult situation here in Bangladesh. Husbands think: "She is my wife, so she has always to do what I'm saying". And sometimes the woman cannot oppose her husband and protest. The husband thinks that the wife should obey him because he thinks that he knows better than his wife.

And do you also think that this relation between husband and wife is good?

Safali Roy:

Sometimes it can be good, but I think it is mostly bad.

Would you like it to be different then?

Samoli Rani:

Because we have obtained some more knowledge, I think that this kind of marriage is not good. I think that this new knowledge has made many husband-wife relations better.

Safali Roy:

Marriage is a very disturbed thing. When a woman gets married she always gets a lot of problems. Before my marriage I did not have any problems, but now when I'm married I don't have any time for myself.

Interview 6

Debigonj, 18.02.2008, self-help group members:

Sweety Aktar: Age 32, 8th class, married, 1 child, Muslim and member of SUPOTH since 2007

Hemlota Rani: Age 30, 3rd class, married, 2 children, Hindu and member of SUPOTH since 2007

Lal Banu: Age 32, adult literacy course, married, 3 children, Muslim and member of SUPOTH since 2007

Polaski Rani: Age 32, 8th class, married, 2 children, Hindu and member of SUPOTH since 2007

Kasu Bala: Age 45, adult literacy course, married, 3 children, Hindu and member of SUPOTH since 2007

Champa Rani: Age 32, 10th class, married, 2 children, Hindu and member of SUPOTH since 2006

What comes into your mind when I say the word SUPOTH?

Kasu Bala:

Baseline survey. Because when we started in SUPOTH the field trainer came to talk with us and we did a baseline survey of the area to see which activities we were interested in doing. The field trainer talked to us about the activities we could do, and that is how we became interested in joining.

So what motivated you to join?

Champa Rani:

The savings were the main motivation for joining. Because before starting in SUPOTH we had no savings and no money. It was therefore very important that we would be able to save some money. It is very helpful for my future when I am saving money I think.

Were the savings also important for the rest of you?

Polaski Rani:

Yes, because we are very poor, so it is important that we are able to save some money. And it is good that we do the meetings where we meet and decide how to spend the money. It is also good that we have created a group – 15-20 women and do this together.

What kind of activities have you been doing and what activities will you be doing in the future?

Polaski Rani:

When we have saved more money we will buy a cow. This is our first project.

Champa Rani:

When the cow prices are higher we will sell it, and then after we have earned some money we will also start doing pisciculture and fishery.

And could you tell me some more about your savings. How does it work?

Hemlota Rani:

Every time I hand in my savings, it is a loss for me. But I am not able to spend this money on something sensible myself. So it's good to save the money, because when I am then facing a hard time later on, I have some savings that I can use. If I or someone in the family is caught ill or if there is some kind of domestic problem, then I have some savings I'm able to use.

How do you raise the savings money for each meeting?

Kasu Bala:

We are doing a lot of day labor – land cultivating for the farmers. And I also have some chicken. I sell the eggs on the market, and in that way I am able to raise the savings money each week. We are all doing these kinds of activities, because we don't have the possibility of doing anything else.

And what happens if you are not able to hand in your weekly savings?

Hemlota Rani:

There is no choice. I have to hand in my 5 taka each week, and I know that I have to raise the money for each meeting.

I know you come from a new group so you haven't been doing any income-generating activities yet. But what do you expect to get out of your future activities?

Kasu Bala:

I think our lives will change. It has already changed a bit I think.

Hemlota Rani:

When we first started in SUPOTH, we only thought about the savings, but now we have also attended the adult literacy course and we have received some awareness building training. I think it is very good that we are now able to read and write and do some accounting. I also raise my children in another way now.

And what have you learned from these activities?

Kasu Bala:

We have learned about personal hygiene, sanitation and drinking water - and also about nutritious food and how to clean your house and the importance of hand washing.

Champa Rani:

Before starting in SUPOTH we didn't know anything about sanitation or diarrhea – and about the medicine to cure this.

So what has it meant in your daily lives that you now know these things?

Champa Rani:

We are still learning about all these things. We learn about it from SUPOTH and then we try it in practice. I am also a volunteer teacher for the adult literacy classes.

And what has this meant for you?

Champa Rani:

The teaching of others is a kind of social work. I like to help others who are illiterate. I also like that I am always busy – either with household work or with the teaching. The teaching is also good, because I feel that I do something for myself. It is a good thing in addition to the household work.

What do your husbands think about you doing the SUPOTH activities?

Polaski Rani:

My husband is also in a SUPOTH group.

Is it good that your husband is also a member?

Polaski Rani:

Yes, I think it's very good, because we are doing the same awareness building programs and we are able to talk to each other about it.

How do you think it will affect you and your family when you start earning money from the income generating activities?

Kasu Bala:

I think I will be proud of myself that I am earning some money.

Polaski Rani:

And I think we will be more powerful also. Other people will also know about it – about the income I earn and that I am now literate.

And why do you think you will be more powerful when you are earning money?

Polaski Rani:

Money is power I think. When you have no money your mind is never at ease. You always feel disturbed. But now, when we are doing the savings we are much more peaceful.

Do the rest of you also think that money is the same as power?

Champa Rani:

Yes, definitely. If you have no money you have no value.

Hemlota Rani:

You need money all the time – when you go outside your home, when you go to the market. You always need money in order to buy good food and good clothes.

You said in the beginning that the savings were the greatest motivation for you to join. Is it still as important as you thought in the beginning?

Polaski Rani:

I think everything is important – the savings, the training and the awareness building. It is all very important.

How have all these activities affected your village?

Polaski Rani:

It has been very important – and especially that we are teaching others in the community. When we do our meetings, other people come to see what we are doing. They sit and listen to what we are saying and they see what we are doing.

Do you think the activities can have an effect on dowry or early marriage?

Champa Rani:

The problem of early marriage has now been stopped, but dowry is still a very big problem. Domestic violence has also stopped I think. And this is due to the awareness building activities.

Kasu Bala:

We are trying to stop the problem of dowry. But we are very pleased that the problem of early marriage has been stopped. The social system is changing now I think.

Champa Rani:

If you send your daughter to a good school and to college and university, then she will be able to find a good husband by herself. Then the dowry system will automatically be stopped I think. But it is difficult to change the whole social system.

Do you feel that the awareness building activities have given you more power within the household – within the family?

Polaski Rani:

I think we have become stronger because we are saving our own money. I am able to take decisions within the family now.

Will the income generating activities have an effect on your power within the family? You said before that money is the same as power?

Polaski Rani:

Before starting in SUPOTH, I did not have much power within the family. But I think that because we are saving our own money in the groups we now have more to say within the family.

Could you tell me about your dreams for your children? How would you like the lives of you children to be?

Champa Rani:

Before starting in SUPOTH, I did not have any good clothes, and I could not afford good food. But for the future I want to send my children to school, and I want them to eat good food – eat three meals a day – and to have a good house.

Kasu Bala:

I think our children will do better than ourselves. I am trying to create a good future both for myself and for my children.

Interview 7

Debigonj, 19.02.2008, self-help group members:

Ratna Rani: Age 25, 6th class, married, two children, Hindu and member of SUPOTH since 2007

Grita Rani Roy: Age 23, 10th class, married, one child, Hindu and member of SUPOTH since 2007

Raneska Rani: Age 19, 10th class, married, one child, Hindu and member of SUPOTH since 2007

Putul Rani: Age 22, 7th class, married, one child, Hindu and member of SUPOTH since 2007

Could you give me some words which to you describe SUPOTH?

Ratna Rani:

When I first heard about SUPOTH I thought it was a Christian organization which was doing missionary work. I was afraid that the organization came to make us Christians. But then I learned from the field trainers that SUPOTH does not make missionary work. Then I joined together with some other women, and we started making a women's group.

Grita Rani Roy:

After joining SUPOTH we have gained a lot of knowledge, and done savings, training and also discussion meetings.

Why did you choose to join SUPOTH?

Grita Rani Roy:

The first motivation was the savings, but the training and awareness programs have also been important. Especially the adult literacy courses have been important for many women. I am a teacher in the adult literacy course.

Putul Rani:

We went to some of the meetings with the central groups and there we created a large network.

Grita Rani Roy:

We often talk to the chairmen and others, and there we gain a lot of knowledge which we can use in the primary groups. And the networking is very important. We often get a lot of help from the central group members which we can use.

So what was the main motivation for joining SUPOTH?

Grita Rani Roy:

The savings are important, but the awareness programs are also important.

How did you get to know about SUPOTH?

Grita Rani Roy:

First the field trainer came to the village and told us about the work of SUPOTH and what it is doing for the poor people. He also talked with some of the men in the village, but they were not interested in joining. But the women were very interested in starting the savings activities. So we went to the office and talked with the field trainer and he arranged our group.

Why do you think only the women were interested in joining?

Ratna Rani:

The men did not accept this kind of work because they are very poor and do not know anything about NGO work. But when the women started working with their groups the men became more interested, because they could see what we were doing.

Why was there a difference between the men and women's willingness to join?

Grita Rani Roy:

Our trainer was a very motivating person, and it was very important for us that we would have the possibility of saving money. Especially for our families it was very important that we could save money. We then created a group – 12-15 women so that we could do the savings.

So are women more concerned about their families?

Grita Rani Roy:

Yes, women are very concerned about their families. Husbands just go out to work, and think that “I have a wife – she can look after the children”. Husbands are so busy with their own outside work and they just think that the wives can look after the family.

Do the men who join SUPOTH then have the same motivation for joining – or are only the women concerned about their families?

Grita Rani Roy:

Some men, also my husband started making a group and this has been very good for me and for my family.

Ratna Rani:

My husband is not a SUPOTH member, but I teach him a lot of the things I learn in SUPOTH. So he also learns a lot.

So your husband is willing to learn from you?

Ratna Rani:

Yes he is.

Could you tell me about the activities you have been doing? I know that you have only been members for a year, but what have you done so far?

Ratna Rani:

We have bought a goat by the help of the savings money. We also have a bank account, and we are able to make decisions as to which activities we want to do.

And what other activities do you plan on doing with your savings money?

Putul Rani:

We plan to buy a cow when we have saved more money. And we also want to start cultivating rice which we can sell on the market.

Is it difficult for you to hand in your weekly savings?

Grita Rani Roy:

No it is not so difficult, because we have received a lot of training as to how we should handle our money and keep track of our savings in the account books. And we also now know how to go to the bank with our money.

Which kinds of activities and work do you do in order to get money to hand in each week?

Putul Rani:

I have some poultry and I sell eggs on the market and I also do mangling and ironing for other people.

So how do you think the new activities you will be doing will affect your lives?

Grita Rani Roy:

We are always thinking about our savings. Right now the savings are more important than the activities we will be doing. After joining SUPOTH we have become much more peaceful, because we are saving our money, and we have been able to buy a goat. And we discuss in the meetings the

activities we will be doing. I often think about what kind of activities I will be doing with my savings.

Raneska Rani:

There is a school nearby and I would like to send my child to that school when he is older. With our savings money I think we will be able to send our children to school.

How do you then think the savings and income generating activities will affect your community?

Grita Rani Roy:

I think the community has already changed. We also have much more contact with other people who come to see what kind of activities we are doing during our meetings. We are also getting new ideas by talking to others, and others are very interested in joining SUPOTH.

So the networking and the fact that you are talking to more people is important to you?

Grita Rani Roy:

Yes it is. And it has changed a lot I think. Now we are able to talk to men more freely than we used to be.

Raneska Rani:

Yes, we are not so shy like we used to be. We can now talk more easily to other people.

Earlier you talked a bit about your husbands. Do they like that you are doing these activities?

Grita Rani Roy:

Yes, my husband likes it. And I think it is better for the relationship, because before I only talked to my husband, but now I also talked to other people. I think it is important that women go outside to talk to others.

So it has changed your relationship with your husband that you are meeting more people?

Grita Rani Roy:

Yes. It is very important that women go outside the home to talk to others. My husband is also away all day working, so why shouldn't I go out and meet some people and do some other things.

Are you able to do the SUPOTH activities when your husband is gone all day? What about your household work?

Grita Rani Roy:

The SUPOTH activities are arranged according to what suits us best. In the morning I do the household work and then later I go to a meeting or to the field. My children are sent to school, and we arrange the SUPOTH meetings when we are free.

So SUPOTH takes into account that the women have to take care of the household work?

Ratna Rani:

Yes, we discuss with our field trainer what time is suitable for us when we arrange a meeting.

After starting in SUPOTH do you get any help from your husbands to do the household work?

Ratna Rani:

If he is at home he sometimes helps, but not that much. Husbands cannot do so much in regards to the household. But women are able to do both household work and work outside home, such as cultivating land and raising cows and goats. Husbands are only able to do the work outside home.

So are women cleverer than men?

Grita Rani Roy:

Men are stronger than women I think and also more intelligent. Women depend very much on their husbands I think.

Are you still dependent on your husbands after starting the savings activities?

Grita Rani Roy:

Yes, I feel I am still dependent on my husband.

Is it possible to change this do you think?

Grita Rani Roy:

I think it is possible to change. Everybody has their own identity and their own liberty.

Ratna Rani:

My husband is able to do whatever he wants to do. If he wants to go to the cinema, he just goes, but if I want to go to the cinema, I have to get permission from my husband.

Do all of you need to get permission from your husbands to do certain things?

Raneska Rani:

Yes, for me it is the same situation. If I want to go out, I have to get my husband's permission.

Would you like it to be different?

Ratna Rani:

It is not good like it is I think. But I feel that we have no other options. Our social costume makes it difficult to change these things. Our traditional background is also very important.

Grita Rani Roy:

It would be good if it could change. If it changed we would be freer, I think.

Interview 8

Nilphamari, 20.02.2008, self-help group members:

Dhnasori: Age 26, 8th class, married, two children, Hindu and member of SUPOTH since 2000

Bina: Age 50, 5th class, married, four children, Hindu and member of SUPOTH since 2000

Sufola Rani Roy: Age 23, 8th class, married, two children, Hindu and member of SUPOTH since 2006

Promoda: Age 50, 2nd class, married, four children, Hindu and member of SUPOTH since 2000

Minoti: Age 35, 8th class, married, three children, Hindu and member of SUPOTH since 2000

What comes into your mind when I say the word SUPOTH?

Dhnasori:

To me SUPOTH is “the good way” because it has helped us to identify “the good way”.

Bina:

I think “education” is the best way to describe SUPOTH – and development and adult literacy courses.

Sufola Rani Roy:

We have received a lot of things from the SUPOTH facilitators. To me the savings have been the most important thing.

Promoda:

I am now able to sign my name. That is a great change for me.

Minoti:

Before involving with SUPOTH we did not practice savings. We wasted a lot of money. Now we have learned how to save money.

What was your motivation for joining SUPOTH?

Dhnasori:

Women are really deprived in many areas. My motivation for joining was that SUPOTH would be able to change the situation for women. We also saw some of the men’s groups practicing savings, and this also made us want to start a group. “Why not also the women – we can also do the same” I thought.

Sufola Rani Roy:

I thought that “there are so many ways in which women can contribute” – both for themselves and within their families. I thought that if I involved in SUPOTH, it might help me to contribute to my family – and also to my husband’s income.

Bina:

I saw what some of the men were doing, and I also became interested. I thought that the group work might be helpful and that it might help to improve my situation.

Minoti:

The savings activities motivated me to join – and also the income generating activities.

So which activities motivated you the most?

Dhnasori:

The skill-development was very important for me. I thought that it might help us when working with some of the income generating activities – the different businesses. And that it thereby could help strengthen our economic condition.

So the things that motivated you to join – do you still think they are important?

Promoda:

I thought that the savings were very important, and I think they have been important. They have been very valuable for our income generating activities. In the beginning we saved two taka per week.

So has SUPOTH lived up to your expectations?

Dhnasori:

Yes, I think it has fulfilled our expectations. The most important thing has been that we are now practicing savings.

Could you tell me about the activities you have been doing – your personal experiences?

Dhnasori:

I have bought a cow. I borrowed money from our group-savings to buy the cow. It has had three calves and I am now selling the milk from the cow.

Bina:

I also borrowed money from the group-savings and this made it possible for me to build my own house.

Sufola Rani Roy:

I'm doing some short-term businesses. I purchased for instance some rice, some tobacco and some potatoes for very little money and then when prices are high again, I sell it with a profit. It's a seasonal business. I am doing it together with my husband.

Have you also borrowed money from the group to do these activities?

Sufola Rani Roy:

Yes, I borrowed 2000 taka from the group. But my family also helped me with some money to start the activities.

Promoda:

My son is a bricklayer and he builds pit toilets. He makes ring wells for hygienic latrines. I have borrowed some money from the group which I have given to my son. That way, he is able to do these businesses, because I am now too old to engage in any businesses myself.

Minoti:

I have purchased two goats and they have now got four kids. When the kids become bigger, I think I will be able to get 4000 taka for each one of them.

Is it difficult for you to repay the loans you have taken?

Promoda:

No it's not a problem. We are able to repay the loans by the income we get from the different businesses.

Have you received any training in doing the income generating activities?

Promoda:

Yes, we have. The training from SUPOTH has been helpful in strengthening these activities.

Could you tell me about the training you have received?

Promoda:

We have received training within health issues. It has helped us to improve our families' health – health and hygiene. And also the adult literacy courses have been important. Now we are able to do some writing.

You said in the beginning that you are now able to sign your name – what has that meant for you?

Promoda:

I'm able to write some simple words now, and do some account. It has made me more confident I think.

Dhnasori:

The mother and child care training has also been important. It has been very helpful for me – and it has also been helpful for our group – as a unity, to develop our community.

Have you received any training in regards to women's rights?

Dhnasori:

Yes, we have learned that men and women are equal, and we have had teaching in other gender issues also.

What have you learned more specifically?

Dhnasori:

We have learned about dowry. If women are not able to meet the dowry demands from the man's family, she often faces problems of domestic violence and harassment.

And does this training help in your community?

Dhnasori:

It helps, but the problem of dowry is very difficult to change. It's very tough and it's difficult to motivate people to change it, but we are trying our best. It is so difficult to change because it's so ingrained in our culture. But I think it helps that we are have joined together – because we are committed as a unity now. In our group we are able to protect our own daughters. Unity is very important. If we are united as a force, we will be able to stop dowry.

Have any of you been able to stop cases of dowry yourself or within your group?

Minoti:

We have managed to stop two cases. My nephew was one of them. He married without dowry.

Dhnasori:

Yes. In these cases negotiation was very important. If the man's family and the woman's family are able to negotiate, it is possible to marry without dowry. This is a good way to stop dowry – when the families are able to talk.

Do you think it's possible to eliminate dowry in the future?

Sufola Rani Roy:

Yes, we are confident. But it will take time. It is possible, but it is also very difficult to change the system.

Promoda:

I think that if we are united it is possible to change it. If everybody – every household and every community decide to stop it completely, then it's possible. If all women in the communities are committed to stop dowry, then the men will also have to stop it.

Is there a strong unity in your community among the women?

Promoda:

Until now, there hasn't been a very strong unity I think. We have it a little bit, but it's not enough.

Bina:

I think that in our group there is a strong unity, but it's not community-based. The community culture is very important when you want to change things.

Have you managed to change the problems of early marriage?

Dhnasori:

Yes, I think we have achieved a lot there. Now early marriages happen very rarely.

What has made it change?

Dhnasori:

We are now more aware of the problems of early marriage. The awareness education has helped to lower the number of early marriages I think.

Are there other areas in which SUPOTH has helped within your community?

Promoda:

It has meant a lot for the situation of sanitation. Before we did not have any sanitation, but now every household has it.

Bina:

Yes, and now we also use tube wells and safe drinking water. Before, we used very unclean water. But now everybody uses clean water.

Have you experienced any changes due to the income generating activities? In for instance your family?

Minoti:

Now we are able to talk to others. We are able to bargain with men now.

So you are more self confident now?

Minoti:

Yes.

Promoda:

Without self-confidence we are nothing.

Bina:

And now we are more aware. We know how to save money, and we know how to strengthen our income generating activities.

And what has it meant for you personally to earn your own income?

Bina:

We don't need men anymore, because we are able to do our own work. Money is important for us. And now we are dealing with money – savings and capital. Money is power. We are now contributing to our families.

What do your husbands think about you earning money?

Bina:

They are happy, because we are contributing to the family income and to our husband's income. This would make everybody happy I think. My husband thinks that the savings are a good thing, because it's helpful for the family development.

Are you able to decide more within the family because you are also contributing to the income?

Promoda:

I think that we have more power now to decide more things. The group work has made us stronger. My husband thinks that it's helpful for the family that I also earn an income. He also encourages me to continue the work in SUPOTH. When I'm going to a meeting I say to my husband "Don't disturb me – I'm going to a meeting". I think we are more able to say things like this to our husbands now.

So has it changed from when you started in SUPOTH?

Bina:

I think it has changed. Before we were not so strong, and we were not able bargain.

Dhnasori:

Yes, and before we were not able to go outside our homes and to do different activities as we are now.

Is this because you are earning money or because of the awareness training?

Bina:

I think the awareness education has been very important. We now have more knowledge.

Dhnasori:

I think that it's because we are doing the savings and now have money. Money is very important.

Promoda:

Yes, without money we are not able to do anything. Money is like power. But I also think that money and the awareness building activities go hand in hand. It goes on a parallel level. Like a railway.

Finally, could you tell me how you see the future of your children? What are your dreams?

Promoda:

I want my daughter to get married. I have to think about this.

Dhnasori:

I think education of our children is very important.

Promoda:

My daughter has passed the intermediate level, and now has a job with one of the church-based organizations. This is a great achievement for me. And now I try to find her a good husband.

Sufola Rani Roy:

I want to educate my children well. I have one boy and one daughter. I think that if I'm able to strengthen my income generating activities, then I will be able to send my children to school and to give them a good education. To earn money means that I am able to educate my children.

Bina:

In our culture – when we have a daughter, we have to think about the expenses when she is getting married. My daughter will soon marry, and I'm therefore a bit worried about the expenses. Even when we get married without dowry, we have to give our daughter the right dress with gold embroideries, gold ornaments and these things. And I don't know if I have the money for that. It's a tradition within our culture. It is in a way a kind of dowry, but it's not money as such – just goods to show that you love your child.

Interview 9

Domar, 23.02.2008, self-help group members:

Ajurune: Age 35, adult literacy course, widowed, four children, Muslim and member of SUPOTH since 2007

Momana: Age 40, adult literacy course, married, four children, Muslim and member of SUPOTH since 2007

Jaytun: Age 35, adult literacy course, married, four children, Muslim and member of SUPOTH since 2007

Alimun: Age 35, adult literacy course, married, five children, Muslim and member of SUPOTH since 2007

What comes into your mind when I say the word SUPOTH?

Alimun:

Money-saving for my children and the savings-groups are important.

Jaytun:

I thought that if I join this group, I will start saving some money and in the future I will be able to start doing some small businesses. And this is also helpful for my family and for my children.

Momana:

Before I started practicing the savings I just wasted my money. But when I am practicing the savings it is very helpful for me. I am able to eat good food, to send my children to school and to buy good clothes. The adult literacy course has also been important for me.

Ajurune:

Unity is an important word. Before joining SUPOTH there was no unity, but now I have come to meet other women and this has created a unity. Also the fact that we are saving money together - we need the money for our homes and household work. After becoming a member and going to the meetings – when we are together, it is much easier to generate money I think. And also that it is our own savings. Thereby we have obtained more power.

What was your motivation for joining SUPOTH?

Ajurune:

The savings was my main motivation for joining. I thought that the savings could help me in the other work I am doing. I also had the perception of SUPOTH as an organization working with poor and destitute people – the hardcore poor and helpless people. I thought that SUPOTH could be helpful for us – and I also thought that the awareness building programs could be good. One of the field trainers has been very helpful in discussing what problems we face. They were very good in listening to us and in talking to us and we got the feeling that “they are with us”. This gave us a feeling of peacefulness.

Alimun:

The trainers came and we learned a lot within the area of primary health care and personal hygiene. It also convinced me to join, that if I saved some money, I would be able to create some small businesses in the future. The field trainers were also very good in talking to us about our problems.

So it was very important for you that the field trainers would talk with you and were willing to listen to your problems?

Alimun:

Yes, the field trainers have been important. Also in giving us awareness and knowledge within the area of saving and in how we should develop ourselves – our own people and our village. Also the

training in how to do small business and income generating activities has been very important for me.

So you could not have done the savings and the income generating activities without the awareness building activities?

Alimun:

No, because we are very poor and before it was just like: “I have got money and I will just spend it”. Now I think that it is good to save some money, because then I will have it in the future.

Has SUPOTH lived up to your expectations so far?

Momana:

Yes, I think so. SUPOTH is doing what they promised. We have purchased a cow – that is the first income generating activity within the group.

And have you started earning any money from this activity?

Yes, we are selling the milk from the cow and next year we will sell it and buy another one.

Could you tell me some more about the savings – what does it mean for you personally that you are now saving money?

Ajurune:

Now my mind is much more at peace. Because I know that I have some money which is safe. This gives me a good feeling.

Alimun:

Before we did not save any money, but now we know why it is so important to save money.

Is it difficult for you to hand in the money every week?

Alimun:

No, it is not so difficult. Every week I save five taka and I have my own poultry – 25 chicken and ducks – and I sell the eggs and thereby I manage to save five taka each week.

Momana:

I don't get any savings money from my husband – I always find the money myself. I always think that I have to save five taka each week – I think about it all the time – that every week I have to save five taka.

And what does it mean for you personally, that you are able to save the money yourself and don't ask your husband for the money?

Momana:

If I would have to ask my husband for money, I think it would be humiliating. It is better that I do my own work and that I save my own money. It is good for my own self-respect. I think that in our culture, many men think that women are just a burden to their family and to society. But when I am in the group with other women, I am more aware of myself and I am able to develop myself economically. When I earn an income I also feel that I am being appreciated by men in another way.

My husband is not so strong either, and he does not earn enough money to meet the needs of the family. This also convinced me to start the savings and the income generating activities. So my family situation also made me join the group.

You said that women are seen as a burden – could you tell more some about the problems faced by women in Bangladesh?

Ajurune:

I think that women in Bangladesh do not get the proper treatment when they are ill. The health situation of women is very critical. They don't understand their own health problems, and their husbands don't care about the health of their wives either. And when a woman is pregnant, she does not take good care of her own health and her husband is not aware of pregnant-related problems either.

Alimun:

There are also many problems of both physical and psychological harassment of women within their families in law. Especially when the woman's parents do not meet the dowry demands of the husband's family – then she is often victim of domestic violence or general ill-treatment. I also think that now when we are doing our own savings we do not get any help from our husbands. We try our best to collect the savings money, but in general we don't get any help from them.

Jaytun:

My husband is also sick, so we are facing a lot of troubles – economic problems.

What do you hope to get out of the savings and income-generating activities?

Alimun:

We are doing some cow breeding and then we will sell it and earn a profit from it. And then when prices are low we will buy another, better cow. Then our group is able to get a profit every year from this activity.

Which improvements in your daily life do you think these activities will lead to?

Alimun:

We are very poor within the area of health. I think I will use the income for a better health care treatment for my children. Another area is food. We will be able to contribute to the family's food and nutrition.

Momana:

I will be able to pay for my children's education. The money will be very helpful I think. I am illiterate now, but I am soon to receive some adult literacy education. But I would like to give my children the possibility of going to primary school.

Ajurune:

My husband died two months ago and it is a very difficult situation for me. One of my children is in class 9 and the other one in class 2. My eldest son who is 22 years old is disabled. But my husband left some money, and I am trying to manage my family and to overcome our problems.

Does it help you to do the savings?

Yes, it helps bit, and also the group meetings are helpful. Little by little I feel that I can overcome my problems.

What have you learned from the awareness-building activities?

Alimun:

The health and hygiene activities have been very important for my family. Also awareness about the importance of education. Why education is so important. And training in tree-plantation. This is very important for the environment and for our incomes. It can become an important earning

source. And we have also received training in poultry farming and skills education in other income generating activities.

Have you received training within the area of women’s rights? What have you learned?

Ajurune:

We have learned that man and woman are equal. And we have discussed some gender-sensitive issues. Now we know more about these things.

Ajurune:

It is difficult to remember what we have learned.

Have you learned about dowry?

Ajurune:

I am worried about dowry. Because I have a daughter who will soon be married, and I have to think about how I will be able to pay the 80-90.000 taka. If I don’t pay, my daughter might face some harassment from her husband. He will think “why should I look after you when your parents do not pay me anything?” But I am optimistic, because if my daughter is well-educated she can get a job and then I will not have to pay so much money to her husband’s family. It is also easier to get married when you have a job, and my daughter is a very talented student. Then she will be able to manage.

Do you have more power within the family when you earn an income?

Alimun:

Yes, I can decide how I will spend my own savings.

How do your husbands’ think about you earning money?

Alimun:

My husband now realizes that I can also contribute to the economic development of our family. Therefore, he also wants that I continue the group work. I think in the future, women will be able to decide more because they start earning an income.

Ajurune:

And I think we will be able to develop our children and our families. This is very good.

How do you think your activities will affect your community?

Alimun:

We are very concerned about our own group. I think the work of SUPOTH is very good. There have not been any barriers or obstacles from the community.

Do the people who are not SUPOTH members also get affected by your work?

Before, there were some obstacles. Because some people thought that SUPOTH came to do missionary work and to Christianize us. But we soon learned that this was not the case, and that they were just here to help us and to do good for humanity.

What are your dreams for your children? How do you see their future?

Jaytun:

I am illiterate, but my son will be – not only literate, but he will get a good education.

Ajurune:

I am a bit angry with my own parents, because I was married so young. If they had instead taught me the importance of education, I would not have to have married at such a young age. Now I am

able to see why I am illiterate – because I did not get any education. My parents were not aware of the importance of education. I also really want to learn myself. But I want my own daughter to get a good education. My husband was also convinced that she should get an education. I am not thinking about getting my daughter married, because I think that education is more important.

Interview 10

Birol, 24.02.2008, self-help group members:

Gatri: Age 26, adult literacy course, married, four children, Hindu and member of SUPOTH since 2000

Bharoti Ray: Age 30, adult literacy course, married, three children, Hindu and member of SUPOTH since 2000

Rajina: Age 26, adult literacy course, married, Muslim and member of SUPOTH since 2000

Belly: Age 30, adult literacy course, married, five children, Hindu and member of SUPOTH since 2000

Julia: Age 22, adult literacy course, married, two children, Muslim and member of SUPOTH since 2000

Rarneen: Age 30, adult literacy course, married two children, Muslim and member of SUPOTH since 2000

What comes into your mind when I say the word SUPOTH?

Gatri:

The savings are the first thing. When we started we got an introduction to SUPOTH's work, and we found out that if we joined together – 15-20 women – then we would be able to save some money, and we thought that this would be very helpful for us.

Bharoti Ray:

Unity – it gives us power, and also the fact that we are able to save money.

Rajina:

The savings are also important for me. But I also thought when I joined the group that I would gain some knowledge and training and would be able to talk to others. Before, I didn't know anything.

Belly:

I also think of savings. When I get older, and when I'm not able to provide for myself, and if my children are not able to provide for me either, then I will have some savings which I can spend. I also think of the IGAs – they might become bigger, and then I will save some more money.

Julia:

The savings, and that we have our own bank account, and that we get some training and knowledge. The weekly meetings are also important – they give me a social life. I also think of my future plan, which is to save some money, which can pay for the education of my children.

Rarneen:

I think of the savings and of the group meetings, and also of the security which SUPOTH gives.

What was your motivation for joining SUPOTH?

Rajina:

That I would be able to get some training was important for me. But also the savings and that we would meet every week with the group. That we would get some awareness education was also important for me – we have learned about how to stop dowry, early marriage and domestic violence – and about personal hygiene and health care.

So, the awareness building motivated you to join?

Rajina:

Yes, that I would get some knowledge, and learn about these things which I didn't know anything about.

Bharoti Ray:
I got married without dowry.

How did you manage to get married without dowry?

Bharoti Ray:
My husband did not get any money from my father. He did not want to accept any money from my father – he is a good man. I was just lucky to find a good man.

Did the savings activities motivate you to join SUPOTH?

Rajina:
I think that many of us joined because of the savings and the money. But now we have gained more knowledge and have received training within different areas, and this is also very important to us.

Julia:
This is an old field, and we are doing a lot of income generating activities.

Could you tell me some more about these activities?

Gatri:
When we first started, we each saved two taka per week – with these savings we are now doing some small businesses.

What kind of businesses are you doing?

Rajina:
I took a loan from the group savings and I have started a grocery shop. Now I have my own shop, and this has made my daily life better.

Gatri:
I have started doing some handicraft products.

Julia:
I have purchased a van. I run a business with my husband.

Rajina, you said before that you're daily life has improved – could you elaborate upon that?

Rajina:
Before I started in SUPOTH, I was very poor. I only cultivated some fields once in a while. But now I have started my own grocery shop with my husband, and this has given me more money. This money I spend on good food and clothing, and I have also bought a good house. Now I'm a rich woman.

Julia, you said you have purchased a van – what has that meant for your daily life?

Julia:
The profit I get from the van-business is my own money. This has made my life more peaceful, because I have more money to give my children.

Do you decide over the money yourself or together with your husband?

Julia:
We take the decisions together. I purchased the van with the savings from SUPOTH, but my husband drives it. We also purchased a cow and a goat, and my future plan is to buy some land. My daily life is better now.

Rajina:

I first purchased a cow and then I purchased some land. I don't have any children, but my husband has three wives, and I am also providing for their children. But I also save money for my own security.

Bharoti Ray:

I was married without dowry, and I have three boys, so I'm happy about this, because then I don't have to think about how to find dowry money.

You also said in the beginning that you were lucky only to have boys – could you elaborate upon that?

Bharoti Ray:

I think it's easier to have boys. If you have a boy then your neighbors will say that you are lucky.

What have you learned during the awareness building activities? You talked about dowry and early marriage before?

Gatri:

Yes, and we also attended the adult literacy courses and learned about primary health care and sanitation. Now every household has sanitation facilities. The weekly meetings are also important to us. We are now able to talk to men because we also receive training in groups with both men and women.

Are you comfortable being in the mixed groups?

Bharoti Ray:

Yes, we are not so shy anymore – we are stronger now and we have more power. Men and women are equal, and we are just as powerful as men. We are not shy now.

What has given you this power?

Bharoti Ray:

Information on women's rights is very important. Now we know more about this. Information is power. And we are more aware about women's rights, and this has given us more power. We also get more information from the government media – from television and radio. It has been difficult for us to earn money, but now we are trying our best to earn some money through the saving activities and the income generating activities.

But has the most important thing in getting more power been the information and knowledge you have obtained?

Bharoti Ray:

Yes, information and knowledge – access to this from different sources – from publications and TV, and other NGOs working within the community, like Caritas, Grameen Bank and BRAC.

A big problem for us is the discrimination within wages. Women earn less money than men for the same type of work. We are trying to get involved in more income generating activities and to earn money from different sources.

Are you able to negotiate or bargain for a higher salary now that you know about women's rights?

Bharoti Ray:

The problem is that women are also doing all the work within the households. They do this firstly, and then they go to work in for instance the field. This makes it difficult because their employers don't think that they work enough, because they also have to do the entire household work.

Gatri:

Men are also physically stronger than women, and this is also one of the reasons for the discrimination taking place.

Rajina:

Men are able to do very hard work, like digging the field. This is difficult for women to do.

Do you think it's possible to change this discrimination?

Gatri:

Men work very hard in certain areas. I don't know if it's possible to change the situation. It's also due to our culture. I think that in order to stop the discrimination, we need to be more united.

You also mentioned unity as a motivation for joining SUPOTH – how does joining a women's group help you? How does it affect your community?

Rajina:

It's important if we want to stop for instance dowry. I also think that our group is a good example for others in the community – we are often used as a role model, and we are able to share the knowledge we have gained with others – about the bad effects of dowry. Sometimes we are able to help in regards to dowry, but other times we are not.

Another big change within our community is in regards to sanitation. Now, everybody within the community has sanitation facilities. Information on health and child care has also been very important for the community. And also the literacy courses have meant a lot – now we are able to write our names and to do some simple accounting.

Are you able to decide more within your families, because of the knowledge you have gained and the income you are earning?

Rajina:

Yes, we are more able to take decisions on our own now. In the beginning, when we started doing the group activities, our husbands did not like that we did these kinds of activities, and they were opposing us. But now they are able to see that their wives save money, and earn an income from the income generating activities and the group activities. This has convinced our husbands that we should continue the group activities.

What are your dreams for your children and for your own future?

Rajina:

I hope to increase my capital in order to make some larger income generating activities.

Gatri:

I have three daughters who are all studying. My eldest daughter just got a secondary school certificate, and the two youngest are in class 9. I am optimistic about the future education of my children.

Before starting in SUPOTH, I was dependent on my husband and his money. I was not able to take that many decisions, but now I'm more independent, and I'm able to take decisions on my own and to save money.

Julia:

I have a son and a daughter. My daughter is in class 4. I think that my children will get a good education.

Rarneen:

I have a daughter and a son. I also dream that they will get a good education. If they get a good education, they will also be able to provide services and to help within the community and within the family.

Bharoti Ray:

I also think that education is important, because it makes people behave in a good way. I'm also concerned about the community – education is not only helpful for families and for individuals, but it's also very important for the communities.

Interview 11

Birol, 24.02.2008, self-help group members:

Nazama Begum: Age 35, adult literacy course, married, three children, Muslim and member of SUPOTH since 2000

Azida: Age 22, 8th class, married, one child, Muslim and member of SUPOTH since 2000

Runa Liala: Age 22, 10th class, married, two children, Muslim and member of SUPOTH since 2000

Anjuwara: Age 30, 5th class, married, two children, Muslim and member of SUPOTH since 2000

Sufia: Age 40, adult literacy course, married, three children, Muslim and member of SUPOTH since 2000

What are the first words which come into your mind when I say SUPOTH?

Anjuwara:

Savings money – this is important for me, because it enables me to make future plans and also education and training which is helpful for us.

Runa Liala:

I think of education and that my children will be able to get an education because I earn an income. This will be helpful for my children. The economic status of my family will then be improved and strengthened.

Azida:

I think of unity, because before joining SUPOTH we as women were not really united. Unity is very important I think.

Nazama Begum:

Awareness is also an important word. SUPOTH is helpful in making us more aware about different issues. We are able to discuss with each other and to learn from each other and share ideas within the group. This is helpful for our families because it strengthens our knowledge on various issues.

Sufia:

I think of savings. We are able to save money regularly, and this makes us able to get capital which helps us in doing our businesses. From the businesses we will get a profit and this profit makes us able to pay for our children's education.

What was your motivation for joining SUPOTH?

Sufia:

That SUPOTH could help us to be united. Before joining we were not united. But if we're united we will be able to do anything.

You were not able to create unity without the help of SUPOTH?

Sufia:

No, we couldn't have started the women's group without SUPOTH.

How important were the saving activities for your decision to join SUPOTH?

Runa Liala:

The savings were important, but also the fact that we would be able to meet up in a group and work together. Before, we all worked separately and everybody did their own work alone. Now we are able to discuss with others in a group. We have got the opportunity to discuss and talk to other women – we are able to discuss how we should use the savings – what kind of activities we should be doing. We often discuss how we can make the best of our savings – how they will be more useful.

Did the rest of you have any other motivation for joining SUPOTH?

Anjuwara:

The awareness sessions in the group meetings were important for me.

Azida:

That we would get some training was also very important I think.

Nazma Begum:

That we would be able to talk to others – we now have more voice I think.

Before joining, you weren't able to talk to others?

Nazma Begum:

No, before joining I was very shy, because I didn't know much about anything, and I wasn't able to express myself in front of others. I am more able to bargain now.

I also want my children to go to school. Now I am also able to write my name and to do some simple account within my family and within the group.

What does it mean to you that you are able to write your name?

Nazma Begum:

When I write my name it feels very good. It has made me more self-confident.

Does it have any practical importance in your daily life?

Nazma Begum:

Yes, because now nobody can trick me. It is important that I am able to write my name and to do some accounting.

Another important thing I have learned about is personal hygiene.

Could you tell me some more about the savings activities and the income generating activities you are doing?

Anjuwara:

First we purchased a cow – in the group, and got some profit from it. Now we have four cows. And we have also bought a van.

Runa Liala:

We have saved 14.000 taka now and we have got 24.000 taka in profit.

Nazma Begum:

We are selling the milk from the cow and doing cow rearing. Now we also get profit from the van. When we get more profit we will buy some land to cultivate. I am also concerned about existence. Land is important for our security.

Have you taken a loan within the group from the savings?

Nazma Begum:

No, we are only doing group activities.

What have the group activities meant for you? How has the income from the activities affected you?

Nazma Begum:

We would like to increase the income generating activities, and then we would be able to divide the profit among us. Until now we haven't got any profit individually. We only use the money in the group-businesses. We're aware about this, and in the future we want to distribute the money among us.

What have the savings meant to you – how do you feel about saving your money in a group?

Anjuwara:

I have more hope now. Money gives us hope and make me expect a lot of things from the future.

What are your hopes and expectations for the future?

Anjuwara:

Education for our children – that our children will get a good life.

Sufia:

I think that if we try to save money then one day my children will get a higher education, maybe they will become doctors.

What other activities have you done with SUPOTH – what have you learned?

Azida:

We have learned about primary health care and hygiene and we have also received training in the practice of doing savings. And we have learned about dowry and arsenic poisoning in relation to this. And we have received education in HIV/AIDS and birth control, family planning and birth registration.

Anjuwara:

We have also learned about early marriage and about the bad social effects of this. And we've learned about domestic violence of women.

Have you experienced any changes within your group or within your community because of all this knowledge you have received on these various issues?

Anjuwara:

I think that because of the birth control and family planning education, people are getting fewer children.

Nazma Begum:

The information we have received on how to prevent common diseases like cholera, diarrhea and HIV/AIDS has also been important. Education on primary health care has been important for us.

Anjuwara:

Diarrhea has now decreased.

Runa Liala:

The education on sanitation has also been very important.

What about the problem of dowry?

Runa Liala:

It still takes place, but people are now more aware about the bad effects of dowry. It will take time to change it, because it's a societal and a cultural problem.

Has the problem of dowry changed within your group – are you able to help each other within your group to stop dowry?

Nazama Begum:

Commitment is very important. We are now committed, within our group, to stop dowry. But I also think that it depends upon society if dowry should be eliminated. But within our group we are committed to stop dowry.

Does your commitment to stop dowry has an effect on others within your community?

Runa Liala:

Yes, I think it's helpful. Some people are also interested in attending our group-meetings or in joining our group, because they have heard about what we are doing.

Nazama Begum:

The problem is that if more people join our group, we don't know how to do the distribution of our profit. We are a bit concerned about this and we think it's better if people start their own, new group instead of joining ours. We also advice others on how to start their own groups.

How do you feel about this – that you have now been members for some years and you have some experience within group-activities which you are able to share with others?

Runa Liala:

We are proud, because now we have enough self-confidence to teach others. We are able to give advice and educate others, and to help other women.

What does it mean for your family life and your relation to your husband that you're a SUPOTH member?

Anjuwara:

Money means power. Our husbands appreciate us more now, because we also earn money.

Are you able to decide more within your family if money is the same as power?

Runa Liala:

Yes, I think we are able to decide more now.

Have you experienced any other changes within your community due to your work?

Runa Liala:

Before we joined SUPOTH, our children did not go to school. Now all children go to school.

Anjuwara:

A big change within our community is that early marriage is now absent. It has totally stopped – this is a big change for us. But dowry is very difficult to stop, because it's part of our culture. Sometimes people just give gifts or presents instead of money, but it is actually still a kind of dowry.

Have you learned about women's rights?

Runa Liala:

We have learned about harassment and domestic violence of women. It is now decreasing I think.

Anjuwara:

We are also more capable of negotiating with our husbands. We are able to take common decisions together.

Nazama Begum:

Yes, we are able to decide more.

What do you think are the greatest challenges for SUPOTH – do you think certain areas should be strengthened or changed?

Anjuwara:

I think we should receive some more training.

In which areas?

Anjuwara:

I think the whole community needs some more education and general training.

What are your dreams and hopes for your children?

Anjuwara:

That they get a good, higher education.

Runa Liala:

I want my children to live in a brick house.

What about your daughters – do you think a lot about their future marriages?

Nazama Begum:

Yes, it is very important that I find my daughter a good husband. He should have a good job – it's important for me. My youngest daughter has not married yet.

Is this more important than getting an education?

Runa Liala:

Education is important. But I think it's perhaps more important that she finds a good husband. But I also think that education makes our daughters able to find a good husband because it makes them capable of making the right choice in regards to finding a husband.

Interview 12

Birgonj, 26.02.2008, second interview with TF members:

Josna Rani Roy: Age 32, adult literacy course, married, two children, Christian and member of SUPOTH since 1993

Aleya Begum: Age 35, Adult literacy course, married, four children, Muslim and member of SUPOTH since 1993

Anguri Begum: Age 32, 10th class, married, three children, Muslim and member of SUPOTH since 1993

Roti Bala Debnath: Age 40, 5th class, married, three children, Hindu and member of SUPOTH since 1993

What comes into your mind when we say SUPOTH?

Roti Bala Debnath:

SUPOTH has made us able to save money – that was also what we learned from the beginning. We have also built a unity – we are sitting together and talking about our daily lives.

Josna Rani Roy:

The savings – that we have saved our own money. It means that we don't have to go to other people – like rich people – and ask for help. When I need money, I have my own savings. So I am not dependent on other people.

Aleya Begum:

Yes, the savings of my own money. And also the awareness building activities – on for instance latrines and tube wells. But the savings are the main thing.

Anguri Begum:

The savings have also been important for me, and the second thing is the awareness building activities. And also networking with others.

So, were the savings activities the main reason for joining SUPOTH?

Roti Bala Debnath:

Yes, the savings were the main motivation for joining, but the training and the adult literacy course and the revolving fund using system have come to be very important later on.

Could you tell me about your personal experiences within the savings and the income-generating activities?

Roti Bala Debnath:

In my group we first purchased a van and then some land. We then sold the land, and distributed the profit as loans, individually among the group members. And we have continued with this process. We also gave a loan to one of the group members, and she bought a van for her husband.

What did it mean to you to have this money? How did you feel about it?

Roti Bala Debnath:

It felt very good to have some money.

Anguri Begum:

In my group we first purchased a cow. Then we sold the cow and bought some land. This land gave us some crops which we could sell. And with this money we also distributed individual loans among the group members.

And how did this loan affect you and your family?

Anguri Begum:

It was very good for me and for my development. It has been a big change for me – also with the awareness building and the education, and the personal hygiene. I am also now able to send my children to school. Now women have more power.

Roti Bala Debnath:

I also think that when women have their own leadership, they get more power – also here in the federation. We were the first group in this area, and within our group, the position as chairman went by turns. This gives women a lot of power I think – that we sometimes had the position as chairman or secretary of cashier.

So it is important for the women power that you have a responsible position within your group?

Anguri Begum:

In the beginning we didn't think about this. How we could become more powerful. But this has changed a lot. Because when we started the group we were not able to think about this.

What do you mean when you say the word power? What is power to you?

Anguri Begum:

Now we are free, smart and able to talk. We can talk about various issues with other people. And we can go everywhere now. Before we were very shy, and used to hide our faces behind our sari if someone talked to us. But now we are much more open, and we can go everywhere. We have more freedom I think. We think about what kind of clothes we wear – we now want to wear good clothes.

Roti Bala Debnath:

Before, people and especially men did not value us, but now we get a lot of respect.

Anguri Begum:

I think that education and knowledge gives a lot of respect from other people. When you are trained and have certain knowledge, and are able to read and write, then you get more respect from men. And you are able to talk and negotiate with the local government. Also the functional literacy has been very important. I also think we should get some more of this – the functional literacy.

My husband also thinks that my work is very important now – the household work like looking after the children, working with the cows and goats – it is just as important as his work.

Does an income also give you the power to reach all these things you just mentioned?

Josna Rani Roy:

Yes, and also the skill-development is very important in giving you more power. One of the problems has been that people think that “this is the woman's work and this is the man's work”. But now we are able to discuss this with our husband. Many husbands only think that a woman's work is to look after the children, to do the cooking and to take care of the husband. But this is now changing – both within our families and within our communities.

What makes this change?

Josna Rani Roy:

The most important thing is that we discuss this in the groups. And we are receiving some awareness education on this. We have learned about women's rights and we discuss this with our husbands. This has been important I think – learning that men and women are equal.

It is also because when both the husband and wife are working, it is very good for the family development. It is difficult when it is only the husband who earns an income for the family. It is very good when husband and wife work together to earn an income for the family.

And another thing is that it is very bad when the woman is just staying within the home, because she is too shy to go out. If something happens to the husband – if he dies or is disabled, then it is important that the woman is able to earn an income for the family.

Aleya Begum:

After I joined the group I received a lot of training, and now I am also a Traditional Trainer in Birth Attendance – this has been very helpful for my own development. I go out and help pregnant mothers – I am a kind of nurse. My husband also likes this very much, because he knows I am doing an important job.

Now I also buy my clothes and shoes, cosmetics and oil with my own money. And I also receive many presents for the work I am doing. But my husband buys the food for the family.

And how do you feel about this – that you can buy your own things?

Aleya Begum:

I am very proud. Now everybody knows me and I am an important woman because of the work I am doing.

What about the husbands of the women in your groups – do they like that their wives earn an income?

Josna Rani Roy:

They are proud – because it is difficult for the husbands to earn all the money for the family alone. They think it is good that the wife also earns and saves money for the family.

Roti Bala Debnath:

But some husbands also get a bit lazy when the woman starts earning money.

What about the household work – do your husbands also help or is it only your responsibility?

Aleya Begum:

I think they are beginning to realize that both women and men can do household work and work outside the home.

Anguri Begum:

When I am in a meeting, my husband does the household work.

Could you tell me about the work you are doing here in the Thana Federation?

Josna Rani Roy:

First we started in the primary groups and then we started on union level. And we were four groups from the union level who then started this Thana Federation.

Do you like working here in the Thana Federation?

Anguri Begum:

Yes, I like it very much, because then we do some work outside the household. And we do the meetings where we meet other people. We also get some special training here in the Thana Federation.

In the beginning you also mentioned networking – is it important to you?

Anguri Begum:

Yes, because before I did not know so many people. But now people come to my house, and we talk. And also at the meetings. And now I also know these people who sit here today – and we visit the groups of each other – and we are now friends.

What are the challenges of SUPOTH in the future – are there any activities which should be changed or strengthened?

Roti Bala Debnath:

I think that SUPOTH should create some jobs where we could work. That way we could also earn some more money and this would help our families.

Would this also strengthen the power of the women?

Roti Bala Debnath:

Yes, it is good when a woman gets a job. Because then she earns her own money and she does not have to ask her husband for money. And she could also give some money to her children.

So the income generating activities and your small business are not enough?

Anguri Begum:

Now, we have become greedy, because we have come to understand the importance of money. The income generating activities are also good, but if we got like a real job, we would get more social status. A real job, where we were employed by someone would give us more social status and more money. And one day, I would be able to live in a brick-house. Now I live in a house made of bamboo.

Do you have other things you would like to have or to happen in the future?

Roti Bala Debnath:

I would like my children to get a good education and to get a good job. After saving money and getting more money, your demands change I think. Because your living-standards change, so your demands change.

Anguri Begum:

I also know a woman who went to Saudi-Arabia. It is possible now for women to go abroad.

Aleya Begum:

I am now secure, because I am able to take care of myself. But I have many dreams. I think that dreams make you develop, because you strive for a lot of things.

Anguri Begum:

My main dream now is to build a good house. And after that it is important that my son finds a good wife. And I would also like to build my three sons some good brick houses, and to give my daughters some good ornaments. I have many dreams. I want my son to find a good wife, and that he should marry without dowry. Late at night, I always think about all these plans and dreams.

Interview 13

Pirganj, 27.02.08, self-help group members:

Jamuna Rani Roy: Age 35, 5th class, married, two children, Christian and member of SUPOTH since 1996

Subani: Age 35, 3rd class, married, three children, Christian and member of SUPOTH since 1996

Malotti: Age 22, 10th class, married, one child, Christian and member of SUPOTH since 2005

Antu Bala: Age 35, adult literacy course, married two children, Christian and member of SUPOTH since 1996

Banibala: Age 50, adult literacy course, married, two children, Christian and member of SUPOTH since 1996

Panu Moti: Age 45, adult literacy course, married, three children, Christian and member of SUPOTH since 1996

What comes into your mind when I say SUPOTH?

Malotti:

I think of hope. When we first heard about SUPOTH we became hopeful – hopeful that we would be able to do some changes for ourselves.

Jamuna Rani Roy:

I also think of hope. SUPOTH means the good way, so I think that SUPOTH shows us our good way. It means that we have more opportunities.

Banibala:

SUPOTH – it means good way. When I first heard about it, I also thought that SUPOTH would show us the good way.

Why did you choose to join SUPOTH?

Panu Moti:

Before joining SUPOTH we also knew about some other NGOs working in the area. But we learned about the group-approach of SUPOTH, and we got the impression, from the field trainers of SUPOTH that its approach was different from that of the other organizations. The saving and the savings mobilization gave us some hope, that we would get the possibility of being more united, and that we would be able to save some money, with which we would create some capital. This capital would be helpful in strengthening our income generating activities and our businesses. Then we would be able to create some profit which we could use for our families. These were the ideas and hopes we had in the beginning.

How did SUPOTH differ from the other NGOs working in the area?

Panu Moti:

Other NGOs are doing a lot of micro-credit, where people have to pay very high interest rates. I don't think this is good. But SUPOTH is mainly working with savings, and people are able to generate their own money, from which they are able to take a loan. We are responsible to handle our own money, and SUPOTH does not take any money from us. Ownership is important.

Why did the rest of you choose to join SUPOTH?

Jamuna Rani Roy:

The possibility of saving some money was very important. And then we also heard about the training offered by SUPOTH – mainly the adult literacy course. But in the beginning, we only started in SUPOTH because of the savings activities, because they would enable us to increase our capital for the income generating activities. These would then give us some profit which would be helpful for our families and for our children's education. The activities have also made us less

dependent on our husbands. Because when I save some money on my own, then I am more independent and more self-reliant. In the beginning, before joining, I was much more dependent on my husband if I wanted to buy something. But now I have my own money, so I am not so dependent anymore, because I am able to decide over my own money.

Has this changed your relationship with your husband?

Jamuna Rani Roy:

The money I am now earning has helped to create a better relationship between us, so my husband also encourages me to do the group-activities. My husband now understands that it is very good for our family if we both earn an income.

Banibala:

My motivation for joining was also that I would be able to increase my savings through the group activities. And from the savings, I would be able to borrow some money for my income generating activities, and then I would get some profit which would make me more self-sufficient. This would make me capable of contributing to my family's expenditures. I also think of the greater organization of SUPOTH – the three tiers. Within our community, we have been able to strengthen the three layers – the self-help groups, the central groups and the Federation.

Could you tell me some more about the savings-activities and the income generating activities you have been doing?

Subani:

First we started saving two taka each per week and now we hand in five taka per week.

Jamuna Rani Roy:

We first purchased a goat and some poultry. After we started getting some more profit, we purchased a cow.

Panu Moti:

Now it is quite easy for us to hand in the money each week. But in the beginning it was difficult for us even to hand in two taka, because we didn't have any money. Now we have some earning sources through the income generating activities, and our husbands are also now motivated – they are helping us with the savings. We also do some vegetable gardening – homestead gardening. From different sources it is possible to generate the savings. We are now more motivated to save the money.

Which kinds of individual income generating activities are you doing?

Malotti:

I have a tailoring business – I sew and sell clothes.

Banibala:

I make bags of jute – handmade bags of jute.

Antu Bala:

I make rice-puffs which I sell.

Subani:

I help my husband in his tailoring business.

Panu Moti:

I have also borrowed some money from the group, and I now have a sugar-cane business where I make sweets.

How have these business affected your lives?

Malotti:

We are getting some profit from our business, and we are therefore able to contribute to the family expenses. And we are also able to increase our funds. The income we earn also makes it easier for us to hand in our savings each week, and to provide for our children. We now contribute to the daily food-needs of our family, and if we need anything within our households we don't have to depend on our husbands. I am able to go to the market and go shopping on my own. My children also use the clothes from my tailoring business, so in that way we don't have to spend money on that like we usually did.

Are you able to decide over your money yourself?

Malotti:

I am able to go the market on my own – I don't have to get permission from my husband – this is a change – that I am able to go where I want.

Have you experienced any other changes?

Jamuna Rani Roy:

I think the group-activities have been helpful in making us able to talk more freely with each other and to develop our leadership-skills. Now we are able to lead ourselves – both within the groups and within the other levels. I am a member of the SUPOH board – I represent our group at the SUPOTH board, so I also have a leadership-role now. It's a great change for me – now I often go to other cities like Dhaka, so it's a big change.

Subani:

Before joining SUPOTH we didn't have any brick-houses – all our houses were made of straw. Now we have brick-houses and we are also using safe water, because we now have tube-wells. Before we only used water from ponds. And we now have better sanitation because we are using latrines.

Jamuna Rani Roy:

We also know more about rights and gender-issues. Before we joined SUPOTH, only women were doing household work. We now know more about our rights, and we are able to go outside our homes to earn money or for family purposes. Before joining, we weren't able to go out, like we are now.

Do your husbands accept these changes?

Jamuna Rani Roy:

I think a lot of changes have taken place in our society. Before we started in SUPOTH women were now at all allowed to go out of their homes. But now a lot of changes are taking place. Husbands now allow us to go outside our homes.

What has made these changes possible?

Jamuna Rani Roy:

Access to information has been important – that we are aware of our rights. Society now allows us to go out. Awareness has been crucial.

Malotti:

I also think that SUPOTH's awareness education and training has been very important. It has helped us to change these things. The facilitation of the SUPOTH staff has been very helpful and also the group-based discussion and training on these issues. This kind of approach is good for our society.

What effect have the income-generating activities had on improving your situation? Is it mainly the awareness building activities that you just mentioned which have been important or have earning an income also helped you?

Malotti:

No, I also think it is important that we earn some money – both the income generating activities and the savings activities are important. It has also helped us in changing our situation.

What have you learned from SUPOTH in regards to women's rights?

Jamuna Rani Roy:

We have learned about domestic violence, early marriage and immunization of our children. There have been many cases of wives who have been beaten by their husbands. We've also had a lot of adult literacy courses and skill-development training in regards to economic issues or for instance how to make soap or different kinds of food like potato chips, chocolate or tomato sauce.

In terms of women's rights, what do you think are the most serious problems faced by women in Bangladesh – or just in your own village?

Malotti:

Domestic violence is a big problem. Before we joined SUPOTH we were often beaten by our husbands if they were angry. But now we have a voice and are able to speak up.

Subani:

Before we weren't able to bargain – if we disagreed with our husbands they would maybe hit us. But now the situation is improving.

Are there any other problems which women in particular face?

Malotti:

Dowry is a very big problem. The dowry demands lead to harassments by husbands or physical violation. It's very difficult to stop dowry. I think the government should help us – then it would be possible to stop it. If I, as an individual, am aware about the problem of dowry, then everybody – every man and every woman will be able to stop it. And good education will also be important in improving the situation.

Have there been any changes within your community after you joined SUPOTH?

Jamuna Rani Roy:

We have joined a project from a Canadian organization – food for work. Through this project we have seen some changes – we have purchased some land for the federation and we have done some gardening with litchis.

Are there any areas within SUPOTH which should be strengthened or anything which should be changed?

Jamuna Rani Roy:

We are now getting some small loans from the business team within SUPOTH – but we have just started getting these loans recently. I think that our group needs bigger loans in order to start doing micro-enterprises and earning more money.

Is it too difficult to get a loan from SUPOTH?

Jamuna Rani Roy:

No, I think the process is fine. But there are not many funds within SUPOTH which can provide us loans. If we get more money, we will have more possibilities of strengthening our income generating activities – we would be able to stock for instance potatoes or weed, and when the prices are higher we would be able to sell it with a profit. So I think we need more money – loans to invest in our businesses. Within our group we don't have much money, because we only save five TK a week – this is not enough to develop our enterprises.

Malotti:

I think that we need more support from SUPOTH – staff facilitation. Now it's quite limited, because only two SUPOTH employees work here. We need more support – also for a new phase. Until now, we are not able to do the work without the help from the SUPOTH staff.

How do you see the future of your children – what are your hopes and dreams?

Malotti:

My dream is that my children will be well educated, and that this will be possible through the income generating activities we are doing. I think that the income we earn will make it possible to send my children to school. Many families in this area don't have the possibilities of sending their children to school, because they don't earn enough money.

Jamuna Rani Roy:

My son is now in the intermediate level – higher secondary. All the activities within the group have been helpful for me in ensuring that my son gets an education. I'm optimistic that my son will continue his education, although it's sometimes difficult to raise the money.

Subani:

I don't want my daughter to get married immediately. I would like her to continue her education – she's now in class 10. I hope that she will get a higher education. If she gets a good education, then she will be able to earn her own money, and she will be able to provide for herself.

Antu Bala:

My younger daughter has studies up until the intermediate level, but is now married. All my children are now grown-ups. My son is now a field manager within SUPOTH – this is a big change for me.

Interview 14

Khansama, 28.02.2008, self-help group members:

Lata Rani: Age 45, adult literacy course, married, four children, Hindu and member of SUPOTH since 2000

Potabala: Age 50, adult literacy course, married, four children, Hindu and member of SUPOTH since 2000

Nilima Rani: Age 23, adult literacy course, married, two children, Hindu and member of SUPOTH since 2005

Bhareoti Rani: Age 25, adult literacy course, married, two children, Hindu and member of SUPOTH since 2000

Unmila: Age 30, adult literacy course, married three children, Hindu and member of SUPOTH since 2005

Minoty Rani: Age 30, adult literacy course, married, two children, Hindu and member of SUPOTH since 2000

What comes into your mind when I say the word SUPOTH?

Unmila

I came to know about SUPOTH from the field trainers who came and gave us some counseling on the work of SUPOTH – before we became members.

Nilima Rani:

I also think about the meaning of the word SUPOTH. It means “the good way”.

Lata Rani:

Yes, I also think about the meaning of the word – “the good way”.

Potabala:

I think about hope. That we can have some hope for ourselves – hope of getting an education and having good health.

Does the meaning of the word SUPOTH – the good way – describes SUPOTH well? Is it the good way?

Nilima Rani:

Yes, I think it is very meaning. It has been a good thing for us.

What was your motivation for joining SUPOTH?

Nilima Rani:

The savings motivated me – I started because of the savings. But also the awareness building activities and the networking have been important. The access to mobility was also important for me to join.

Lata Rani:

Before, we didn't have any possibility of saving any money. But if we joined SUPOTH, we would be able to do the group-savings. Another thing is the awareness building activities and also education of our children and that we would learn to read and write. The unity has also been important. Before we didn't know what unity is, but now we know. We are now united with a community based organization.

Potabala:

The motivation of the SUPOTH staff has also been important. Their facilitation approach was important in convincing us to join.

Lata Rani:

The education within health issues has also been an important factor.

Nilima Rani:

The adult literacy course has also been a motivation for joining. Before joining we were not literate.

Minoty Rani:

Now we able to handle our own lives, because we have obtained knowledge.

Could you tell me about the activities you have done – which savings and income generating activities have you done?

Potabala:

We started saving five TK per week, but it has been necessary to reduce it to two TK per week. It is because of the season that we are not able to give so much per week. But we will raise it to five taka again.

Lata Rani:

We have now saved around 17,000 taka in our group and our profit is 14,000 TK.

Which activities have you done with your savings?

Lata Rani:

We are doing some group income generating activities. We are doing cow rearing and from this activity we got our profit.

Bhareoti Rani:

We are thinking a lot about how we will distribute the profit among us. Until now we are just using the profit for the income generating activities, but we will distribute the profit later.

What will you do with this money when you distribute it among you – what do you hope to get out of it?

Bhareoti Rani:

We would like to purchase some land – land mortgage. This would be profitable for us.

Nilima Rani:

We are also doing some individual income generating activities within our group. Five of our members are rearing five cows. These members will get their own profit when they sell the cows at the market.

What do you hope to get out of SUPOTH – how will the activities affect your daily lives?

Lata Rani:

I hope that I will be able to give my children an education with the money I will earn from the income generating activities. And I will be able to contribute, with my income to the needs of my family. And my children will be able to get a higher education.

Nilima Rani:

I think there are many benefits from having a group-approach. We discuss a lot of awareness-issues within the group – such as sanitation, health and hygiene and the importance of education.

Lata Rani:

I think it would be good to increase our earnings. The structure of SUPOTH is very important – the Union groups and also the Thana Federation. I am a Thana Federation member.

How will you be able to increase your earnings?

Potabala:

If we strengthen our businesses, then we will be able to earn more money.

How will you strengthen your businesses?

Potabala:

If we create some micro-enterprises, then we can earn some more money. I would like to make a business where I would sell fried rice and soap – a mini-confectionary shop.

Lata Rani:

If we could create businesses like this, then we would also be able to create more jobs.

Unmila:

We could also do some poultry rearing-businesses.

So far, what have been the benefits of being a SUPOTH member so far? How has it affected you and your families?

Unmila:

We have improved our houses and we will get money for our children's education. The sanitation has been very important. We have established pit toilets and we are using safe water from tube wells.

Bhareoti Rani:

Because we are saving money, we are also able to open a bank account. So now we also have a connection to the bank.

Nilima Rani:

Because we are doing the savings, and because we have some capital, we have also become more self-confident. We are therefore able to do something for ourselves. Savings and capital has increased our self-confidence. Not only the men, but we as women are also able to take action.

Are you more powerful then?

Nilima Rani:

In our culture, some women are being divorced by their husbands. But now I feel that if my husband should leave me, then I will be capable of taking care of myself, and of continuing my life with my children.

Minoty Rani:

It could be any problem that we would have to face. We are more self-reliant now I think.

Lata Rani:

And we are also more able to handle organizational issues. Here, at the primary group-level, we have become capable of handling problems on our own. If the field trainer does not show up, we are still able to do our work.

Minoty Rani:

Yes, the field trainers are doing the facilitation and check and balancing, and helping us with the record maintenance. But most of the group-work we are doing ourselves.

You mentioned the problem of divorce – are there any other problem faced by women, which you are more capable of handling now?

Bhareoti Rani:

Before, we were not able to bargain. We were not able to discuss and negotiate things with our husbands, but now we are able to talk about different matters, and to reach a compromise.

Lata Rani:

Now we are more aware about gender-issues – that men and women are equal. In the beginning, husbands did not like that we were going to the group-meetings. But now they have become more flexible and relaxed about it.

Why do your husbands accept the group-activities now?

Bhareoti Rani:

They have also become more aware about the things we are doing – from the community. Some husbands are also members of SUPOTH, and this helps a lot.

Could you mention some other things which have been improved in your community?

Lata Rani:

Now we are able to involve with community based organizations. Institutional strengthening – the way SUPOTH is organized is helpful for our development.

Your said you were a member of the Thana Federation – what does it mean to you that you are representing your group at another level?

Lata Rani:

The voice is important – now we are able to say what we want. And we are able to bargain and to network with the local government. This is very important. Now we are able to have linkages with them. We are able to talk with the local government. We also have linkages with other NGOs now.

What has it done to your community – your village?

Lata Rani:

It has been very important. Especially the child and mother care services, which we are now getting from the governmental health department. We are now able to receive services from the governmental and the non-governmental service-providing organizations. The linkages with these organizations are very important in improving child and mother care – prenatal and postnatal care. And also children's and mother's nutrition.

Before involving in SUPOTH, you did no have any contact with these organizations?

Nilima Rani:

No, because we didn't know about them, so we didn't have any access to them.

You said that now you know that men and women are equal – what else have you learned in regards to women's rights?

Potabala:

Mobility is very important. Men are able to go wherever and whenever they want. Before involving with SUPOTH husbands would decide everything, and we would just do what they told us to do.

Nilima Rani:

Now husbands are also sharing their ideas with us. They now get comments and ideas from their wives. Both men and women have come to realize that without husbands and without wives – we cannot do anything. Both men and women are important for our community. Little by little we are

getting equal rights now. We have more self-confidence now – without me, my husband can't do anything.

Are these ideas also spreading within your village – among people who are not SUPOTH-members?

Unmila

Yes, other people are also getting more aware about these things – from us. We are also motivating others. They are getting awareness through our activities.

What do you think will be the future challenges of SUPOTH – are there any activities which should be strengthened or changed?

Lata Rani:

Early marriage and dowry are some of our big problems. Early marriages are decreasing, but dowry is still a big problem.

How will SUPOTH be able to help eliminate dowry in the future?

Lata Rani:

It is the responsibility of the local government to maintain law and order, and I think we need some help from SUPOTH to create a stronger linkage with the local government. SUPOTH should strengthen the relationship and the linkages between us and the local government. But also in regards to other women's rights issues – the local government is responsible in maintaining law and order.

So it's not enough with the awareness-building activities to meet the problem of dowry?

Lata Rani:

No, we need the local government to make sure the law is applied in practice.

What are your dreams for the future and the dreams for your children?

Lata Rani:

I would like to have some savings for myself – when I get older, I would like to have some money for my security.

Nilima Rani:

I would like my children to get a higher education.

Potabala:

I would like to start a small business and earn a profit from it. Then I would be able to buy some land and to buy a house for my family.

Bhareoti Rani:

I would also like to build a nice house – a brick house, and to purchase some land.

Unmila:

I also want my children to get a good education and a good job.

Interview 15

Khansama, 28.02.2008, self-help group members:

Jasna Rani: Age 30, adult literacy course, married, two children, Hindu and member of SUPOTH since 2000

Kalpana Rani: Age 25, adult literacy course, married, two children, Hindu and member of SUPOTH since 2000

Rani Bala: Age 28, adult literacy course, married, three children, Hindu and member of SUPOTH since 2000

Sorodine: Age 38, adult literacy course, married, three children, Hindu and member of SUPOTH since 2000

Sanday Rani: Age 29, adult literacy course, married, two children, Hindu and member of SUPOTH since 2000

Puspo Rani: Age 30, adult literacy course, married, three children, Hindu and member of SUPOTH since 2000

What comes into your mind when we say the word SUPOTH?

Sorodine:

Fragrance – When I hear the word SUPOTH, I think about good fragrance, good sent and good thing.

Kalpana Rani:

I love SUPOTH, because it is doing some good things for us.

What was your motivation for joining SUPOTH?

Rani Bala:

The savings have been important and also the banking process. We are able to put the money we are saving into a bank account. Through SUPOTH we would be able to get access to a bank account and the banking system. I also hoped that we would be more able to go outside our homes in our daily lives – increase our mobility.

Kalpana Rani:

The unity was also very important. Now we are able to talk more freely in a group, and we are able to go shopping in the market. It was more difficult before. And now we are dealing with the government banks on our own. We now have the self-confidence to deal with banks. We are also doing vegetable gardening now – homestead gardening has been important for me, because this is how I get money to do the savings.

Jasna Rani:

Before, we were not united, but now we are able to work together. This was a reason why I joined SUPOTH.

What did you hope would happen when you became united?

Kalpana Rani:

I thought that we would be able to discuss things with each other – our own problems and family affairs. We can now solve our problems within the groups, and we are helping each other and sharing ideas.

You mentioned the access to bank accounts – what has this meant to you – that you are able to deal with the banking system now?

Sorodine:

The security of our money is very important. The government bank makes this possible – our money is safe. Before we didn't know about the banking system, but now we know about the banking process – we are now a bit educated in the banking system. We realized the importance of this when we started saving our money in the group.

What does this mean for you personally – that you are now able to go to the bank on your own?

Sorodine:

It is very important for us that we are now able to withdraw our money from the bank – the access to the banking system is very important both for our group and for us individually.

Rani Bala:

Yes, we are able to hand in and to withdraw our savings easily from the bank. We know about the banking process.

Kalpana Rani:

Another thing is that in order to open a bank account, you have to be able to write your name. We also attended the adult literacy course, and without this training we wouldn't have been able to write our names and to open a bank account. Before we were not able to talk with anyone either – but now we are able to talk freely with others. And we have learned that education is important – we now send our children to school.

It is also important to us that within our group – if someone is facing a problem or going through a crisis, the group always provides some money – some support from our savings. But sometimes we also provide some money to others – non-members from our village. If for instance someone is sick.

This must give you some status within the village?

Kalpana Rani:

Yes, it gives us some strength that we can help others within our community.

Could you tell me some more about the activities you have done – the savings and the income generating activities you are doing?

Puspo Rani:

We have now saved around 34,000 taka, and 16,000 taka of this is profit from our activities.

Jasna Rani:

We are doing two different income generating activities now. We have purchased some land – land mortgage and we also have two cows which we bought for 11,000 taka.

Sanday Rani:

I got an individual loan from the group to purchase some land – and three other persons from our group got individual loans. They are now running a grocery shop and doing a van-business.

Have you earned any money from these activities – have you started earning an income?

Sanday Rani:

The land which we have purchased is being cultivated by one of our group-member's family. They have earned 3000 taka from this. But until now, we have not distributed any money individually – we save the profit that we earn. Later on we will distribute the profit. We want to have some more capital, because then we will be able to make some larger income generating activities.

How have the activities of SUPOTH influenced your daily lives – what have been the greatest changes?

Sanday Rani:

Before we did not use any latrines, but because we are now using latrines, the number of waterborne and other diseases has decreased. Before we always relieved ourselves in the open, and this is very bad for the community health. Now everybody is using latrines and sanitation. The government has also been putting pressure on us to do this.

Rani Bala:

This area is now 100% sanitized.

Sorodine:

Our personal hygiene has also improved. We now also take more care of our children's hygiene and health. The health-awareness education has been important for us.

Sanday Rani:

Now we also know a bit of first-aid – this is helpful for our children and family members. Now we are also able to make saline if we get diarrhea – we are able to make it locally now. Before, many people died from diarrhea, but now nobody dies from it.

Rani Bala:

Now we also know more about birth-control. This is very important for our community. We have learned about the bad effects of many children. When you get many children, you will have to face a lot of trouble.

Sorodine:

Yes, two children are enough for us. Now we are aware about this.

What other awareness building activities have you done – have you learned about women's rights?

Rani Bala:

We have learned that women are also able to work in for instance the field. We are able to do any kind of work. We now know that we, like the men, are able to do all kinds of work.

Sorodine:

We have also been through the adult literacy course.

Sanday Rani:

We have also learned about the problem of dowry.

Do your husbands also think that you should do all kinds of work?

Jasna Rani:

Yes, because the incomes from the husbands are not enough for our families. To me, this has meant that both my husband and I have come to realize that we should both earn an income – and also that we should both be able to work away from home. Not only men, but also women are allowed to go out and work.

What has it meant for you and your family that you are now also earning money?

Jasna Rani:

It is important for me. Now I am able to do homestead gardening, and I am doing some poultry rearing. Everybody in our group is doing poultry rearing.

Puspo Rani:

The poultry rearing is also very helpful in generating the weekly savings. Not only for our family expenses.

Sorodine:

Now we are also able to provide for our children, and to give them an education. Husbands are not able to provide money enough. Our children always ask us for money.

Jasna Rani:

Men are not able to provide enough money to the family.

Do your husbands also like that you earn money?

Sorodine:

Yes, they like it.

You mentioned earlier that you have obtained more bargaining power – does this mean that you are also able to decide more within your families?

Rani Bala:

Before we were not able to go out on our own, but now we are able to go out and we are able to go shopping. And we can buy what we like – and buy the clothes we want – both for ourselves and for our children.

And what about the bargaining power within your families?

Rani Bala:

Yes, I think we are able to decide more now. But sometimes I hide some money from my husband that he doesn't know I have, because he doesn't know how much money I have saved. That way, I can spend the money on what I want – because I have not told him that I have this money.

Sorodine:

Sometimes I contribute with my money in the family, if we are to buy for instance a cow or goat. I think it is important that both husband and wife contribute to the family.

How do you feel about this – when you are contributing to the family?

Jasna Rani:

We get more self-confidence when we are able to contribute to the family's expenses – like children's education and the food of the family.

Does this, that you're earning an income, help solving some of the problems that women in particular face?

Kalpana Rani:

Yes, I think it is helpful, because we are now more self-sufficient when we earn an income. It helps us. It is also very important that we have access to information and that we know about law and orders. The government has a law that will punish the criminals who try to violate us. Both husbands and wives should work. The government emphasizes women and women's rights in terms of application of law and orders. We know about this now.

Are you able to go to see the local government if you have been violated?

Kalpana Rani:

Yes, now we can go and talk with the local government and we can negotiate and bargain with them. Now we know about the proper channels, and we know more about law and order.

Has this any effect in regards to dowry? Are you able to talk about the illegal practice of dowry with your local government?

Sanday Rani:

Yes, now I could go to the chief-administration who is applying law and orders – I am able to go to the higher authorities and talk to them.

What do you think are the greatest challenges of SUPOTH – any areas which should be strengthened or changed?

Kalpana Rani:

I think we need more capital to strengthen and increase our businesses.

Puspo Rani:

I think we need more counseling – overall counseling.

Kalpana Rani:

We also need some more counseling on business and skill-development training. I have a dream to start my own business of snacks-making. This would help me earn a profit and would be good for me and my family.

Sorodine:

I also think we need more skill-development training to run our businesses.

You said that you needed some more capital for your businesses – where should this capital come from?

Kalpana Rani:

It could come from both SUPOTH and some financial institutions – so that we could get some loans.

Sanday Rani:

Some new innovative training would also be good.

Do you think it should be easier to obtain a loan from SUPOTH?

Kalpana Rani:

I would like to get a loan for a van.

Is it too difficult to get a loan from SUPOTH?

Kalpana Rani:

No, I think it is quite easy. It is an easy process.

Could you tell me about your dreams and hopes for your children?

Puspo Rani:

I want my children to get a good education.

Kalpana Rani:

It is also a future security. If our children have a good education then they will also be able to look after you when you get older.

Interview 16

Bochagonj, 01.03.2008, self-help group members:

Rina: Age 23, 5th class, married, one child, Muslim and member of SUPOTH since 2007

Sokina: Age 28, 8th class, widowed, one child, Muslim and member of SUPOTH since 2007

Famida: Age 33, adult literacy course, married, three children, Muslim and member of SUPOTH since 2007

Najma: Age 32, married, two children, Muslim and member of SUPOTH since 2007

Rani: Age 33, 5th class, married, three children, Muslim and member of SUPOTH since 2007

What comes into your mind when I say the word SUPOTH?

Najma:

To me, SUPOTH is the good thing – the good way. When I think of SUPOTH, I think that it will show me the good way. I am determined to have a good way – for myself and for my development.

Sokina:

Some field trainers came to our village, and they convinced us and motivated us – discussed with us. Before we began in SUPOTH we were not united – I think we are able to become united through SUPOTH. The unity will make all aspects of our lives easier – we will be able to do a lot of activities – savings and development of our community.

The money we are saving – 2 taka per week – will become a larger amount of money in the future. This money, we can invest in the income generating activities. And the income generating activities will give us some profit, which will be helpful for us. I have a plan, that if I am able to generate profit from the income generating activities, then I will be able to give my children a good education.

Rina:

I also think about unity when you say SUPOTH. The unity makes us able to get together and to solve our problems. We can now say “hello, how are you” and if anybody is in trouble or has a problem, then we will be able to help her. We are able to share our ideas in the group. This process is very helpful for us. Before we did not save our money, like we do now. Being able to save our money in the group makes us more self-confident and also happier.

Does it make you happy that you are saving money?

Yes, the savings make me very happy. But it would make me even happier, if we would be able to use the savings for our children’s education. This would be a very happy thing for me.

Why did you choose to join SUPOTH?

Rina:

The ownership-approach convinced me to join. Some NGOs are working with micro-credit, but they are often taking very high interest-rates of the loans. Some are also doing misconducts. We don’t like the ideas of these NGOs. To us the ownership-approach is important – that we will be able to save our own money. In many other NGOs, it is not possible to do the savings like we do here in SUPOTH – SUPOTH does not take care of our savings – we are always handling the money ourselves.

The training and awareness education activities of SUPOTH also convinced me to join. And that we will get the literacy course – the majority of our group cannot read and write.

What was then the main motivation for joining SUPOTH?

Rina:

In our society, women are not being valued a lot. We are not equal to men, but I think that we should be equal. My expectations were that SUPOTH works with these issues and this convinced me to join. I want to learn about how men and women are able to become equal and how we as women can get more power. Women are also deprived of education – sometimes girls are not allowed to go to school. Within many families, boys are also getting more attention, and taken more care of than girls – in terms of food. The dowry also plays a role in this – girls are seen as a burden to the family.

Sokina:

The education was important for me. That we would get some education within different areas; In how to make group-based discussion, in adult literacy – many different types of education. I we become literate then we will be able to manage our group – accounts and records of our savings for instance.

Rina:

Other NGOs do not work so much within awareness education and adult literacy. That's why we wanted to participate in SUPOTH – to do the group-activities.

Famida:

The education in health and hygiene motivated me to join.

Najma:

Before joining, I did not have so many possibilities of going out of my home. I thought that if I joined SUPOTH then I would be more able to get out of the house.

Why would you be able to go out more? Which SUPOTH-activities make you able to do this?

Najma:

In the beginning, my husband did not want me to go to the group-activities, or to go out in general. Now, I am able to go to the group-meetings.

So does your husband allow you to go to the meetings now?

Yes, the situation has improved.

Najma:

I have taken a loan within the group – 2000 TK. I have started a small business – a grocery shop.

So did you join SUPOTH to get the loan for this business?

Yes, the capital was very important for me. The group-activities create self-employment, and this was an important thing for me. By self-employment we are able to obtain profit. I obtain 25% profit from the business I am doing.

Rina:

Another one from our group also borrowed money – also for the purpose of starting a small business. I also got a loan from the group, and I am now running a tailoring business. Some of the group-members use the loans to do homestead gardening. Our group also has a bank account. We have saved 67000 TK, and the profit from our investments is 2300 TK.

Are you also doing group-based income generating activities?

Rina:

No, we are only doing individual activities.

Rani:

The capital that we have is not enough to start a group activity. We need more money to start any group activities.

Rina:

But we have a plan to start purchasing some land. And we are considering how we will be able to use this land. We might get some crops through which we will be able to obtain a profit. This profit we will then distribute among all of us. Maybe our group will become like an NGO – a larger organization.

The income, which you now earn through the income generating activities, has it let to any changes in your lives so far?

Rina:

My husband's income is not enough to maintain the family. I am now able to contribute to the family expenditures with my own income. We are now able to meet the needs and demands of our children if they need some clothes or money for their education.

Rina:

I am now more self-confident, and I think that my husband now appreciates me more, because I earn money to the family.

Have the rest of you also experienced some changes after starting your income generating activities?

Famida:

I am happy now, because, through my tailoring shop, I am able to contribute to the family's expenditures, like my children's education. I have a son and a daughter who are both going to school. I want them get a good education.

Rani:

I get a lot of profit from my grocery shop. I am also now able to contribute to the educational expenditures of my children – I have a son and a daughter. Now I am able to increase my capital, because I get the profit from the shop. I am also able to use the profit for agricultural cultivation. In that way I have several earning sources.

Do you all think that your husbands appreciate you more, because you now earn an income, like you said before Rina?

All:

Yes.

Why do you think that it is like this?

Rina:

Husbands now listen to the comments and advice and ideas of their wives before taking any decisions.

And what has caused this change?

Both the income and the education have been helpful I think.

Are you able to take decisions within your families?

Najma:

Yes, now we can share our ideas with our husbands before taking decisions.

Are there any other changes within your families or community due to the income generating activities?

Famida:

We now know about personal hygiene and we are able to teach our children about this. We also now know about the bad effects of early marriage.

Sokina:

We also know about governmental policies on dowry. If we are all aware about it, and if we all decide not to demand any dowry, then it is possible to stop it.

Rina:

It is also up to the parents of the husbands. If they agree not to accept dowry, then it can be stopped. It comes from the husbands.

How is it possible to convince the parents of the husbands not to demand dowry?

The motivation is – if the parents also have a daughter, then they should think that they will also have to pay her dowry. They will also face the problems of dowry, so they should think, and then decide not to demand the dowry when their son is getting married.

Do you think that when more women earn an income – if the woman is able to go out and work, then she will not be a burden for her husband, and then there is no need for dowry? Can this have an effect on the dowry problem?

Sokina:

Yes, definitely. Especially higher education is important. When a woman has an education, then she will be able to say that she does not want to get married with dowry. Then the daughter will also have a voice, and she will be able to say “I’m able to take care of myself and to earn an income on my own”. They will have more self-confidence, and this will be helpful in stopping dowry. Education is necessary if the problem of dowry should be stopped. Education is important, and it is the back-bone of nations. All kinds of education are important – also awareness education and education on law and order.

Najma:

The problem of early marriage is now decreasing. This is due to the awareness education.

You mentioned the local government before. Are you able to go to these institutions and ask for help, in relation to for instance early marriage or dowry?

Sokina:

We do not have the practice to go to the local government. But we know a bit more about it now – there is a “dowry-stop” committee in the village’s local government and the structures.

Rina, you mentioned in the beginning the notion of “women’s power”. What does it mean to you – how would you describe women’s power?

Rina:

It could be that we are able to go shopping on our own. That we are able to choose and that we are able to take decisions. That I am able to decide that my daughter, and not just my son, should have an education - I am able to go to the hospital on my own, if I need treatment or if my children are

ill. Our husbands do not have to go with us – we are able to go there on our own. In case of an emergency, we are able to take action ourselves.

Rani:

Also being able to speak – to have a voice and to be able to discuss.

Rina:

Now we are able to explain our problems.

Famida:

Also being able to choose the sari you want to wear – being able to choose the best sari.

Sokina:

Yes, the choice is important – That I am able to go shopping by myself.

Famida:

I am now also able to bargain. When I go shopping, I can bargain over the prices.

Sokina:

I am widow, and widows in this culture are deprived people. But I now have the confidence, that widows are also able to do things – in the community and in the family.

You mentioned before starting the interview that you were an adult literacy teacher – what does this mean to you?

Sokina:

Education has helped me a lot. I have passed class 8. I have also, with another group-member, participated in the women's international day on the 8th of March. I was a speaker, and I gave a lecture on this day.

Are there other things or aspects that you think represent women's power?

Sokina:

I would like to run for the local government elections and to become a member. I think that the women's representation should be increased. In our local government, only three out of nine members are women. The government distributes some special service-providing cards you can use in order to get food or other things. If the women's representation could be increased in our local government, then we would be able to provide more cards to women. This could be more cards for instance widows.

Does it help that you are a SUPOTH-member to become elected?

Sokina:

Yes, I think it is helpful. The unity of our women-group is very good. The process of being in a women's group teaches me a lot.

Are there any specific problems, faced by women, where you think SUPOTH can help – you mentioned dowry and early marriage – are there any other problems?

Rina:

I think that the women who are employed as housemaids or who are doing day-labor face a lot of problems of discrimination within wages. In this area I think that the work of SUPOTH could help. If we manage to speak up about this problem, then it will be possible to change it. SUPOTH should influence the power-structure I think.

Sokina:

I also think that SUPOTH should provide some more skill-based training. This would be helpful in strengthening our income generating activities and our businesses – and also some more awareness-education.

Rina:

I also think SUPOTH can help in increasing our capital. We need more money. The savings we are doing are not enough I think. We need some loans from SUPOTH to increase our capital.

Is it difficult to get a loan from SUPOTH do you think?

Rina:

We don't know so much about this yet – the process of getting a loan from SUPOTH. We have not received any training about this yet, so I cannot say whether it is difficult or not.

Sokina:

We do not think of taking a loan yet. It is not so important for us now. We concentrate on the savings right now.

Najma:

Female labors are also deprived because they face a lot of discrimination from the landlords. I think that training and education will be helpful in minimizing the discrimination – especially the discrimination in terms of wages.

Famida:

I also think that the number of women who are self-employed should be increased. Women make up the majority of the unemployed here in Bangladesh. Both husbands and wives should contribute to the family's income – both should work for the good of the family.

Sokina:

We have a lot of ideas, but we do not have any capital. SUPOTH can help within this.

Famida:

We are determined to make the best out of SUPOTH – we want to make the meaning of the name SUPOTH – the good way – come true.

Appendix III: SUPOTH Project Documents

See the enclosed CD

SUPOTH

Institution Building in the Communities of Northern Part of Bangladesh

SUPOTH - Supporting self-help and building of People's Organizations

Dinajpur, Thakurgaon, Panchagorh, Nilphamari, Naogaon & Rajshahi District.

Project Proposal

January 2006 – December 2010

Prepared by-

- ✎ Thana Federation/People's Organization leaders
- ✎ Board members
- ✎ SUPOTH staff
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DANMISSION- DENMARK
Danish Mission Council Development Department

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SUPOTH

Project Proposal (2006-2010)

Executive Summary:

Country and Sector	Bangladesh - Integrated Rural Community Development Project.	
Project Title	SUPOTH - Supporting self-help and building of People's Organizations	
Development objective	The project targets the poorest men and women in the districts of Dinajpur, Thakurgaon, Panchagahr, Nilphamari, Noagaon and Rajshahi. The project aims to empower the participants to be financially self-reliant, have access to good health and to develop their capacity to organize themselves for the human rights of all marginalized people in the area.	
Target groups	<p>1. Poor landless men (Direct Participant) = 7.606</p> <p>2. Poor landless women (Direct Participant) = 7.605</p> <p>3. Adolescent boys = 1.500</p> <p>Direct target group 22.212, hereof 15.212 adults.</p> <p>The target group includes Muslims, Hindus, Christians, plain land Adibashis and outcaste Hindus of the northern part of Bangladesh.</p>	<p>4. Adolescent girls = 1.500</p> <p>5. Under 0 – 5 Children = 4.000</p> <p>6. Indirect beneficiaries = 55.625</p>
Main Outputs: Objective - 1	<ul style="list-style-type: none"> • (Old 359+New 401) = 760 groups will be formed and function independently by 2010. • (9+5) = 14 People's Organizations will be formed and function independently by 2010. • (43+10) = 53 Central groups will be formed and function independently by 2010. • 144 new primary groups will be formed by the Thana Federations by 2010. • 500 new Micro Enterprises (MEs) will be established. • 1.000 new jobs will be created by MEs. • 200 women run ME in SUPOTH working area. • 10 Federations will have Small and Medium Enterprises, and 160 new jobs will be created by the SMEs. • 15.000 group members have at least one IGA and earn extra income for their family by 15% on a yearly basis. • 4.000 members will be literate: can read, write simple Bangla and calculate simple math. • Training material will be developed including a Bengali/English documentary film on the story of the successful Panchagahr Federation and a manual on the SUPOTH concept. This will be used as a training and motivational tool with the new Federations in SUPOTH as well as in other NGO's as requested. 	
Main Outputs Objective - 2	<ul style="list-style-type: none"> o A two-day workshop with Thana Federation leaders (18), staff (7) and DMCDD project officer on Advocacy framework, which is applicable to SUPOTH by national Bangladeshi human rights NGOs Human Rights Centre (ASK), Dhaka and others. o 1000 Mediation or Salish will be done by the Federation leaders regarding illegal 	

	<p>divorce, dowry, violence against women, early marriages and land dispute.</p> <ul style="list-style-type: none"> o 150 Adibashi and outcaste Hindu group leaders will be trained on human rights regarding their roles in the society and make them confident to stand on their own feet. o Set up linkages with all CBOs, NGOs and Civil Society organizations for establishing the rights of Adibashis in their land. o 14 Federations will be mobilized for distribution of khas land/pond (Govt. land) to the poor. At present the khas land is illegally occupied by the local rich people in collaboration with other NGOs, Federations, CBOs, Govt. Land Department and civil society organizations.
Main out put Objective - 3	<ul style="list-style-type: none"> o 14 Health Sub Committees will be formed (9 already formed +5 new will be formed) and trained on primary health care by LAMB Hospital or other suitable institutions in Northwest Bangladesh. o 34 field trainers will be trained in 21 lessons on health promotion by VHSS or LAMB o 140 TBAs and 280 CHVs will be trained on primary healthcare for sustainability of health services. o 15.000 group members will be covered by health education (21 Lessons already have been covered by 6166 group members). o Facilities survey will be completed to determine proper referral chain for TBAs and CHVs. o Adolescent groups for boys and girls focusing on reproductive health issues and HIV/AIDs awareness have been formed and work with 1.500 girls and 1.500 boys. o All Thana Federations have built linkages with local govt. Health Facilities, other NGO Health Services and other Health Service Provides for receiving prenatal and postnatal care, Vitamin-A capsules, immunizations zinc, iron tablets, contraceptives etc. o 1.000 tube-wells and 100 Tara pumps will be distributed among the target families for safe drinking water. o 5.000 latrines will be distributed per interest free loans for sanitation to reduce water borne diseases. o 45.000 tree saplings will be planted especially at Naogaon and Rajshahi. o 10.000 vegetable gardens will be established. o
Assumptions Risks and Pre-cautions	<p>The project has the following assumptions, risks and precautions:</p> <ul style="list-style-type: none"> o Religious and cultural fundamentalist attitudes may delay the empowerment process of women, Adibashis and outcaste Hindus. o Political instability. o Serious natural disasters. o Corruption within the Government Sector can cause problems in getting approval of the project. o NGO work is completely dependent on the approval of the NGO Affairs Bureau approval, and can be delayed due to political crisis/situation.
Partners organization	<ul style="list-style-type: none"> - Danmission/DMCDD-Denmark - CRWRC-Bangladesh for child survival and Business Development Program.
Amount applied for	BDT: 66.172.592
Implementation Period.	January 2006 to December 2010.

Introduction:

The "Supporting self-help and building of People's Organizations" project of SUPOTH to be implemented in the northern part of Bangladesh will emphasize building the capacity of poor landless men, women and adolescents through formation of primary savings groups at village level, Union groups at Union level and Thana Federations /People Organizations (PO's) at sub district/Thana level, and in the new phase regional federations at at regional level.

The main purpose of this project is to develop the capacity of the poorest people (men and women) in the areas of economic / financial independency or self-reliance and literacy, combined with raising awareness about primary and reproductive health and human rights. Gradually the capacity of the groups is built for institutional development, aiming at human rights promotion through networking with the Bangladeshi government, NGOs and civil society. At the sub district/Thana level advocacy and lobbying are undertaken by the People's Organizations (Thana Federations) for obtaining the rights of the poor to lease the communal khas land and other government resources and to resist the grabbing of the Adibashis' land.

The project will assist the poor people to be independent and self-reliant and continue socio-economic programs after phasing-out of the project.

Historical Background and Impact Achieved in Phase II (2001-2005)

The Historical background:

SUPOTH was established by BLM-D, BLC and CRWRC Bangladesh in 1991 with financial support from DANIDA through the American-Canadian NGO Christian Reformed World Relief Committee, CRWRC. Like other NGOs in Bangladesh, SUPOTH has been striving to bring socio-economic development to the rural landless poor men and women and to improve the status of women. SUPOTH is one of the few NGOs that work in the poor northern districts of Dinajpur, Thakurgaon, Panchagarh, Nilphamari, Naogaon and Rajshahi, and the only one working with self-help rather than micro-credit as micro-credit among the poorest in Bangladesh have given problems of dependency and debt. The name SUPOTH is an acronym for "*Scheme for Under Privileged People to Organize Themselves*" (*SUPOTH*). In Bengali SUPOTH means "*the Right Track*". The prime goal of SUPOTH is to bring positive changes in the socio-economic life of the poor landless men and women in northern part of Bangladesh, through assisting the people to develop their capacity to be independent, self-reliant and thus attain a higher level of well-being. Through building up the capacity to control and develop resources through savings, income generation and later on Micro-Enterprise and Small Medium Enterprises, the formerly extremely poor and often landless people are able to control their lives and plan ahead for themselves, their families and their communities.

Since its inception in year 1991, SUPOTH has been growing and developing as a people centered development organization. The constitutional mandate of SUPOTH is to work for for the poorest of the poor of northern Bangladeshi communities and improve their living conditions. SUPOTH's Mission are defined to meet this obligation: to improve the socio-economic and cultural potentials of the people through institution building, based on the participation of poor men, women, adolescent and children. SUPOTH phase I was also supported by DANIDA through Danish Santal Mission (DSM). SUPOTH Phase II was supported from Danida through Danmission (after the merging of DSM and Danish Mission Society to Danmission) in collaboration with DMCCD.

The SUPOTH central strategy

SUPOTH has throughout the ten years of work developed a concept to work on poverty reduction through forming self-help groups, and building their capacity in three interdependent areas:

1. Financial self-reliance: The groups are trained in regular savings, book keeping, bank account and gradually in income generating activities to be followed by Micro-Enterprises at a later stage. Basic literacy is taught to help this development along.

2. Values and organization: Training in human rights, not least gender & rights is an important part of building the groups' values, and the experience of mobilizing and organizing themselves is essential training in learning to work for the group members' and other underprivileged people's rights. Linkage to other CBO's and NGO's, and government agencies has been part of this work and will be even more in the proposed Phase III.
3. Reducing health related vulnerability: Basic training and health promotion activities in primary and reproductive health including hiv/aids is given the groups, monitoring of 0-5 years old children. Latrines and tube wells are made and sold on an installment basis and interest free to the communities. This area is to be given a higher priority in the proposed Phase III

SUPOTH's experience is that the development of capacity in these areas at the same time gives a remarkable synergy that equip the members to handle their everyday life from the basic securing the necessary healthy food and clothes to savings for the kids' schooling and even to the level of gaining awareness of women's rights.

Organizationally the groups are first tier in a People's Organization-to-be. Later, the second tier the Union group, covering 4-5 villages (a union) is set up to back up the activities of the primary groups and to administrate a revolving fund for latrines and tube-wells. The Union groups form again the Thana Federations/People's Organizations corresponding to a Thana or an Upazilla, a Bangladeshi sub-district. Thana Federations are managed, controlled and administered by the Committees of elected members from their groups. Once the group members have access to the Federation, they are eligible to be involved in any activities of SUPOTH project including savings based credit. In SUPOTH's model the participants thus gradually gain access to control over resources by capital generation through savings, later on Income Generating Activities (IGA). After some years many IGAs have developed into Micro-Enterprises where one participant employs his/her family and in the last few years of Phase II also Small Medium Enterprises with several employees have come into being. SUPOTH consider it very important that this for the participants quite dramatic economic development is backed by a solid value formation and building up of solidarity at all three tiers of the Thana Federation (TF)/People's Organization (PO): The groups, the Union groups and the TF/PO itself.

SUPOTH works with the Thana Federations to provide assistance to the groups. Today the 6 of the 9 Federations (comprised of 359 groups with 6.166 members) are strong enough and considered as effective People's Organizations. The individual federation regularly sits together to get into concert on important local matters. There also has been increasing contacts and communications on a regional basis and have progressed to the stage of putting up and supporting candidate in local government elections gain social power. Meanwhile they have created a significant impact in the locality.

Impact, Sustainability and Lessons Learned from Phase II of SUPOTH project (2001-2005):

In 2004, a mid-term evaluation was conducted by two external evaluators who have 25 years experience with NGO work in Bangladesh. Overall, it showed that the project has achieved many of its goals.

In figures by 2005: SUPOTH has set up 359 primary groups, 43 central groups and 9 Thana Federations, whereof 4 have been registered as People's Organizations by the local authorities and 2 are underway (August 2005). 6-7 of the PO's and their primary and central groups will by end of Phase II by December 2005 be able to continue the work without SUPOTH, whereas 2-3 Thana Federations still will need some support. This is even better than set out in the Project Proposal for Phase II of 2000, where the target was 7 Thana Federations and their registration was not even an indicator, the aim being to undertake effective networking with local government. This has also indeed been the case, the registration being a result of that networking.

Apart from the results in achieving legal status the Mid-Term Report emphasized the results in leadership development, the skills training and ability of the participants at all levels to manage resources and create income and development. Furthermore the TF's/PO's have initiated valuable interventions in their local communities, such as a school from kindergarten to grade 5 in one Thana at present, one underway in

another, and everywhere Federations have started youth work for the adolescents emphasizing human rights, particularly women rights and reproductive health. At a smaller level the Federations have been involved in local mediation, particularly regarding women's rights. In Bangladesh the local mediation or *Salish* settles many matters before the matters get to the formal legal system. The Review shows also remarkable change in women's mobility, (from 40 to 90%), men's and women's access to services (from 30% to 50% and from 30% to 70% respectively. MTR p.41) SUPOTH is still working in the social area to raise the status of women and adolescents.

Financially for the poor members SUPOTH has meant that their wages have doubled. E.g. whereas 100% participants in 2001 ate only two meals a day, 95% of participants took three meals a day by December 2004 (MTR p.41). The project also seems to meet the aims regarding job creation, and the project has come far ahead in the area of Micro Enterprise and Small Medium Enterprise. Also here the results are far ahead of the expectations, very much due to SUPOTH's business officer and the availability of good consultancy via SUPOTH's Canadian-American partner CRWRC.

To conclude from the Review it can be said, that the prime objective of SUPOTH is to develop a self-reliant people's organization has been met. Furthermore there have been good results in the economic/financial development of the participants, and in job creation for the communities. Furthermore the Federations have been able and willing to undertake local development work in the form of private schools and youth work. There have been some potentials in mediation and networking, and these potentials could be developed in the direction of advocacy work in a new phase. The small health component should be strengthened, but the agricultural work could be continued as one of the skill trainings. The gender aspect should be strengthened even more as there per 2005 not yet are enough women leaders at Union or Federation level.

To ensure sustainability of these efforts, SUPOTH will from 2006 no longer have a significant presence in the former working area, as the Thana Federations / PO's have been trained and encouraged to take responsibilities for the planning and implementation of the project. The Federations are also the focus for performing advocacy and promotion of human rights and good governance vis-a-vis the local communities and the Thana/Upazila Council. The Thana Federations have a good position to do so as they can raise the voice of their poor members, typically 800 per TF in a trustworthy way. The Federations are not an external NGO coming in, but the people themselves. However, the old Thana Federations/People's Organizations will need some assistance for the advocacy work particularly.

In the proposed Phase III SUPOTH will gradually move to new areas to build up the same structure and then phase out. The old Federations/PO's will get support for doing advocacy through training and workshops and SUPOTH in collaboration with the PO's and the new Thana Federations will facilitate a stronger health effort by training Traditional Birth Attendants and Community health volunteers, extending health education to the community, establishing stronger linkages with local health service providers including GO and NGOs and developing Thana Federation Health Sub Committees to oversee the work of health initiatives in the community. The PO's have set targets for forming new primary groups in their areas while SUPOTH has moved away as they have already done in the late years of Phase II.

Old working area (Phase-II 2001-2005)

Name of old working area	Size = 5498 sq. km.
No of Districts	6
No of Upazilla	9
No of Union	30
No of Villages	125
No of SUPOTH indirect beneficiaries	30,000
No of participant families	3,775
No of participants	6,166
No of groups	359

No of Central groups	43
No of Thana Federations	9

New working area (Phase-III 2006-2010)

Name of District	Name of Upazilla	No. of Union	No. of Village
Dinajpur	Bochagonj	2	20
Panchagorh	Debigonj	2	20
Nilphamari	Domar	2	20
Naogaon	Niamotpur	2	20
Rajshahi	Tanor	2	20
Total: 6 Districts	5 Upazillas	10 Unions	100 Villages

PART-A, National Context and Problem Analysis

National Context:

Over the last decade, Bangladesh made dramatic improvement in a range of indicators. Despite this, over 63 million people still below the poverty line. Bangladesh faces considerable challenges in order to sustain and build on these achievements and to remain on track to achieve Millennium Development Goals (MDGs – 2015-PRSP 2005).

Bangladesh is located near the Bay of Bengal in South Asia (Surrounded by India, Burma, and the Bay of Bengal). Except for the extreme Northeast and Southeast, the country is a flat plane with several rivers leading to the Bay of Bengal..

Current population:

The current population of Bangladesh has been estimated as 135.7 million (BBS Report 2004) with an approximate growth rate of 1.54 per year. The landmass is approximately 144,570 square kilometer (BBS Report 2003) making it one of the most density-populated countries in the world with 869 persons per sq. km. (United Nation Development Assistance Framework Report in Bangladesh-2004). It has frequently been affected by natural disasters including cyclones and floods. Over 85% of the people of Bangladesh live in rural areas with over 70% involved in agriculture. (Rethinking rural poverty by Mosarrof Hossain, UPL). Bangladesh is ethnically homogenous. The vast majority of the population is Muslim, which is approximately 80%. The rest of the population is comprised of Hindus (10%), Buddhist (1.2%), 0.3% Christians & others 0.5%. The language spoken by the majority of the people is Bengali.

Over the last two decades per capita income of Bangladesh has increased almost two percent per year. However, the average per capita income revenues low by global level at around USD 380 in the year 2004 (unlocking the potentials – General Economic Diversion, Planning Commission 2004). From the latest household expenditure survey of Bangladesh Bureau of Statistics and BIDS poverty monitoring survey it is estimated that over 40% of the population (around 50 million people) regularly consume less than 2,122 calories per of day, of which half of these may be consuming less than 1005 calories per day due to extreme poverty. This means that over 25 million people in Bangladesh are amongst the world poorest by any standard of development (UN looking the potentials). The extent of traditional agriculture is still dominant. The migration of people from rural areas to cities is increasing daily.

Monga (Seasonal Food Crisis) :

Monga is still a problem in Bangladesh. During the Monga 1/3 of the northern population face starvation due to lack of work and food supply. Monga prone areas are Rangpur, Kurigram, Nilphamari, Gaibandh, Panchagorh, Thakurgoan and a small part of Dianjpur (Unlocking the Potential – National Strategy for Accelerated Poverty Education, Planning Commission- 2004

Democratization:

Bangladesh has achieved significant progress towards viable democratic transition. Ensuring free and fair elections, through a non-partisan Caretaker Government has been an important development. There have also been important gain in terms of increased political and election participation of women, enhanced freedom and increasingly active civil movements. Although the process of democratization is yet to take deeper roots, the success achieved so far has been significant enough to prompt many observers to term Bangladesh as a role model of moderate Muslim Countries.

At present Bangladesh is running a system of parliamentary democracy. The democratic Govt. is committed to develop decision-making power to local government. But the second largest party has been remaining absent in the parliament.

Despite good progress in reducing the over all incidence of poverty, the absolute number of poor continues to be nearly 63 million. (A National Strategy for Economic Growth, Poverty Reduction and Social Development,

Economic Relation Division, Ministry of Finance, Govt. of Bangladesh, March 2003). An estimate shows that 85% of country's 53.3 million poor people out of total 63 million poor live in rural areas. The Rich-poor gap is too wide in rural areas, and as well as in urban areas in Bangladesh. (BBS Report, 2004)

Policy:

The Government of Bangladesh is in its 6th five-year plan (2003-2007 and PRSP-2005) which emphasizes poverty eradication as its central goal. The primary objectives of this plan are noted as follows:-

- i) Eradicate poverty and hunger, chronic food insecurity and extra destitution.
- ii) Reduce the number of people living below the poverty line by 50%.
- iii) Attain universal primary education for all girls and boys of primary school age.
- iv) Eliminate gender disparity in primary and secondary education.
- v) Reduce infant and under five mortality rate by 65% and eliminate gender disparity in child mortality.
- vi) Reduce the proportion of malnourished children under five by 50% and eliminate gender disparity in child malnutrition.
- vii) Reduce maternal mortality rate by 75%.
- viii) Ensure access of reproductive health services to poor people.
- ix) Reduce substantially or eliminate totally the social violence against the poor and the disadvantaged groups, especially violence/against women and children
- x) Ensure disaster management and prevent environmental degradation for overcoming the persistence of deprivation.

These goals are also in line with the SUPOTH project goals for the next five years.

Socio-Economic Situation of Project Area

Rajshahi Division is the oldest division of Bangladesh. It is situated in the northern part of Bangladesh very close to the Indian border (West Bengal), administrated as 16 districts. Out of 16 districts SUPOTH is working in 6 districts including Dinajpur, Thakurgaon, Panchagarh, Nilphamari, Noagaon and Rajshahi. The total number of households of these districts is 25,71,829 with a total population of 11,62,3462 (Male 5,96,1326 Female 5,66,2136). This project will be implemented in 225 villages under 50 unions of 14 upazilas under 6 districts. These villages have a total population of 17,50,598. The general appearance of the districts is flat and sloping gently southwards as is shown by the trend of rivers. The working area of SUPOTH in northern Bangladesh is traditionally an agricultural area; and agriculture is still dominant. There are very few industries established here. So, the economy of the 6 districts is mainly agriculture based. Nearly 67% of the people are landless. 90% land belongs to 15% of the people. The scenario is that 67% people have only shared land and 15% have 100 to 500 acres of land. Absentee landlords are found in these 6 districts.

The poor have no capital or land of their own. They are the victims of exploitation by the local landowners/landlords known as "Jotdar". The SUPOTH intervention area in the northern part of Bangladesh is mainly an agricultural area. There are very few industries established here for creating job opportunities for the poor people. Those present are agriculture-based industries such as sugar mills and auto rice mills.

The climate of these districts is very dry. The lack of rainfall and sometimes flooding results in a scarcity of food every year. The northern districts of Dinajpur, Thakurgaon, Panchagar, Nilphamari, Noagaon and Rajshahi are multi ethnic districts. There has also been much inter marriage amongst these groups. Nearly 2.5 million ethnic indigenous people such as Santal, Oraon, Rajbongshi, Munda/Mundari, Polliyas, Malo, Koch, Poshaima, Mal Paharia, Pahan, Karmokar are living in these areas. About 80% of the population of the SUPOTH intervention area are Muslims, 4% are upper cast Hindus, 10% are lower cast Hindus and 6% are aboriginals. The Christians are mostly converted from lower/outcaste Hindu, Santal, Munda and Oraon. They represent 0.3% of the total population of the SUPOTH intervention area

Problem analysis

After conducting a problem analysis, the project has identified and plans to address three main problems in these 6 northern districts. They are:

1. Unemployment and underemployment (lack of job opportunities)
2. Human rights violence.
3. Malnutrition and poor health status particularly of women and children

1. Unemployment and underemployment (Lack of job opportunities and low resource endowment land)

In a prioritizing session, the community members identified lack of job opportunities and low resource endowment land to be their major problems. The inability of women to find employment is an important problem in the rural areas. The landless laborers are completely dependent on the local landlords who own land of 100 to 500 acres. Most of the landless people do not have full time employment. Due to not having full time employment the seasonal nature of hired farm-work they are vulnerable. It has been estimated that about 15% have been facing "Monga" chronic food deficiency and another 35% have seasonal difficulties in securing enough food for their families. The poor, in trying to bridge the gap between income and expenditures often are forced to mortgage or sell their land. This may meet some immediate needs but leads to instability and landlessness.

90% of the khas lands and ponds are occupied illegally by the rich, influential elites and powerful political leaders. According to the Constitution, this land should belong to the poor landless people or share croppers. 20% population of the rural area of the northern part of Bangladesh is UPL hardcore poor and 47% of the population are moderately poor (The poor and poorest- Binayaik sen, BIDS). Underemployment is another very important cause of poverty. Although reduction of poverty through employment generation continues to be the major objective of the Government current five year plan, economic development in the last two decades has not been sufficient. Micro credit NGO's have not yet made an impact on increasing employment opportunities. As a result, most of the poor people depend on insecure daily labour. The daily wage for men in the project area is TK 50-60 (more than one dollar) for agriculture male labor and TK 40-50 for female worker. Availability of work in the rural area of northern part of Bangladesh is 3-4 days in a week on an average. Female participation in the rural labor force has not significantly improved and the incidence of child labor is very high.

Illiteracy:

The level of literacy has a direct impact on poverty. Education and skill development are important for employment and reduction of poverty in northern Bangladesh. Productive employment requires technological development and technological capacity development, which in turn call for education and skill development. The existing education system in the northern part of Bangladesh is not adequate. The literacy rate has increased marginally from 37% to 43.2% only in 2004 (Education Watch Literacy Survey 2004). But these figures included many who could just write their name (TLM report 2002). Illiteracy is a major barrier to opportunities. Moreover, illiterate people have less access to productive employment and have less mobility in the labor market, as they are unskilled. The female literacy rate in 2004 was 37% against 49.40% for male (TIM report). Inability of the poor parents, and especially those from ethnic communities to afford educational expenses is the main constraint in sending their children to school.

About 85% of the total drop-out children at primary level of education in rural areas of northern Bangladesh come from moderate and hard core poor households. They quickly fall in to the trap of child labor with low wages. (Literacy in Bangladesh – Need for a New Vision published by Campaign for Popular Education-CAMPE).

2. Human Rights:

Bangladeshis now live in an environment where politics has been polluted while crime itself has become politicized. The most unempowered are affected by political intimidation and harassment. Examples of this are noted below.

a) Women Violence and Gender Injustice in Northern Bangladesh perspective.

Violence, discrimination and injustice towards women and girls in domestic and public domains remain. Class, ethnic and religious disparities exacerbated such gender based vulnerabilities, law enforcement agencies themselves perpetrated crimes against women. Meanwhile, the state continued to proclaim its rhetoric of empowering women including promises of living up to the CEDAW commission. Because of shame, fear and lack of alternatives, women themselves often minimize the incidence of domestic violence they experienced.

Dowry:

The six categories of violence relating to dowry includes, dowry related violence, murder for dowry, acid burn for dowry, fire burn for dowry, suicide for dowry and abandons for dowry. Murder is the most prevalent resolution of dowry related disputes. For both men and women of the proposed working area, dowry is a major problem and recognized by them as such. The demands for dowry in the new working area in the last few years range from TK 10,000 - 80,000. Parents raise/arrange this money through mortgaging or selling homesteads and/or cultivable land or taking loans with high interest rate (100% to 150% interest rate), because they do not accept that their daughter should marry at late-age, handicapped or mentally ill men without dowry. Those parents who try to compromise on the dowry payments find their daughters are frequently divorced, deserted or physically or mentally tortured/abused.

Divorce:

Divorce is one of the major problems in the project area. Poverty is one of the main causes of divorce. Men's quarrels and beating wives especially in poverty stricken families use divorce as weapon. The right to divorce is solely practiced by the males or husbands in (Muslim community) and has become intertwined with dowry. A woman becomes a victim of divorce when she or her family fails to meet the demand of dowry payments. Women are affected both socially and economically due to divorce. Broken families also adversely affect husbands and children. Divorced women become a burden to their poor parents. In absence of parents they face difficult lives among their extended family members. Neither relatives nor neighbor show any compassion or sympathy to divorced women.

Early Marriage:

Early marriage is a common practice in the proposed project area because of several socio-economic factors. Daughters are considered a burden to the family and therefore given quickly in marriage. There is also a higher dowry demand for older girls. Early marriage adversely affects the parents and their daughters. Early marriage is physically and mentally damaging. Her body and mind are badly affected when she becomes a mother at an early age. Young mothers do not get enough prenatal or postnatal care. It is very common for a young mother die at labor. Because of young age and immaturity, she faces great difficulties in fulfilling her duties as a young bride or carrying out her responsibility as a wife or mother. This contributes to ill health of children, malnutrition of children and an increased rate of divorce and polygamy.

Dowry:

Dowry leads to family discord and sufferings for all. The girl's family bears the financial load of heavy dowry. When dowry demands are not met, the girl is sent back to her parents. Divorce and insecurity are the ultimate realities for these girls. Sometimes due to their own economic hardship, parents choose to be indifferent to their daughter's sufferings at the hands of her husband and in-laws. She becomes a victim by both the families. To support herself she takes up a job as a domestic helper or in a garment factory. This does not guarantee her safety, as she often becomes victim of physical assaults by her employer(s). Sometimes she is entrapped in prostitution under the pretext of job opportunity. These women are not protected by the society and their children suffer. They become school dropouts and may engage in child labor and become victims of physical and sexual assaults/harassment.

Wages or women's labour

Women work hard as men and even some time more than men. However, their labor does not earn them equal payment. Employers believe that women are physically weaker than men; and therefore, they have to accept lower wages. Women do not protest against their lower pay because they do not want to lose their job. The women feel that it is providing them the minimum amount of daily bread for them and their children; without job she has no food to eat, no place to go, nowhere to sleep. A man can sleep on the street but a woman risks her security if she tries to do the same. In addition, a wage-earning woman is better respected by her family and by the society.

b) Violation of rights of ethnic minorities:**Plain land Adibashis (Ethnic group and outcaste Hindus)**

Outside of the Chittagong Hill Tracts and Mymensingh Districts, the largest Adibashis (Santal, Oraon, Rajbongshi, Munda/Mundari, Polliyas, Malo, Koch, Poshaima, Mal Paharia, Pahan, Karmokar) and outcaste Hindus settlements are in SUPOTH project area of northern part of Bangladesh. These groups face a more heterogeneous set of problems than the peoples of Chittagong Hill Tracts.

Land Grabbing: The largest threat to Adibashis life in Bangladesh is land grabbing. Bangladesh is one of the most densely populated countries in the world. 135.7 million people live in such a small country, which is equivalent in the size of the U.S. state of Wisconsin. Land is the single scarcest resource. Adibashi land is a frequent target. Several factors contribute to the vulnerabilities of the Adibashis, particularly to land grabbing and forceful eviction.

The first and most critical is that, Adibashis lack legal documentation proving ownership of land. Until recently, Adibashi socio-economic structure evolved outside the orbit of the state and was less formal and more communitarian than Bengali Muslims. Historically, land tended to communally rather than individually own. Many of these people may have lived on family land for generations, and still lack documents to prove their ownership.

Secondly, 90% of Adibashis are illiterate. Because of this it is easy to cheat them by manipulating the courts or local administration. Once land is grabbed from them they are treated as second class citizens and have difficulty pursuing these cases through legal channels.

Intimidation, Violence and Rape.

Violence, attacks, harassment and social and economic discrimination are the status quo for the plain land Adibashis and outcaste Hindus in the SUPOTH intervention area. The intimidation and violence are usually by Bengali Muslim land grabbers. The attacks range from murder, kidnapping, physical assault, burning down of huts, smashing of property and theft of temple idols. Adibashi women suffer double discrimination receiving as little as 35 BDT a day (Right of ethnic minorities- Human Rights Bangladesh 2003). In addition, other forms of violence are going to be as epidemic as the phenomenon of rape and sexual assault of Adibashi and outcaste Hindu women.

3. Malnutrition and Poor Health Status (Deprivation in Health):

The main health problems of the project area where SUPOTH works are related with maternal and child health issues such as pregnancy and delivery complications, nutrition, which include diarrhea diseases, intestinal worm infection, skin diseases, anemia, ARI, iodine deficiency, tuberculosis, arsenic contamination diseases and risk of HIV/AIDS.

While the national health objective is to provide health for all by 2015 (MDG), only around 30% of the total population has so far been covered by the essential health care facilities. A rapidly growing illiterate population as well as gender issues compounds health and nutrition issues. The prevalence of nutritional anemia together with worm infection is wide spread throughout the SUPOTH new target areas. Most of the poor families do not have access to sanitation. There is an acute problem for safe drinking water particularly in the new working areas of Tanor and Niamatpur upazillas. In these two areas only 20% people have access to safe drinking

water as the water table is 300-400 feet. Maternal and child mortality rates are high - around 145 deaths/1,000 live births.. It is even higher in case of adolescent mothers. ARI, diarrhea, and malnutrition are the major causes of deaths of children under 5.

The Govt. National Strategy for Accelerated Poverty Reduction (PRSP December 2004) in its 7 point agenda includes (1) Nutrition and (2) Maternal health. Although the government works on meeting the needs of women through various initiatives community mobilization is a key to success in achieving poverty reduction due to lack of Govt. resources. The Government is currently working with NGO's to develop the C-IMCI strategy.

The data shows that almost all deliveries (95%) take place at home. Most deliveries (89%) are assisted by untrained TBA's, relatives or neighbors in unsafe and unhygienic conditions. Religious taboos are likely to affect the delivery practice, since Muslim women are less likely to have safe delivery practices compared to non-Muslim women. There is a need for behavior change communication activities to be undertaken to educate the community people, particularly the uneducated man and women about the benefits of safe delivery practices. Most of the maternal deaths occur in the rural areas in the low-income households. Lack of knowledge of safe deliveries, and danger signs is a major problem. 79% of the households in belonging to lowest income group do not have access to antenatal and prenatal care in compared with 22% in the rich income group in northern part of Bangladesh. Referrals are not made for at risk mothers and care seeking behaviors are low.

Intense population pressure has already caused severe soil and water degradation. Loss of biodiversity and forest depletion has greatly exceeded the natural replenishment rate. The fishery resources of flood, plain and wetland are being seriously depleted by both natural forces and human intervention. The northern parts of Bangladesh where SUPOTH works is highly vulnerable to devastating tornados, cyclones, floods and droughts which combined with high population densities and depletion of forest trees make the damage high. To address the above health related problems, SUPOTH intends to contribute to this effort to bring good health and green belt in the northern part of Bangladesh.

Part B: Description of the Project

Objective and indicators

Development objective and indicators:

Development objective: The project targets the poorest men and women in the districts of Dinajpur, Thakurgaon, Panchagorh, Nilphamari, Noagaon and Rajshahi. The project aims to empower the participants to be financially self-reliant and to develop their capacity to organize themselves for the human rights of all marginalized people in the area.

INDICATORS:

- By 2010, there are 15.211 SUPOTH members (6.166 old and 9.045 new)
- By 2010, 760 Primary Groups (Old 359 + New 401) will be organized, active and represented in 14 People's Organizations/Thana Federations.
- By 2010, 14 Peoples Organizations/Thana Federations (9 old, 5 new) have been registered and are active in social, economic and networking activities.
- 3 Regional Federations will be formed by the end of 2010 at Dinajpur, Nilphamari and Noagaon.

- 90% of the total participant valued in saving based credit program and their household income will be increased by 30% per year.
- 60% percent of the participants will have employment opportunities by the development of Micro-Enterprises/Small Medium Enterprises, hereof 50% will be available for women.
- 40% group members would be purchasing land after joining the group (Increase from 22% to 40%)

- 10% of the participants are representatives in various local govt. institutions at village, union and thana level where SUPOTH works (PLEASE CHECK IF I UNDERSTOOD THIS RIGHT).
- 90% of the participants are aware of human rights.
- Illegal grabbing of land of Adibashi people will be reduced by 50% though advocacy and human right program with help of Regional Federations, People's Organizations and other NGOs and Govt. support.

- By 2010 70% of the SUPOTH group members are basic literate (meaning read & write simple Bangla and do simple math).
- By 2010 100% children of the participants including Adibashis and outcast people of SUPOTH project are attending primary school by 2010.

Immediate Objectives No. 1

Empowerment of the 15.211(6.166 old and 9.045 new) SUPOTH participants to gain economic independency, become literate, and by their entrepreneurship and job creation combat poverty in their six districts by the end of 2010.

Indicators:

- Total number of self-reliant groups (old 359 + new 401) working independent of SUPOTH and thus treated as poverty free groups subject to the achievement of an annual income of TK 48,000 per family of the members.
- Regular meetings will be held in 85% of the groups by 2010.
- Regular attendance of members in the meeting will be 80% by 2010.
- 90% of the group meetings have recorded minutes by 2010.
- The saving passbook will be updated by 90% of groups by 2010.

- 53 Central groups will be continuing (43 old+10 new) by the end of 2010.
- 144 new groups will be formed by the Thana Federations by 2010.
- 760 groups will have BANK A/C.
- 760 (401 new) groups with 15.211 members involved in saving based credit program.
- 50% of the groups with total amount of group capital of Tk. 45,000 by 2010.
- 18.500.000 BDT + 20.000.000 BDT = 38.500.000 will be the total of 760 groups' capital.
- 15.000 group members have at least one IGA and earn extra income for their family by 15%
- 90 % of the participants will be involved in savings based credit program by their own savings by 2010.
- 90% of the participant family household did not borrow money from money lender (with 100% - 150% interest) by 2010.
- 14.000 group members take 3 meals a day and wear good clothes.
- 90% of the participants will have daily income at least one and half US Dollar by 2010.
- 500 MEs will be established through business development training BDT 3000/- will be provided as revolving fund to all MEs and the owner of the business will invest 3000 for the ME.
- 1.000 Jobs will be created by MEs
- 80% of participants will have IGAs and 25% extra income from MEs.
- 200 women will have ME business which will be profitable for them by 2010.
- 14 Federations will have one SME in each federation with financial support from federation 35%, SUPOTH 15% CRWRC (e.g. Rice Mill, Confectionary, Handicraft, Juice Factory, Garments/Tailoring etc)
- 4.000 illiterate group members will be literate: would be able to read, write and simple calculation. They have enough confidence to speak to local institution leaders and Govt. official by completing basic course and follow up course designed by FIVBD) /BRAC/CCDB/CARITAS.
- Out of 4.000 literate learners, 2.000 will be women.
- All adolescents in the program should remain up to 10th grade education.

Immediate Objectives No. 2

To contribute towards acceptance of human rights among 15.211 (6.166 old and 9.045 new) SUPOTH participants and in their communities in the six Northern districts, focusing on women's rights, and Adibashi peoples' rights for poverty alleviation and sustainable development, and the legal right of the poorest to khat land lease.

Indicators:

- Three regional federations have been formed at district level by the Thana Federations/PO's.
 - 14 Thana Federations/POs will have strong network with Govt. and civil society organizations by 2010.
 - 50% of the Thana Federation representatives will have participated in the following local level institution and local govt. institution in SUPOTH working area by 2010:
- | Village Sarker (Gram sarker) | Union Council | Upazilla Parishod | Others |
|------------------------------|---------------|-------------------|--------|
| Chairman 2% | One / two | 1% | 1% |
| Members 4% | 2% | 5% | 5% |
- 95% of the group members aware about democracy and voting rights in national and local elections by 2010.
 - 90% of the group members aware about bad impact of religious fundamentalism on poverty eradication.

- 90% of the participants (Old + New) are aware about equal rights of men and women in the society by 2010.
- There will be 50:50 male-female ratio in the Regional Federations, Thana Federations & Central Groups leadership.
- 40 elected women will be represented in different local level institutions in the SUPOTH working area.
- Marriage without dowry among the group members will have increased at the rate of 30% among the participant household by 2010.
- Marriage without dowry in the community increased by 20% by 2010.
- Totally at least 300 marriages without dowry among SUPOTH members and in the communities.
- 50% of average marriage age will be grouped to 18-21 years among group members by 2010.
- 30% of the SUPOTH participants will get lease of khas land (Govt. land) by advocacy programs undertaken by the Thana Federations and Regional Federations by 2010 in northern part of Bangladesh.
- 5-10 Adibashis/outcaste community people will be elected as representatives to Gram Sarker, Union Council and SUPOTH federation leaders by 2010.
- 70% of Adibashis will be protected from land grabbing by powerful elites in the SUPOTH intervention area especially in Noagoan, Rajshahi and Dinajpur by 2010.
- 50% of the group members have gained access to private and public resources by 2010 like khas land, government land/pond, health service etc.

Immediate objective No. 3

To contribute to socio-economic empowerment of 15,211 (6,166 old and 9,045 new) SUPOTH participants and their communities in the six Northern districts by reducing their health related vulnerability in the SUPOTH working area by 2010

Indicators:

- Infant (0-5) year mortality rate per thousand live births among the SUPOTH participant families will be reduced by 2010.
- Maternal mortality rate will be reduced in the families of the SUPOTH group members.
- Prevalence rate of acute illness of poor families of SUPOTH members will be reduced by 2010 (Base line 4.3 to 2.0 at the end of 5th year).
- 70% reproductive age women with knowledge of at least two known risk factors increased by 2010.
- 100% children of SUPOTH group members will be fully immunized by 2010 (Baseline 70% health survey report by Proshika 2003).
- 80% Children and mother of SUPOTH member will have received Vitamin A capsules by 2010.
- 30% of adolescent marriages reduced by 2010 (Base line 60%- population census by GOB 2001).
- 90% of SUPOTH group members having knowledge about risk of HIV/AIDS in the community by 2010.
- 90% of the SUPOTH group members having knowledge about harmful effects of smoking & tobacco especially in Nilphamari, Debigonj and Domer area by 2010 (Base 20% health program monitoring report - Proshika 2003).
- 80% of the SUPOTH group members having knowledge about keeping good hygiene by 2010.
- 70% of the SUPOTH participants used sanitary latrine.
- 98% of the participant used safe drinking water.
- 90% decrease of water born diseases in the SUPOTH group member's families due to increased use of safe drinking water and sanitary latrine by 2010.
- 95% of SUPOTH group members having knowledge about arsenic contamination by 2010.

- 90% of SUPOTH group members will have linkage with Govt. health service facilities, NGOs & private health service providers by themselves by 2010.
- 90% of the SUPOTH participants will be doing homestead nursery by 2010.
- 90% of the participants use compost (Natural fertilizer) in vegetable garden and nursery by 2010.

Present unknown figures to be assessed in baseline survey.

Target group:

a) Definition of target groups and selection process:

The participants are rural poor men and women owning less than one half acre of land or equivalent assets. The target group also includes landless men and women who earn their livelihood selling manual labor, and whose income does not exceed the Bangladeshi poverty line of USD 1,50

The specific target groups:

- Poor landless men : 7.605 (new 4.412)
- Poor landless group women : 7.606 (new 4.033)
- Adolescent boys : 1.500 (new 1.000). This includes SUPOTH members + community youth.
- Adolescent girls : 1.500 (new 989) This includes SUPOTH members + community youth
- 0 - 5 years children : 4.000 (new 2.850) including SUPOTH members + community
- Indirect beneficiary : 55.625 (new 25.625)

Development Potential of the target group:

In the old SUPOTH area 359 primary groups, 43 central groups and 9 Thana Federations have become independent of SUPOTH ("been graduated"). They continue the sustainable group development program and they develop their funds generated by own savings and profit from MEs & SMEs. Therefore they continue their own socio-economic program without outside assistance. However, for the more specialized business work, particularly MEs and SMEs, they need some technical support from SUPOTH on business development and the 'old' People's Organizations/Thana Federations need support to undertake advocacy program for land rights and women's rights.

Strategy of the project (2006 – 2010):

SUPOTH general strategy

SUPOTH works with both men and women, encouraging husbands and wives to both are involved in the project activities, at the out set in separate men's and women's primary groups, at the central level and at the Thana Federation level with men and women represented. Because of the culture in Northern Bangladesh it is necessary to begin with gender separate fora and building on the initial human rights training, literacy training for the individuals and capacity building of the groups in savings, accounts and organization to create an understanding among men and women that it is an advantage to all that women can go out and work, trade and socialize.

The process for group member selection is a lengthy one for ensuring that group members are making the decision to join based on their felt need. The group member should feel that the activities of the project will help them in achieving goals that they themselves have set for their families and for themselves individually.

New areas

The project enters a new area by carrying out surveys following the Participatory Rural Appraisal or the Participatory Learning and Action (PRA/PLA) approach. Through various participatory methods, the village men and women themselves participate in a discovery process of learning about current resources in their villages, resources they would like to see, and then set goals of obtaining these. The SUPOTH members are thus those who fall within the project target criteria, and also have decided to embark on the journey of empowerment, benefiting them individually, their families and their communities. The project emphasizes the

development and empowerment of women. Although it is true that poverty affects men and women alike. Rural women have lesser resources and suffer from a lower social status. The project strives to maintain a project balance of working with a 50:50 ratio of men and women.

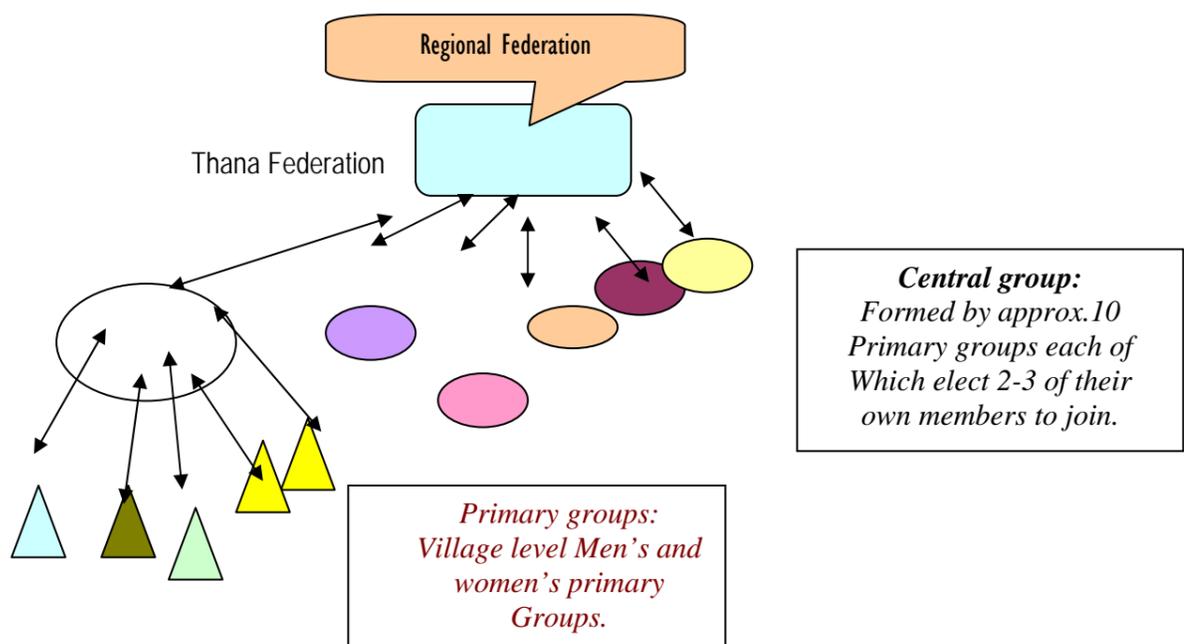
The general SUPOTH strategy for building up the three tiers has been presented in the introduction, and is further developed in the Activities, section 1. For more details, see Annex 7 on SUPOTH institution building strategy

Future relation with old Federations / POs

SUPOTH has been working for sustainable development in 9 Thana Federations since 1991. These Federations are responsible for overseeing all primary and secondary group activities.

After 2005, SUPOTH hopes to maintain a good relationship with these 9 Federations. In these federations, 1-2 staff will remain to assist with specific functions primarily related to small business development and continued networking and establishing new linkages for economic sustainability. The Federations will carry out all primary group supervision independently and staff will only be assigned to assist in the further development of the small business activities.

The Central groups and Thana Federations establish committees to provide additional motivation and training in, for example, literacy, agriculture, income generation ME/SME, and health. SUPOTH believes in the formation of support committees for both the Central group and Thana Federations and the members of these committees are responsible for helping and guiding the implementation and monitoring process of the group activities. The sub-committees at the Thana Federation and Central group levels support the primary groups and learn from each other and encourage continued health and literacy development in the respective committees. In this way SUPOTH is developing leaders for the benefit of the whole community.



Outputs :

Objective	Output
<p><u>Immediate objectives No-1</u> Empowerment of the 15.211(6.166 old and 9.045 new) SUPOTH participants to gain economic independency, become literate, and by their entrepreneurship and job creation combat poverty in their six districts by the end of 2010.</p>	<ul style="list-style-type: none"> - 14 staff especially of old 9 thana federation areas are trained on business development and advocacy for upholding human rights. - 20 new recruited Field Trainers have got different development training and human rights training. - 5 management staff have got training on development management and human right/advocacy. - 401 new groups are trained on social awareness leadership, CCI, account and record keeping training. - 10 new central groups are trained on primary group management and leadership CCI & COC, book keeping training. - 5 new Thana Federations are trained on institution building training including CCI, COC, book keeping, group formation and development human rights and advocacy. - 800 group leaders are trained on business development skill - 401 new independent groups are working. - 144 new groups are formed by the Thana Federations by 2010. - 500 MEs are established through business development training. BDT 3000/- will be provided as revolving fund to all MEs and the owner of the business will invest 3.000 for the ME. - 1.000 Jobs are created by MEs - 80% of participants have got IGAs and 25% extra income from MEs and create 500 MEs by 2010. - 200 women have got ME business which will be profitable for them by 2010. - 14 Federations have got one SME in each federation with financial support from federation 35%, SUPOTH 15% CRWRC (e.g. Rice Mill, Confectionary, Handicraft, Juice Factory, Garments/Tailoring etc) - 4.000 illiterate group members will be literate: would be able to read, write and simple calculation. They have enough confidence to speak to local institution leaders and Govt. official by completing basic course and follow up course designed by FIVBD) /BRAC/CCDB/CARITAS. - Out of 4.000 literate learners, 2.000 will be women.
<p><u>Immediate Objectives - 2</u> To contribute towards acceptance of human rights among 15.211 (6.166 old and 9.045 new) SUPOTH participants and in their communities in the six Northern districts, focusing on women's rights, and Adibashi peoples' rights for poverty alleviation and sustainable development, and the legal right of the poorest to khas land lease.</p>	<ul style="list-style-type: none"> - 2 days workshops with 9 Thana Federation leaders approximately 18 Thana Federation leaders, 7 staff and DMCCDD representative will have participated in a workshop on a framework of Advocacy which is applicable to SUPOTH by ASK/BLAST/ NARIPOKKO / Madaripur Legal Aid. - Ten advocacy issue-based training workshops per year, involving the NGOs, civil society organizations (CSOs) and private sector organizations (PSOs) like, ASk, NARRIPOKKO, BLAST and Modaripur Legal Aids organized by 2010. - Three Regional and Thana Federation/People's Organization advocacy-training programs in 3rd and 5th year organized in SUPOTH working area. - 100 federation leaders and 25 FTs & FMs have been trained on mediation and advocacy from Madaripur Legal Aid and ASK (Ain-O-

	<p>Salish Kendra).</p> <ul style="list-style-type: none"> - 150 Adibashi/outcaste Hindu group leaders have been trained on human rights. - 15 value formation seminars have been organized on cultural, values, religious values, ethical values and human values for 150 federation leaders, all staff and Board members of SUPOTH. - 14 Thana Federations set up to build linkage with all CBOs, NGOs and Civil Society Organizations for establishment of the rights of Adibashis to their lands. - 14 Thana Federations have mobilized for distribution of khas land/pond (Govt. pond) which is illegally occupied by local rich people in collaboration with other NGO federations, CBOs. Govt. Land Department and civil society organizations.
<p>Immediate objective - 3 To contribute to socio-economic empowerment of 15.211 (6.166 old and 9.045 new) SUPOTH participants and their communities in the six Northern districts by reducing their health related vulnerability in the SUPOTH working area by 2010</p>	<ul style="list-style-type: none"> - 14 Health sub committees will be formed (5 members from each Thana Federation) and trained on primary health care training and nutrition training. - 34 Field Trainers will be trained with 21 lessons on health education & nutrition education by VHSS or LAMB. - 140 TBAs (per federation 10) and 240 CHVs (per federation 20) will be trained on primary health care for sustainability of health services. - 15.000 group members will be covered by health education program (21 lessons) (Old 6166 + 8834 new). - 150 adolescent groups with 3000 members, 1.500 boys and 1.500 girls focusing on Reproductive Health issues and HIV/AIDS awareness have been started in the community. - All Thana Federations will set up linkage with Local Govt. Health Services & Facilities and other NGOs Health Service Providers for receiving health services. (Like prenatal and antenatal care, Vitamin-A, iron tablet, worm tablet, contraceptive supplies etc). - 4.000 children of 0-5 age group will be fully immunized (Six vaccines). - 90% of reproductive age mother will be given TT by linking with UHC and Union Health Centers (FWCs). - 90% of the participants know how to make ORS and buy ORS from market. - 15.000 group members of SUPOTH in northern part of Bangladesh have learnt about arsenic contamination special emphasis will given to Dabigonj, Domer, Niamotpur and Tanor upazilas, where water is contaminated by Arsenic. 3 regional federations will do advocacy with Public Health Engineering Department for getting free service for Arsenic tests. - 5.000 latrines will be distributed among the SUPOTH participants. 70% of the SUPOTH participants used sanitary latrine. - 100 Tara pumps (Deep tube wells) have been distributed among the participants of Naogaon & Rajshahi districts. - 1000 tube wells be distributed in Noagan & Rajshahi districts. - 98% of the participant used safe drinking water. - 14.000 Vegetable gardens have been established for providing nutrition for the SUPOTH group members by using natural manure or compost fertilizer.

	<ul style="list-style-type: none"> - 500 nurseries (tree sapling producing plot) will be established by SUPOTH group members. - 45.000 tree saplings have been planted in SUPOTH working area especially in Noagaon and Rajshahi districts, where the areas are very dry and there is too much de-forestation.
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Activities:

0. Baseline survey:

The project recognizes the importance of having good baseline information in order to identify issues and measure change through the life of the project. The project will particularly focus on literacy, income generation and health baseline information. The baselines will be both qualitative and quantitative in nature.

For health baselines, a KPC (Knowledge, Practice) survey will be used for quantitative information assessing maternal and child health. Focus groups and PRA's will be used for qualitative information. The specific objectives of the baseline survey will be a. To discover and know the current health and nutrition status in the respective working areas regarding maternal and child health.

b. To identify health problems in the targeted geographic areas c. To ensure planning d. To collect data that would enable Supoth to assess the impact of the project at mid-term evaluation and final evaluation.

For the income level assessment, quantitative and qualitative information will be collected. For quantitative assessment a family income card system will be developed and used by Supoth. For qualitative information, PRA's and focus groups will be used. The specific objectives of the baseline survey will be to:

a. Identify current income levels and wage earners in a family b. Identify current income sources for a family and which ones are seasonal c. To ensure planning d. To collect data that will assist Supoth to assess the impact of program activities at the mid term and final evaluation.

For literacy, a baseline assessment will be conducted following a simple reading/writing survey. Pretesting will also be done at the beginning of each literacy course. Post course testing will be done following a standardized survey as developed by FIVD,B.

For advocacy, a baseline will also be conducted to determine the number of mediations currently practiced.

1. Institution building (Group formation & development):

1.(a) The SUPOTH project helps people to develop themselves by forming community primary groups, separate for men and women. These groups are the foundation for all of the development components, initiatives and activities of SUPOTH and the intermediary groups. The group size varies based on the decision of the individual group, but is generally 15-25 for female primary groups and 15-30 for male primary groups. Because women are not able to travel as freely as men are, their groups are generally closer to their homes, and therefore, slightly smaller in size. These groups, of course, include those who fit into the target criteria set by SUPOTH. Group formation begins, as noted previously, following a three months period of extensive PRA/PLA surveys conducted by the community with the assistance of SUPOTH staff. These groups meet weekly for collecting savings and also for training, consciousness raising and leadership development activities. The groups elect their own leaders, and rotate positions among the members on a 1-2 year basis. Assistance and training is given to help these members develop skills to carry out functions of leading their groups. A collection of all groups (male and female) located in one union form the Central Committee. Several

central committees in one Thana form the Thana Federation. SUPOTH plans to spend the bulk of its time in capacity building activities for further development and sustainability of these two intermediary bodies.

SUPOTH has an extensive system of capacity development and measurement called CCI &OCI. This system currently takes place on a six monthly basis with primary groups themselves measuring their capacity levels in five areas (finance, management, networking, technical and leadership), scoring and then setting goals for the next six months. The groups themselves generate the indicators and capacity goals and also score themselves. This is based on an appreciative inquiry model where the group members discover principles to further strengthen their groups.

1.(b) Functional Education (literacy):

SUPOTH asserts that the foundation for developing strong, sustainable groups is developing the literacy skills of all group members, male and female. All groups begin with an intensive six-month basic literacy course. SUPOTH has selected the literacy method designed for adult men and women village learners by Friends in Village Development, Bangladesh (FIVD,B) because of its emphasize in numeracy and on consciousness raising. SUPOTH staff, and more and more the Thana Federation leaders select local village voluntary teachers to conduct these courses. SUPOTH tries to ensure that women are selected for teaching women participants and men for the men participants. These teachers are volunteers who are paid a small honorarium for their work. Group members contribute to this fee.

Although SUPOTH initially paid the bulk of these honorariums in new areas, in the old areas the Thana Federations will take this responsibility for the new groups they will form, by using funds earned through income generation activities. The teachers, once selected receive intensive training conducted by SUPOTH staff and qualified Thana Federation members of the literacy sub teams. The classes meet six times a week at times and locations selected by the group members themselves. The expected outcome of this six-month functional education course is that 70% of all class members will pass the course at the third grade reading level according to the UNICEF Standard. To encourage them, puppet show, popular theatre & cultural functions by the villagers will be organized by staff and Thana Federations. Prizes are awarded and given to excellent learners and teachers.

1.c. Income Generation and Business Development:

All group members are involved in primary groups and continue regular weekly savings activities. This is one of the initial motivating factors in the formation of groups, particularly as the benefits of savings are initially most helpful for the individual and his/her family. Group members are encouraged to find simple earning sources, even at the initial stages, where they can begin a pattern of saving small amounts of money on a regular basis. The group members themselves in consultation with SUPOTH staff and the Thana Federation Income Generation Sub Committees make the decision regarding the weekly savings amount. Each group, with the assistance of SUPOTH or the Income Generation Sub Committee, opens a bank account in their local area. From the onset, the primary group members are encouraged to save on a regular basis and to use savings for individual and /or small group income generation projects. The primary groups are assisted in formulating income generation guidelines, loan application processes and setting interest rates.

At this level of primary group income generation activities, there is no external credit given. SUPOTH believes those group members do well in learning to manage their own money (saving based credit), using savings for undertaking small income generating activities. By doing these small activities, group members learn how to manage money and earn profits. Members will learn how to work together and set their goals for income generation and later, micro enterprise activities.

Once basic financial management skills are mastered; primary group members are then encouraged expand to micro enterprise activities at the individual and small group level. This could be small shops, land mortgage, rickshaw purchase, livestock farms etc. Some activities like pulling rickshaw van & vending need extremely low capital intensity and do not require much skill. These activities are usually carried out on a group wise basis and are monitored by the groups and sub committees. SUPOTH hopes to assist the Federations in

developing small and medium enterprises (SMEs) for job creation in the local communities. SUPOTH then assists the groups to select businesses that have the potential to “grow” and create jobs. Since most of the poor people of the country live in rural areas where poverty is more acute, one possible strategy is to promote the growth of ME & SME in rural areas. Women’s entrepreneurship is also important from the perspective of pro-poor growth. Development of women’s entrepreneurship contributes towards women’s empowerment and has important implications for their family relationships and economic level. SUPOTH wants to grow the number of women entrepreneurs.

SUPOTH will provide business development training for the participants. SUPOTH staff will teach how to identify suitable business, basic concept of business, planning, bookkeeping, marketing and cost control. SUPOTH will also assist in business planning and setting up proper bookkeeping systems. SUPOTH will organize skill development training and encourage them to start new businesses. Staff will monitor the business activities, give them necessary advice, and help in preparing documents. There will also be field trips to learn from successful small businesses in the area.

Groups can apply for micro enterprise loans from SUPOTH at an interest rate of 12 percent, which is Government approved. SUPOTH will finance business expansion based on set criteria. SUPOTH also emphasizes business ethics and running businesses with integrity SUPOTH plans to support a mix of individual and group based businesses. SUPOTH will give preference to the businesses where more job creation is possible. We want to help develop the businesses in ME (Micro enterprise > 100,000 Taka) and SME (Small & medium enterprise < 100,000) level If the fund requirement for business is bigger we have an opportunity to ask fund from PWW through BDT & CRWRC. The small and medium businesses will help to create jobs in the community.

Business development in new areas:

After formation of a group, members will be encouraged to begin savings and literacy programs. Within six months to one year of forming a group r a member saves enough money to start IGAs in individual or group level. It is true that many IGAs do not grow further because of their nature. Generally, IGA is for the individual. Once a business grows and can support others in the family it becomes a micro enterprise. When outsiders are hired, it becomes a small and medium enterprise. In every field, there will be some existing individual business. SUPOTH’s duty is to identify them and assist them, so that they can grow and offer more jobs for other group members. Initially, income generation work will be started in a new field from the beginning, but direct business development support will start after three years. It is important to have the foundation of money management in income generation activities before moving to a larger scale of business.

Business development in old areas:

As described earlier business development work has already started in the old working area, although still needing some support from the business development department. Some of the group members are already involved in business (in groups / individually). These businesses need to have technical and financial support so they can grow in a larger scale. In the mean time, some more business can be developed in these areas by providing skill development training and other supports as well. SUPOTH plan to draw back its support by December 2008. One person per old Federation will support the TF in business development specifically with reference to the business development department. (See project implementation plan annex 3. for phasing out plan). The development of the business activities as per SUPOTH’s experiences can be seen in details in annex 8.

SUPOTH is assisting the groups and intermediary organizations in carrying out six monthly audits of all financial records. The Federations are being trained to carry out these audits of all groups under their Federations.

1.e. Training film and manual on the SUPOTH concept:

As a training tool for new Federations particularly a documentary film is planned. The film will portrait the Panchagahr Federation, now registered PO. Panchagahr PO has been very successful in many areas: They

run a school from kindergarten to 5th grade, they run the first SUPOTH SME, the rice mill and they have formed new groups for the last two years. They have good experience in *salish*/local mediation. Thus they are a 'good practice' in terms of economic development and human rights work and caring for the poor outside of their membership base. The film will be in Bengali and English – suitable for the wider Bangladeshi NGO community.

SUPOTH in collaboration with DMCDD/Danmission plan to develop a manual on the SUPOTH concept as a way of disseminating experiences, the target group being NGO environments in Bangladesh and in Denmark. Please see description in Bilag V.

2. Human rights and advocacy:

SUPOTH promotes human rights for the poor men and women in the community. SUPOTH has adopted measures to remove restrictions on women's employment and economic opportunities. Nevertheless, discrimination is persisting in forced participation, wage rates and working conditions. SUPOTH tries to remove these restrictions from the SUPOTH intervention areas by running business differently. Through institution capacity building (Federation) SUPOTH tries to establish equal laws and equal wages for men and women in similar work.

Training and building Regional Federations for advocacy

Salish

One positive impact of Phase II is that dowry, divorce, desertion, early marriage and domestic violence has decreased among the group members (Cf. the MTR) and will decrease even more through human rights education training and seminars. This development has entailed that most old Thana Federations/People's Organizations have gathered good experiences in local mediation, *salish*, in exactly these sensitive areas. *Salish* is taking place before a case is referred to the formal legal system. On this basis, SUPOTH expects that all TFs/POs will do a lot more of this, cf. the outputs. SUPOTH wishes to build on that ability of the TFs more thoroughly through training. The target group will still be the local communities of the Thana Federations and their groups.

Khas – and land rights generally, particularly for the Adibashi

A more recent result of Phase II was successes of the existing Thana Federations to secure *khas* land in the name of poor men and women, especially for women headed households (widow, divorcee). With more focused training on land rights in collaboration with experiences national NGOs like the Human Rights Centre *Ain O Salish Kendra* (ASK), the Thana Federations/People's Organizations and SUPOTH will work on a more focused strategy in advocacy on land rights at the Thana level. From the outset indicators have been set for group members' access to the *khas* land, but the scope for advocacy in land rights will be developed further. The target group for the advocacy for *khas* land to the poor is the local government, particularly the Thana land office.

Adibashi and out caste people/untouchables' rights

Another main objective of the human rights and advocacy program is that the Adibashi and untouchable people need to be empowered so they have a voice in the political decision making of their land rights. Seminars, workshops and training should be organized for Adibashi leaders with mainstream leaders of federations with the help from civil society organizations like, ASK, BLAST, Manob Adhikar Songstha (Human Rights Organization). Particularly in the area of rights of the Adibashi and the outcaste Hindus SUPOTH hopes to explore new ways. During Phase III Regional Federations in the districts of Dinajpur, Noagaon and Rajshahi, and these are expected to be able to make a great difference in this regard. Also here we have made indicators, but a bit more cautiously as this is a new area. SUPOTH expects to work at the Thana/Upazilla level and at the district level.

Mobilization for women's right

Thana Federations (old & new areas) and Regional Federations will undertake initiative to start a social movement towards removing discrimination against women (addres issues like illegal divorce, early marriage,

dowry, domestic violence and polygamy) and take action to prevent or eliminate FATWA given by the religious leaders with the help of civil society organizations. Needs based training and advocacy should be provided to women participants of SUPOTH intervention area.

DMCDD/Danmission anticipates to contribute to this activity with experiences from Egypt and the Danish NGO environment. A mid-term evaluation and a final evaluation are planned to gather the new experiences, particularly in this area. Partly in the light of the bigger focus on advocacy SUPOTH plans to base a part time officer in Dhaka for networking with other NGO's.

4. Health and Nutrition Education:

In Northern Bangladesh the rates of child and maternal mortality are very high - around 145 deaths/1,000 live births as described in Part A. The most common causes of mortality among children under age five in these communities are acute respiratory infections, diarrhea, malnutrition, neonatal tetanus and measles. For children under age five in these communities are acute lower respiratory infections, diarrhea, malnutrition, neonatal tetanus and measles. For women of reproductive age, major causes of mortality and morbidity include complications during childbirth, infections, acquired during delivery, malnutrition and anemia.

The strategic objectives of the SUPOTH health program are:

1. To improve maternal and neonatal care
2. To prevent and properly treat diarrheal disease
3. To detect ARI and make appropriate referrals
4. To improve child nutrition
5. To reduce mortality and morbidity from vaccine preventable diseases
6. To increase awareness about HIV/Aids

SUPOTH will use these key interventions to improve rates of child and maternal health outcomes.

1. Increase the quality and availability of prenatal, natal and post-natal care through training of traditional birth attendants
2. Improve household sanitary behaviors as well as care and treatment practices for children under 5 with diarrheal disease.
3. Increase early detection of ARI as well as appropriate care seeking behavior for children under 5.
4. Improve nutrition and reduce micronutrient deficiencies for children under five.
5. Promote and provide access to immunizations for children under two
6. Prevent HIV/AIDS through health education.

SUPOTH health promotion activities are adding some newer dimension to the activities of Phase II. A number of TBA and CHV training courses (See course list in annex 3.d.) will be organized in 2006-2010 with staff from LAMB Hospital, one of the main hospitals of the North.

Field staff will be responsible for forming and strengthening the community groups and health committees; coordinating training for traditional birth attendants and community health volunteers; and serving as the primary implementers of all health activities, including setting up monthly mother/child immunization programs with the government, weighing children, obtaining and distributing zinc, iron tablets and vitamin A and teaching health courses in the communities.

The network of Thana Federations/People's Organizations will be involved more in the promotion of preventive practices in the SUPOTH intervention area. As in the old Federations, Health Sub-committees will be set up in the new areas. SUPOTH will promote zinc supplementation during episodes of diarrhea for children under two as a strategy for reducing mortality and morbidity among children. Thana Federations will have a health and emergency fund set up which all members will contribute to. This will cover costs for twice yearly de-worming, zinc supplementation and emergency transportation needed. Emphasis will also be given on developing more

responses among the group members, so that, most of the village based training courses can be conducted by the group members or Thana Federation health sub-committees.

Another key feature of the SUPOTH health program is that families are involved. Men will also receive health education and be involved on the health committees. Children under five are targeted for nutrition, prevention of diarrhea and ARI and adolescents will be involved in health promotion and life skills classes in their groups.

SUPOTH will help the TFs/POs to link and network with Government resources and will also help the federations to establish clear referral linkages for necessary health treatment, including provision of safe drinking water or other resource problems.

SUPOTH keeps up the awareness raising on HIV/AIDS prevention among the groups members and the community. SUPOTH also provides reproductive health care education to the adolescents in the community and will continue and enlarge the existing network of teen-age clubs with this focus as part of the Thana Federations' work. SUPOTH. Homestead gardening and nursery development activities along will be continued with health education program. Latrines and tube wells will be sold cheaply by the second tier, Union groups as in Phase II, this time however including deeper pumps for the Noagaon area. A PD Hearth program will also be implemented in areas with high malnutrition (as determined by survey). SUPOTH will also strive, through the federations to involve all of the community (and not just group members) in these health initiatives. This will be added value to the indicators, that focus on the 15.000 group members.

5. Human resource development training for staff and participants

15,211 men and women forming primary groups and 49 staff will benefit from the followings training during the project period (2006 - 2010). The following courses will be provided covering the scope of all three project objectives; formation of groups, IGA and skill training; human rights and value formation; health.

See exact plan in Annex 3.d.

<ul style="list-style-type: none"> - Institution building and sustainable development. - Business development (IGA, ME & SME) - Revolving fund management and savings based credit - CCI and COC - Audit and book keeping - Participatory project planning - Functional literacy teacher training <p>Skill development training for IGA, ME and SME:</p> <ul style="list-style-type: none"> - New business creation and market / analysis - Account & book keeping for ME & SME (Profit & Lose A/C) - Handicraft - Confectionery - Juice Marking - Garment/Tailoring - Home stead gardening - Nursery & development - Poultry & livestock - Pisciculture 	<ul style="list-style-type: none"> - Human right advocacy and values formation - Gender and development - Peoples organization and peoples power - Adolescent development. - Use of folk culture/popular theater/puppet show on development - Legal aid and family laws in Bangladesh. - Adibashi and indigenous people's culture <ul style="list-style-type: none"> - Health & nutrition - Water & Sanitation - HIV/AIDS awareness / Arsenic contamination and mitigation - Reproductive Health education for Adolescents.
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Inputs

The SUPOTH project has been operating for several years (15) in the northern part of Bangladesh in the districts of Dinajpur, Thakurgaon, Panchagorh, Nilphamri, Noagaon, and Rajshahi. SUPOTH has existing equipments human and financial resources that will be used for the project (Revolving Fund)

SUPOTH has a strong relationship with the Government. We expect that the Government should continue technical cooperation and some resource support for the project.

Input to be provided by GOB.

Training, EPI, distribution of Vitamin-'A' capsule, iron tablets, ORS packets, contraceptives & IUD and subsidy for sanitary latrines and tube-wells, treatment facilities for malarial, leprosy and TB.

Inputs from CRWRC- Bangladesh.

Training and Technical support. SME development matching fund, Teaching materials (Books and magazines) and update information about development. Old motor bikes (Honda HS 100), training, development management and business development training, and 20% of Director's salary from CSP project from 2006-2009.

Inputs to be provided by SUPOTH Old Phase = II 2001 - 2005

Equipments	Quantity	Furniture and fixture	Quantity
Computer	3	Almirah	12
Photo copier	1	Table	15
Cell phone	4	Show case/Book self	2
Land phone	1	File rack	3
Old motor bike	13	Chair	50
Books	300	-	-
Fan	25	Refrigerator	1
Building	3	At Pirgonj training center	

Federation Inputs (old) :

- Human resource support like TBAs and CHVs (training as these are voluntary positions accountable to the federations)
- 12% interest of revolving fund.
- Volunteers support (Sub Committees of the Federations)
- Support for new group formation by TF.
- Literacy and material support by federation for federation formation and group formation.

Inputs provided by DANIDA through DMCDD / DAN Mission:

Investment:

- Replacement of motorcycle (6)
- Reconditioned Micro bus 1
- Furniture & Equipment.
- Utensils & Other Materials

Personnel

Description	No.
Executive Director	1
Assistant Director	1
Business Development Director	1
Monitoring & Evaluation	1

Officer	
Finance Officer	1
Business Supervisor	1
Field Manager	5
Secretary	1
Accountant	1
Dhaka Office (Assistant)	1
Field Trainer	34
Assistant Accountant	1
Support	9
Total:	58

Activities running cost:

- Institution building
- Literacy
- Income Generation & Business Development
- Health & nutrition education
- Human right and advocacy program
- Human resource development training

Administrative cost.

DAN Mission:

- Land for SUPOTH training center
- Training and technical support

DMCDD: Supervision monitoring, evaluation and technical support from DMCDD.

Project Assumptions, Risk and Precondition:

Assumptions:

- Democratization process continues
- Reasonable economic growth and low inflation
- Political stability
- Favorable climate of co-operation between GOB and SUPOTH will renew the permission to undertake institutional development program and human rights and advocacy program.
- The GOB & NGO Affairs Bureau will continue to approve SUPOTH FD-6 and FD-2 for 2006 – 2010.
- No major natural disaster.

For the achievement of the project output, it is assumed that:

- Skilled staff and adequate volunteers and training materials
- Social and religions harmony prevail in the working area.
- Group member are interested to join the group on the principle of savings based credit.
- Govt. and other organizations are willing to provide support for human rights promotion.
- Old federations are willing to continue their social development work by themselves with little help from SUPOTH staff.
- Group members are committed to build peoples organization by building their capacity voluntarily
- Danmission, DMCDD, and DANIDA will be agreed to provide fund in time
- BLC, Danmission, DMCDD will continue to support to SUPOTH.
- DMCDD continue to support and supervise the activities.

Risks:

- Political instability.
- Communal fights between Muslim, Hindu and Adibashi individuals and communities.
- Fundamentalist attitude may delay the women, Adibashi and Hindu out caste people empowerment.
- Serious Natural disaster
- Corruption with GOB Sector can make problem for approval of the project.

Part C: Project Organization and management

Project organization:

SUPOTH is an independent National NGO. It has an Memorandum Of Understanding with Bangladesh Lutheran Church and carries out holistic transformational community development programs in the northern part of Bangladesh. SUPOTH has its own General Board consisting of 35 members and 9-member Executive Board. They are representatives from the local community, Thana Federation and like-minded NGOs. The Annual General Meeting meets once a year and approves all policies, plans and budgets for the organization.

The Executive Board monitors and supervises the activities of the Executive Director. CRWRC provides two development consultants to train and give consultancy to the Board and Executive Director and Business Development program. The Executive Director is accountable to the Executive Board and DMCCDD/Danmission. The Executive Board meets three times in a year. Danmission/DMCCDD and CRWRC-Bangladesh has a partnership agreement with SUPOTH.

The SUPOTH Project will have the following staff:

Executive Team:

Executive Director, Assistant Director, Business Director.

Project Management Team:

Executive Director	1
Assistant Director	1
Business Director	1
Monitoring & Evaluation Officer	1
Finance Officer	1
Business Development Supervisor	1
Field Manager	5
Secretary	1

Administration:

Office Assistant	1
Accountant	1
Assistant Accountant	1
Support staff	9

Field staff:

5 Field Managers
34 Field Trainers (14 for Old area 20 for New area)

The Executive Director is accountable to the Executive Board, DMCCDD, Danmission and the Government of Bangladesh for the project activities. The Executive Director makes the day-to-day decisions for the project. There is a project management team made up of fifteen senior staff. This groups meetings monthly to discuss personnel and program issues, monitor and evaluate present activities, and review and set strategies and plans for the future.

The Assistant Director oversees the work of the Monitoring & Evaluation Officer and Field Managers. She is accountable to the Executive Director. The Business Development Director oversees the work of 14 field trainers in the 9 graduated Thanas.. S/he is accountable to the Executive Director. The Monitoring & Evaluation Officer will be responsible to monitor and evaluate all of the field activities and s/he is accountable to the Assistant Director.

The 14 Thana Federations will play an important role to oversee the activities of 760 groups and 15,211 members.

An organogram of the project is enclosed in Annex - I

Management and Coordination:

DMCDD will provide value added support in project writing, monitoring and evaluation, implementation and reporting. The quarterly narrative and financial reports are sent to DMCDD for monitoring and evaluation, where they are shared with Danmission. The DMCDD consultant visits SUPOTH once a year, mostly with Danmission as well. DMCDD also assumes responsibility for direct contact with the donor, on behalf of SUPOTH and is the channel for all reporting to DANIDA.

DMCDD and Danmission have had many years of working experience with SUPOTH in Bangladesh.

SUPOTH is a partner of Danmission. Danmission has had many years of working experience with BLC, BLM-D and SUPOTH. The Danmission Area Secretary for Asia visits the SUPOTH project once a year. The structure and history is described a little more in the Danish summary.

Stakeholders / Networking

SUPOTH has furthermore a large number of stakeholders who assist the organization to ensure success to the project. SUPOTH is a member of the Dinajpur Federation of NGOs(FDB) in Bangladesh. It also participates in regular NGO coordination meetings in each of the six districts where it works. SUPOTH also maintains a close working relationship with its founder organizations, the Bangladesh Lutheran Mission Danish (BLM-D), Dan Mission and the Bangladesh Lutheran Church. SUPOTH has a presence in five districts. The organization has a good number of networking partners such as CCDB, BRIF, CDA, PARI, SATHI, PROTTASHA, BRAC, CARITAS, TARD, etc.

The Christian Reformed World Relief Committee (CRWRC) assists the project in a capacity building strategy to enable the poor to meet the needs of their families and communities. CRWRC provides technical support, organizational and intermediary group policy development, assistance in financial management, and assistance in capacity development and measurement at both the community and organizational level. CRWRC and SUPOTH have a written Partnership Agreement for the years 2006 – 2010. Presently, CRWRC provides funds for the child survival & development program in Panchagarh and a revolving loan for Panchagarh Federation Rice Mill.

Co-ordination with other NGO and donors:

CRWRC - Bangladesh is financially supporting **Child Survival & Development program**. CRWRC also provides revolving fund for SME development for the Thana Federation.

There is a large community of local/National/International NGO within Bangladesh providing various skills and resources. SUPOTH as a national NGO is the member of various NGO forums, including the Regional Self-help promotion Forum, PRA Fourm, VHSS and CRWRC – Bangladesh/INDIA Learning Circle Forum. SUPOTH is quite capable to network with all local, national and international NGOs working in Bangladesh.

In the field staff and Federations are actively involved in networking and coordinating with local Government institutions and other NGOs at the union level. The Executive Director, Assistant Director, Monitoring & Evaluation Officer and Field Managers network with the Central, District & Thana level Govt. Officials and other NGOs & civil society organizations.

Monitoring, Evaluation & Reporting

Monitoring, evaluation and reporting are ongoing activities in the project. The AD, BD and M&E Officer and FM supervise and monitor the activities of the project daily. Field Trainers are regularly monitoring the activities of the groups, central groups and Federations. Regular staff meetings are held in every field. Project Management Team meets once in a month to monitor and evaluate the activities of the project.

Quarterly activities progress report or narrative report and financial report are sent to DMCDD, Board and Govt. organization for feedback. The narrative reports will be qualitative as well as quantitative in evaluating the project impacts

The SUPOTH project as well as the Thana Federations, Union groups and Groups give value to monitoring and evaluation. The project has a monthly information system (MIS), which is prepared on the basis of data collected from the groups. For the non-graduated groups, Field Trainers initially collect the information. However, more and more responsibilities are undertaken by Thana Federations for collecting information from all groups. Field Managers and Field Trainers reviewing this data regularly and work with the Federations to make the necessary changes. Financial audits and CCI of the groups are conducted by the groups themselves on a six monthly basis. Quarterly and annual reports are prepared by the project staff. For the Thana Federations COC is done on six monthly basis for measuring their capacity building process. OCI is conducted for the organization on a six-monthly basis and the organization external financial audit is conducted on a yearly basis. Impact assessments are carried out on a yearly basis.

Institution building (Group formation & development)

- The number of primary groups formed (by gender)
- The number of groups graduated with numbers (by gender)
- Number of central groups with representing primary groups (by gender)
- Number of thana federations will be representing central groups (by gender).

Literacy (Basic course):

- Number of the classes / member learners in the group
- Number of learners for book 1,2 & 3
- Number of he learners completed the 3 books within six months.
- Number of learners who pass the course

Follow up:

- Number of the classes / learners
- Number of learners for book 1,2 & 3
- Number of he learners completed the follow up course for 3 months.
- Number of learners who pass the course

Income Generation & Business Development

- Total amount of savings and profits per group and individual members.
- Total amount of savings and profits per central group.
- Total amount of savings and profits per Thana Federation.
- No. of IGA projects by savings based credit type of the IGA project.
- No. of MEs with types (individual and groups)
- No. of job created by MEs and profit margin
- No. of job created by SMEs
- Loan statues and repayment rate.
- These are reported monthly, quarterly, six monthly and annually.
- Internal audit is carried out six monthly for IGAs, annually for MEs and SMEs.
- Family income measurement twice

Health education:

- Children growth monitoring (monthly)
- Maternal and infant mortality rate (six monthly)
- Using sanitary latrine
- Using safe drinking water
- Immunization coverage
- Reproductive age mother and father

- No. of TTBA "
- No. of CHV "
- No. of Children and reproductive age mother received Vitamin-A Capsules (Six monthly)
- No. of participants receiving health education "
- No. of early marriages reduced "
- No. of participants doing vegetable gardening "
- No. of participants establish nursery "
- No. of participants using compost in the field "
- No. of linkages and referral processes established with Govt. & NGO service providers "

Human rights and advocacy:

- No. of mediation / salish done by Thana Federations (six monthly)
- No. of illegal divorces have been reduced by mediation by Thana Federations (six monthly)
- No. of early marriages reduced (six monthly)
- No. of court cases reduced (six monthly)
- No. of violence against women reduced (six monthly)
- No. of marriages happened without dowry (six monthly)
- No. of advocacy for land rights by TF (six monthly)
- No. of advocacy lobbying for Adibashi rights (six monthly)
- No. of resistance against land grabbing (six monthly)

Monitoring Matrix:

What	How	Why	Who	Frequency
Process	Facilitate Community Group responsible for implementation	To build Community Capacity for monitoring so that they can take up responsibility of their project	SUPOTH staff will facilitate Community will participate and monitor	As set by the community
	Direct observation and community consultation through administering checklist by SUPOTH staff.	Ensure timely and quality implementation future planning	SUPOTH staff with consultation of community/ project participants	At each visit
Progress	Collection of information on coverage and benefit	To measure the project objective future planning	SUPOTH staff consultation of community / project participants	Quarterly

Evaluation:

Evaluation Matrix:

What	How	Why	Who	Frequency
Community	Participatory Methods e.g. PRA / PLA	Major success Community Capacity evaluation - CCI/OCI	Facilitation by SUPOTH with technical assistance from CRWRC	Six Monthly
SUPOTH Program	Participatory methods e.g. per review	Measure SUPOTH program achievement. The project objective future planning	Any External evaluator with assistance from CRWRC, DAN Mission/DMCDD.	3 rd year of the project period.

Two evaluations are planned, a Mid-Term evaluation and a final evaluation. We suggest that it would be good with two evaluations as we want to follow the development of the advocacy work closely as the intensification of the health work. There will be a lot of potential learning in framing advocacy at the micro-level.

Budget and financing:

A detailed budget is found in Annex - 2.

1) Institution building (group formation) and development:

Funds that are used for supplies of groups, as group members training established of thana federation and regional federation and central groups, established income generating projects and shows their competence in dealing with finance, organization capacity building. Literacy Books, materiel's, teachers' salary and other expenses like Box library books and adult learners' magazine & periodicals.

Income generation & business development:

Funds that used for supplies needed to generating income and development of business like MEs an SMEs. Revolving fund for MEs and SMEs.

2) Human rights and advocacy:

Funds will be used for advocacy and human rights including resource materials like books, periodicals and magazines, workshops, seminars, legal aid support, printing of posters and leaflets and bill boards and setting up a fund for thana federation leadership development in human rights and advocacy area.

3) Health Education

Funds will be used for adolescent health development, supplies, resources needed for running of these activities, purchasing health materials, assistance for subsidy for the tube-wells and latrines and Tara pumps for special area like Niamotpur and Tanor, purchasing of materials for HIV/AIDS prevention awareness raising, arsenic, TB, fileria and leprosy, purchasing measuring scales for the staff for new areas; and fund will also be used for tree sapling and vegetable seeds for new groups.

Human resource development raining

Funds will be used for staff and group member training. Teaching materials will be purchased for in-house training. Some training will be contracted with outside institutions.

Investment:

Fund will be used to purchase 6 motor cycles. One Micro Bus will also be purchased as some fields are 100-300 km from the main office. Funds will also be used for purchasing furniture and equipment needed for new working areas. In order to document the project activities a digital Camera will be purchased. A power point multimedia will be purchased for training purposes and to present the SUPOTH project to other NGOs, donors and government agencies.

Office equipment:

Calculator, cell phone, computers are required for some senior staff, ceiling fans for field offices. Moreover, equipment and furniture, books, teaching materials, over head projector for the training center. Fund will also be used for purchasing utensils and other items.

Salary of National Staff:

Funds will be used to cover staff salaries and benefits.

Consultancy Staff:

Public Health/Development Consultant: Funds will be used for consultancy fee for Public Health/Development Consultant

Business development: Fund will be used for consultancy fee for Business Consultant.

Administrative Cost:

Funds will be used for office supplies, office rent, utilities, oil and fuel for vehicles, maintaining and repairing of vehicles and other equipments, bank charges, audit fees, refreshment, Board expenses, insurance of vehicles, staff travels, telephone running bills, advertisement for hiring and program and PRA survey (new areas).

Financial Management Reporting:

The Executive Director of SUPOTH is responsible for the day to day financial management. The Finance Officer will keep daily accounts. The Executive Director is responsible for sending monthly and quarterly financial reports to DMCDD, Executive Board, CRWRC and Govt. Agencies. The project gives monthly program reports also to GOB, NGO Affairs Bureau, District Commissioner (DC) and Thana level govt. Officials.

Financial and narrative reports will be sent to DMCDD/Danmission on a quarterly basis. DMCDD/Danmission will carefully follow-up the development of the project; and DMCDD will send the narrative and financial reports to DANIDA. SUPOTH has an approved auditor, MARK and company. (approved by the Executive Board of SUPOTH and by the Auditor of DMCDD). The annual audit report goes to DMCDD, other concerned organizations and the SUPOTH Executive Board.

When the financial support will be secured, a project agreement will be signed between DAN MISSION, DENMARK and DMCDD. DMCDD will visit the project annually to follow-up the process, and discuss possible problems with project staff, the Executive Board of SUPOTH, CRWRC-Bangladesh and the Executive Director and his team.

Project Implementation Plan
STAFFING POSITION & PHASE OUT PLAN
2006 - 2010

Designation	2005 Existing	2006	2007	2008	2009	2010
Executive Director	1	1	1	1	1	1
Assistant Director	-	1	1	1	-	-
Director Business	1	1	1	1	1	1
Monitoring and Evaluation Officer	-	1	1	1	-	-
Finance Officer	1	1	1	1	1	1
Field Manager	9	5	5	3	2	2
Secretary	1	1	1	1	1	1
Business Supervisor	-	1	1	1	1	1
Accountant Business	-	1	1	1	1	1
Accountant Assistant	1	1	1	1	1	1
Office Assistant (Dhaka)	-	1	1	1	1	1
Field Trainer	22	34	34	30	20	10
Peon	1	1	1	1	1	1
Guard	4	6	6	6	-	-
Aya	1	1	1	1	1	1
Driver	-	1	1	1	1	1
Total	42	58	58	52	33	23

Udenrigsministeriet Humanitær bistand og NGO-samarbejde Asiatisk Plads 2 1448 København K Email: hum@um.dk	<h1 style="margin: 0;">Ansøgningskema</h1> <h2 style="margin: 0;">Udviklingsprojekt over 3 mio. kr.</h2>
	UM j.nr.

Dette ansøgningskema anvendes ved ansøgning til Udenrigsministeriet (Humanitær bistand og NGO-samarbejde) om midler til gennemførelse af udviklingsprojekter over 3 mio. kr. Skemaet udfyldes på dansk og bør ikke overskride 10 sider med skrifttype Garamond, str. 13. Underskrevet ansøgning, vedlagt projektdokument, budgetplan og oplysninger om den ansøgende organisation fremsendes med almindelig post. Ansøgning med bilag sendes tillige elektronisk til um@um.dk, c.c. hum@um.dk.

Generelle oplysninger

1. Ansøgende organisation		
Navn	Danmission i samarbejde med Dansk Missionsråds Udviklingsafdeling	
Adresse	Peter Bangs Vej 1D	
Postnummer og by	2000 Frederiksberg C	
Kontaktperson	Kristine Kaaber Pors	
Telefonnummer 3961 2777	Telefaxnummer 3940 1954	Email kkp@dmr.org , dmru@dmr.org
Dato 31.08.05.	Underskrift Områdesekretær Betty Thøgersen, Danmission	
2. Projekttitle på dansk og engelsk, spansk eller fransk		
SUPOTH – støtte til selvhjælp og opbygning af civilsamfundsorganisationer		
SUPOTH – support for self help and building of people's organizations		
3. Lokaltet (angiv land og geografisk område samt evt. by, hvor projektet finder sted)		
Dinajpur, Thakurgaon, Panchagohr, Nilphamari, Naogaon og Rajshahi distrikter, Bangladesh		
4. Projektperiode		
<ul style="list-style-type: none"> • Forventet start (måned/år) og forventet afslutning (måned/år) • Er projektet en forlængelse (ny fase) af et tidligere projekt? • Forventes det, at der vil blive søgt om yderligere projektfaser? 	1. januar 2006- 31.december 2010 Ja Det vil afhænge af evaluering og erfaringsopsamling undervejs.	
5. Ansøgt bidrag fra Udenrigsministeriet (angiv størrelse af det ansøgte beløb i DKK)		
DKK 7.879.450		
6. Samlede projektomkostninger (angiv omkostninger i DKK)		
DKK 7.879.450		
7. Andre finansieringskilder (til projektet)		

<p>Angiv andre finansieringskilder, herunder den ansøgende organisation selv, samt størrelsen af bidragene (i DKK).</p> <p>Der er ikke andre finansieringskilder.</p>
<p>8. Evt. tidligere ansøgning til Udenrigsministeriet (hvis ja – angives tidspunkt(er))</p> <p>Nej</p>
<p>9. Liste over Danida-finansierede aktiviteter</p> <ul style="list-style-type: none"> Anfør alle aktiviteter, hvortil den ansøgende organisation har modtaget finansiering fra Udenrigsministeriet i de seneste 5 år (angiv journalnr., titel, land, bevilget beløb og projektperiode) For det ansøgte projekt angives, om der til tidligere faser, til forberedelse eller i forbindelse med gennemførelsen af projektaktiviteterne er søgt eller opnået finansiering gennem andre kontorer i Udenrigsministeriet (herunder ambassadernes bevillingskompetence) eller fra Projektrådgivningen <p>Danmission har i de seneste 5 år modtaget finansiering fra Udenrigsministeriet til følgende større enkeltprojekter:</p> <p>J.nr. 104.N.491.b.1: Støtte til selvhjælpsgrupper, fase II, Bangladesh, DKK 5.200.000, 2001-2005</p> <p>J.nr. 104.N.491.b.2: Primært sundhedsprojekt i Karagwe, Tanzania. DKK 2.723.000, 2001-2004</p> <p>J.nr. 104.N.491.b.3: Styrkelse af primært sundhedsarbejde og træning ved Christian Medical College Vellore, Indien. DKK 6.999.000, 2002-2006</p> <p>J.nr. 104.N.491.b.4. Dialogprogram om religion og udvikling, Egypten, DKK 4.994.700, 2003 – 2005.</p> <p>J.nr. 104.N.491.b.5. Udvidelse af Ntoma Home Craft School og kapacitetsopbygning af kvindearbejde i den lutherske kirke, Nordveststiftet, Tanzania, DKK 2.737.000, 2003 – 2007.</p> <p>J.nr. 104.N.491.b.6 Kapacitetsopbygning af primært sundhedsarbejde i ELCT's Nordveststift, Tanzania, DKK 5.978.100, 2004- 2009</p> <p>J.nr.104.N.491.b.7. Kapacitetsopbygning af civilsamfundsorganisationer, Egypten, DKK 10.997.250, 2005-2008</p> <p>Desuden har Danmission modtaget støtte til en række miniprojekter i Egypten, Indien, Madagaskar, Pakistan og Tanzania og til udsendelse af udviklingsarbejdere til Madagaskar, Nepal og Tanzania fra de Danida-finansierede miniprojekt- og personelprogrammer, der administreres af Dansk Missionsråds Udviklingsafdeling (DMR-U), samt til nødhjælpsarbejde i Indien, Madagaskar og Mongoliet fra den nødhjælpspulje, som Udenrigsministeriet har stillet til rådighed for DMR-U. Pr. 1 august 2004 modtog Danmission DKK 972.897 i støtte til ”Udvikling af småvirksomheder til fattigdomsbekæmpelse i Cambodja” fra Minipuljen, der administreres af Projektrådgivningen.</p>
<p>10. Budgetteret forbrug i Danmark</p> <ul style="list-style-type: none"> Angiv skønsmæssigt hvor stor en del (i DKK) af Udenrigsministeriets bidrag, der forventes anvendt til indkøb af varer og tjenesteydelser i Danmark (dette inkluderer bl.a. administration og projektrelateret oplysning). <p>DKK 719.950</p>

Projktoplysninger

<p>11. Projektsammendrag (maksimalt på 2 sider)</p> <p>Skriv et kortfattet sammendrag af projektdokumentet. Sammendraget skal give et overblik over:</p> <ul style="list-style-type: none"> Udviklingsmål Projekt mål Indikatorer vedr. opnåelse af projekt mål (søges der om 10 mio. kr. eller derover, vedlægges selvstændigt bilag på en side på dansk med en beskrivelse af de væsentligste indikatorer samt angivelse af, hvorledes oplysninger om disse vil blive indhentet). Målgruppe (specificer mænd og kvinder) Strategi, herunder i hvilket omfang og hvordan der vil blive arbejdet med levering af serviceydelser, kapacitetsopbygning af civilsamfundsorganisationer og fortalervirksomhed Væsentligste konkrete resultater (specificer mænd og kvinder, hvor relevant) Bæredygtighed Exitstrategi Væsentlige antagelser og risikoelementer
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Indledning om projektets strategi

Danmission i samarbejde med DMR-U søger hermed om Fase III af SUPOTH-projektet i nu 14 underdistrikter i seks distrikter i det nordligste Bangladesh. SUPOTH, Scheme for Underprivileged People to Organize THemselves, er pr. 2001 en national bangladeshisk NGO, der ud fra selvhjælpsprincipper udvikler kapaciteten hos de fattigste grupper i den underprivilegerede nordligste del af Bangladesh.

SUPOTH har med succes opbygget selvhjælpsgrupper, hvis kapacitet opbygges på tre felter samtidig:

1. Økonomisk selvberoenhed: Gruppen trænes i opsparing, bogføring og gradvist i indkomstskabende aktiviteter og udvikling af mikro-virksomheder (ME). Basal alfabetisering er et redskab hertil.
2. Værdier og organisation: Gruppen undervises i menneskerettigheder, ikke mindst kvinders rettigheder. De lærer at stå sammen og organisere sig som gruppe – og at arbejde for andre svages rettigheder, herunder opbygge relationer til relevante lokale myndigheder.
3. Primær og reproduktiv sundhed: Målgruppen oplyses om basal sundhed og deres 0-5 årige børn monitoreres og de oplyses om reproduktiv sundhed og hiv/aids

SUPOTHs erfaring er, at en udvikling af kapaciteten på disse felter samtidig giver en stor synergi, der betyder at medlemmerne er i stand til at håndtere hverdagen fra det helt basale med ordentligt mad og tøj, til opsparing til børnenes skolegang og bevidsthed om problemer i forbindelse med teenage-ægteskaber og medgift. Der er en sammenhæng mellem erfaringen af at kunne håndtere sit eget liv økonomisk og praktisk og have overskud til at engagere sig bredere.

Det tager to år at opbygge en gruppe i f. t. regelmæssig opsparing og bogføring sideløbende med kursus i basal alfabetisering. Gruppen opbygger efterhånden deres egen kapital, og låner den ud til medlemmernes små indkomstskabende projekter. Grupperne udvikler projekter, deltager i træning om menneskerettigheder og indkomstskabende færdigheder, og sideløbende organiserer de sig på 'Union'-niveau (på tværs af 4-5 landsbyer) og igen på underdistrikt-niveau (på bengalsk en *thana* eller en *upazilla*) i de såkaldte Thana Federations. Begge de øvre niveauer trænes i lederskab og i at oplære og supervisere nye selvhjælpsgrupper. Efter ca. fem års arbejde kan en gennemsnitlig selvhjælpsgruppe klare sig uafhængigt af SUPOTHs direkte træning, og superviseringen overtages gradvist af Thana Federationen.

Grupperne monitorerer selv deres kapacitet ved hjælp af SUPOTHs særlige indikatorsystem *Community Capacity Indicators (CCI)*, hvor de selv bedømmer deres kapacitet indenfor områderne Finansiell kapacitet (herunder opsparing og IGA), Management (herunder formel organisation af gruppen og link til øvre niveauer), Teknisk (alfabetisering, viden om sundhed og hygiejne), Social kapacitet (ledelse, viden om lige rettigheder m/k, udviklingsaktiviteter for det bredere fællesskab), Netværk (i f. t. bl.a. andre grupper i landsbyen, lokale myndigheder, NGO'er).

Det har været opløftende at følge SUPOTH's udvikling på de øvre niveauer, altså Union grupper og Thana Federations. De arbejder med et lignende indikator-system (*COC*) tilpasset deres niveau, hvor f. eks. juridisk identitet også er dækket. TF'erne har bidraget til stor økonomisk udvikling hos medlemmerne i form af indkomstskabende aktiviteter og mikro-virksomheder (se pkt. 12). De driver lokalt udviklingsarbejde i form af oplysningsarbejde blandt teenagere, især om rettigheder og reproduktiv sundhed, og en TF driver endog en skole for egne midler. De 6 mest erfarne TF'er har opnået eller er på trapperne til en selvstændig juridisk identitet i form af en registrering som folkelige organisationer (PO'er) hos de lokale myndigheder. De erfarne TF'er arbejder også med lokal mægling, *salish* især i f. t. kvinders rettigheder i tilfælde af f. eks. teenage-bryllupper.

Danmission/DMR-U og SUPOTH har i lyset af resultaterne fra Fase II besluttet sig for at søge støtte til en Fase III med samme basale strategi for at forme selvhjælpsgrupper, Union grupper og Thana Federations i fem nye underdistrikter, og samtidig bibeholde støtte til de to nyere Thana Federations, der blev dannet de sidste par år i Fase II og udvikle alle TF'er i forhold til fortalervirksomhed og kanalisering af sundhedsydelse fra eksisterende faciliteter. Strategien for dette projekt er på tre punkter en udvidelse af strategien for Fase II:

1. *De selvberoennde Thana Federations/PO'er viderefører arbejdet:* I Fase III vil de gamle TF'er/PO'er selv forme selvhjælpsgrupper og dermed fortsætte SUPOTH-arbejdet i deres underdistrikt (se resultater).

2. *Fortalervirksomhed*: Gamle som nye TF'er arbejde målrettet med fortalervirksomhed overfor lokalsamfundet i f. t. kvinders rettigheder, og som noget nyt for jordløses (heraf mange gruppemedlemmers) adgang til at leje det såkaldte *khas*-land eller 'ingenmandsland', som ejes af regeringen efter de oprindelige beboere er migreret. Dette *khas*-land er ofte uretmæssigt annekteret af lokale eliter. Imidlertid skønnes det, at de erfarne TF'er qua deres typisk 800 medlemmer pr. TF vil kunne slå igennem på dette felt overfor de lokale myndigheder. SUPOTH har entreret med større nationale NGO'er, ikke mindst det velanskrevne menneskerettighedscenter *Ain O'Salish Kendra* for hjælp til at videreudvikle fortalervirksomheden på det helt lokale plan, blandt andet på opfordring af Danidas HRGG-enhed i Dhaka. SUPOTH vil derudover arbejde for, at Thana Federations organiserer sig i Regionale Federationer på distriktsniveau for at få større gennemslagskraft på distriktsniveau.

3. *Sundhed*: For det tredje opprioriteres sundhedsaspektet. Både gamle og nye Thana Federations vil udover den hidtidige indføring for selvhjælpsgrupperne i primær sundhed og monitorering af medlemmernes 0-5-årige børns sundhed som noget nyt kanalisere ydelser fra lokale og regionale sundhedsfaciliteter, ikke mindst det velanskrevne LAMB Hospital. Således vil traditionelle fødselshjælpere (TBA'er) og landsbyvolontører (CHV'er) blive trænet til gavn for lokalsamfundene i bredere forstand (se Projektdokumentet under Aktiviteter for en nærmere beskrivelse).

Fortalervirksomhed, kapacitetsopbygning og serviceydelser i strategien:

Der er tale om opbygning af selvhjælpsgrupper og efterhånden folkelige organisationer (PO'er) – altså et kapacitetsopbygningsprojekt på græsrodsniveau. Sundhedsdelen handler om at kanalisere tilgængelig hjælp fra det offentlige til disse lokalsamfund og gøre dem i stand til at gøre krav på denne behandling, ikke om at opbygge egentlige serviceydelser. Fortalervirksomhed har SUPOTH erfaring med på det helt nære plan, særligt med kvinders rettigheder i f. t. familier og meningsdannere i det nære miljø, herunder religiøse ledere. Som noget nyt vil denne fase også arbejde med fortalervirksomhed for de fattigstes ret til jord, se ovenfor samt nærmere i Projektdokumentet. Dertil bør nævnes det planlagte træningsmateriale bestående af en dokumentarfilm på bengalsk/engelsk og en manual om SUPOTH-konceptet. Materialet er rettet mod de nye Federations såvel som det er beregnet til erfaringsspredning i det bangladeshiske og danske NGO-miljø. Se bilag V og Projektdokumentet for en nærmere beskrivelse.

Udviklingsmål, projektmål og indikatorer:

Udviklingsmål: Projektet vil bidrage til, at de fattigste grupper opnår større økonomisk selvstændighed samt evne og vilje til at organisere sig for egne og andre marginaliserede gruppers rettigheder i Dinajpur, Thakurgaon, Panchagarh, Nilphamari, Noagoan og Rajshahi Distrikter i det nordlige Bangladesh. Projektet fokuserer særligt på religiøse minoriteter (særligt kasteløse hinduer) og etniske minoriteter (*Adibashi*).

Projektmål:

1. At bidrage til udvikling af 15.211 (heraf 9.045 nye) gruppemedlemmers kapacitet til at opnå økonomisk selvstændighed, læsefærdigheder og via deres iværksættelse af indkomstskabende aktiviteter og jobskabelse bekæmpe fattigdommen i seks nordlige distrikter.
2. At bidrage til større respekt for menneskerettighederne blandt de 15.211 gruppemedlemmer og deres lokalsamfund med særligt fokus på kvinders rettigheder og etniske minoriteters (*Adibashi*) situation og med særlige aktiviteter i forhold til jordrettigheder.
3. At bidrage til at nedsætte den sundhedsrelaterede sårbarhed blandt de 15.211 gruppemedlemmer og deres lokalsamfund og således bane vejen for en positiv socio-økonomisk udvikling.

Vigtigste indikatorer:

Projektmål 1:

- Pr. 2010 fungerer totalt 760 (401 nye) selvhjælpsgrupper selvstændigt i f. t. SUPOTH med en årlig indkomst på BDT 48.000 pr. familie.
- Pr. 2010 fungerer 14 folkelige organisationer (TF'er/PO'er) selvstændigt i f. t. SUPOTH
- Pr. 2010 fungerer 144 nye selvhjælpsgrupper, som er oprettet af Thana Federations/PO'erne.

- I 2010 holder 85% af grupperne regelmæssige møder, og 80% af deltagerne kommer regelmæssigt.
- I 2010 har 90% af grupperne referater fra deres møder og ajourført regnskab.
- I 2010 har 760 (401 nye) grupper bankkonto og sparer op regelmæssigt.
- Pr. 2010 får 14.000 gruppemedlemmer, projektets direkte målgruppe, herefter ”målgruppen” tre måltider om dagen og har tilstrækkeligt tøj.
- I 2010 har 90% af målgruppens familier ikke optaget lån fra lokale pengeudlånere.
- I 2010 fortsætter 60% af teenagerne indenfor SUPOTH’s program i skole.

Projekt mål 2:

- Pr. 2010 fungerer tre Regionale Federations og arbejder med fortalervirksomhed på distriktsniveau.
- 50% af lederne i Union grupper, Thana Federations/PO’er og Regionale Federations er kvinder.
- I 2010 er antallet af ægteskaber uden medgift øget blandt målgruppen øget med 30% og i lokalsamfundene med 20%, totalt min. 300 ægteskaber uden medgift.
- I 2010 har 30% af målgruppen opnået leje af *kebas*-land
- I 2010 er 5-10 repræsentanter for den etniske minoritet *Adibashis* valgt til landsbyråd, Union råd og SUPOTH’s Thana Federations/PO’er.

Projekt mål 3:

- Pr. 2010 er børnedødeligheden for de 0-5-årige børn af målgruppen reduceret med 30%.
- Pr. 2010 er 100% af målgruppens børn fuldt vaccinerede (nu 70%).
- Pr. 2010 er opnået en 30% reduktion i antallet af teenagebryllupper blandt målgruppen.
- Pr. 2010 har 90% af målgruppen viden om hiv/aids.
- Pr. 2010 er opnået en 90% nedgang i sygdomme blandt målgruppens familier forårsaget af forurenset vand.
- Pr. 2010 dyrker 90% af målgruppen grønsagshaver og bruger kompost hertil.

Målgrupper:

Direkte målgruppe: Omfatter totalt 22.210 mennesker.

Voksne: 15.210 voksne mænd og kvinder, heraf 7.605 mænd og 7.605 kvinder. Heraf er 4.412 nye mandlige og 4.033 nye kvindelige gruppemedlemmer. Målgruppen er de fattigste, d. v. s. de der ejer under en tønde land, med en daglig indtægt der ligger under den bangladeshiske fattigdomsgrænse på USD 1,50.

Børn og unge: 1.500 teenagedrenge (heraf 1.000 nye) og 1.500 teenagepiger (heraf 989 nye) samt 4.000 (heraf 2.850 nye) børn under 5 år.

Indirekte målgruppe :

55.625 borgere i projektområderne (heraf 25.625 nye).

Væsentligste konkrete resultater:

Projekt mål 1:

- 401 nye selvhjælpsgrupper er oprettet og arbejder selvstændigt fra SUPOTH.
- 144 nye selvhjælpsgrupper er blevet startet og superviseret af Thana Federations/PO’er og arbejder nu selvstændigt.
- 15.000 gruppemedlemmer har mindst én indkomstskabende aktivitet og har øget familiens indtægt med 15%.
- Træningsmateriale er blevet udarbejdet, bestående af et filmportræt på bengalsk af den succesrige *Panchagahr Federation*/PO til hjælp for optræning af nye Federations og en manual om SUPOTH-konceptet (se bilag V).
- 5 nye folkelige organisationer (PO/TF) er oprettet og fungerer selvstændigt i f. t. SUPOTH.
- 4.000 nye gruppemedlemmer, heraf 2.000 kvinder har lært at læse og skrive simpelt bengalsk og regne enkle regnestykker.

- 500 mikro-virksomheder (MEer) er startet og fungerer.
- 200 af disse MEer er startet og ledet af kvinder.
- De 500 MEer har skabt 1.000 jobs.
- Der er skabt en mellemstor virksomhed (SME) i hver PO's område, i alt 14.
- De 14 SME'er har skabt 160 jobs.

Projektmål 2:

- 14 medarbejdere er trænet særligt i fortalervirksomhed i forhold til lokale myndigheder og andre lokale meningsdannere samt i udvikling af virksomheder
- 14 Thana Federations/PO'er har opnået stærke netværksbånd til lokale myndigheder og NGO'er.
- SUPOTH har i samarbejde med nationale bangladeshiske NGOer og DMR-U gennemført et træningsprogram for TF'er i fortalervirksomhed og udarbejdet en plan for SUPOTHs fortalervirksomhed.
- 50% af TF'er/PO'er har valgt repræsentanter i landsbyråd, Union råd og Thana/Upazilla råd.
- 1.000 mæglinger (*Salish*) i lokalsamfundet ved Thana Federations/PO'er har fundet sted.
- Der er etableret samarbejde med andre PO'er/CBO'er og NGO'er for at arbejde for *Adibashis* rettigheder til jord
- 14 TF'er er mobiliseret for med hjælp fra andre CBO'er og NGO'er at distribuere *kehas* land og brønde til de fattigste.

Projektmål 3:

- 14 Thana-sundhedskomiteer er dannet (heraf 5 nye) og er trænet i primær sundhed af LAMB hospital.
- 34 field trainers, 140 TBA'er og 280 CHVer er trænet i primær sundhed.
- 15.000 gruppemedlemmer er omfattet af sundhedsoplysning.
- 90% af kvinder i den fødedygtige alder får TT-vaccine
- 3.000 teenagere har deltaget tilbagevendende i oplysningsarbejde om reproduktiv sundhed
- Alle TF'er har opbygget links til regeringens sundhedsfaciliteter og andre sundhedsudbydere m. h. p. at uddele vitamin a-kapsler til nyfødte, jerntabletter og prævention.
- 1.000 pumper, 100 dybtgående pumper og 5.000 latriner er distribueret.
- 15.000 gruppemedlemmer har lært om farerne ved arsenikforurening.
- 45.000 stiklinger og 10.000 grønsagshaver er plantet.

Der henvises til Projektdokumentet for yderligere indikatorer og resultater.

Bæredygtighed

Strategien har allerede vist sin bærekraft f. eks. i form af det nuværende arbejde i grupperne med indkomstskabende aktiviteter og TF'erne arbejde med mikro-virksomheder, små/mellemstore virksomheder og lokal mægling (*Salish*).

Midtvejs gennemgangen gennemført i november-december 2004 (se pkt. 12) påpegede, at et af de væsentligste resultater af SUPOTHs fase II var, at gruppemedlemmerne blev uafhængige af ydre støtte og var klar over farerne ved billige mikro-kreditleån, som i dette område i Bangladesh blandt de allerfattigste har negative konsekvenser, fordi de fattigste ikke har kapaciteten til at administrere et lån men hurtigt investerer det i forbrug og ender i en gældsfælde. Heroverfor har SUPOTH-strategien et stort potentiale, da målgruppen netop lærer at håndtere penge.

En anden indikator på bæredygtigheden er, at SUPOTHs medarbejdere i Fase II gradvist blev faset ud, efterhånden som TF'erne blev stærke nok til selv at supervisere grupperne. En sådan udfasning er også planlagt i Fase III (se Projektdokumentet).

Exit-strategi

I løbet af efteråret 2005 lukker SUPOTH sine kontorer i Fase II's ni områder, idet arbejdet overdrages til Thana Federations. I fase III rykker SUPOTH ind i fem nye områder. Den samme form for exit planlægges efter Fase III – SUPOTH-kontorerne vil lukke og arbejdet blive videreført af Thana Federations, af de folkelige organisationer, PO'erne selv.

Væsentligste antagelser og risiko-elementer

- Opblussen af religiøs fundamentalisme kan forsinke arbejdet for kvinders rettigheder, såvel som arbejdet for *Adibashis* og kasteløse hinduer.
- Politisk ustabilitet kan gøre forholdene vanskelige.
- Korruption i regeringen kan forsinke godkendelsen af projektet.
- NGO-arbejde i Bangladesh er helt afhængigt af det statslige NGO-bureau, og politiske spændinger og korruption her kan forsinke og vanskeliggøre arbejdet.
-
- Alvorlige naturkatastrofer.

SUPOTHs perifere arbejdssted oppe nordpå har tidligere vist sig at være en fordel hvad angår sikkerheden, idet politiske og religiøse spændinger er voldsommere og mere synlige i de store byer. Det er en stor fordel for SUPOTH, at Thana Federations er selvstændige, og seks af dem forventeligt er registrerede som PO'er ved projektstart. Det betyder, at målgruppen og deres valgte repræsentanter er i førersædet, og ikke SUPOTH som organisation. Denne fordel er betydelig, især i forhold til en fortalervirksomhedsdagsorden om kvinders rettigheder og jordrettigheder, som i Bangladesh er yderst sprængfarlige emner.

Hvad gælder NGO-bureauet, er der ikke meget, enkelt-NGOer kan gøre. Med en vis luft i planlægningen af rapportering og overførsler har disse problemer hidtil været holdt i skak.

De store oversvømmelser rammer i højere grad de sydlige egne, men tørke derimod er et problem i nord. Den opstår dog sjældent så akut og uforudset, at der ikke i nogen grad kan tages højde herfor.

12. Status/Projektforberedelse (maksimalt 1½ side)

Hvis der ansøges om en ny fase af et eksisterende projekt, bedes status for projektet og de hidtidige erfaringer beskrevet.

Ved nye projekter beskrives forberedelsesprocessen, herunder

- Hvordan og hvornår er projektideen opstået?
- Hvordan er samarbejdet mellem den danske organisation og partneren i syd opstået?
- Hvilke undersøgelser eller møder har fundet sted?
- Hvem har deltaget i projektforberedelsen? Hvad har været partnerorganisationens rolle? Hvad har været den danske organisations rolle? Hvorledes har målgruppen været involveret?
- Hvorledes er det faglige indhold i projektet blevet vurderet – og af hvem?
- I hvilket omfang er der gennemført specifikke analyser (herunder kønsspecifikke analyser)? Og hvorledes afspejler disse analyser sig i projektdesignet?
- Hvordan er evt. problemstillinger vedr. HIV/AIDS blevet overvejet?
- Hvilke konkrete erfaringer fra tilsvarende projekter har været særligt inddraget i forberedelsesarbejdet og på hvilken måde?
- Hvilke forhold har ikke været tilstrækkeligt undersøgt og belyst i forberedelsesarbejdet og må derfor undersøges nærmere under projektets gennemførelse?
- Anfør centrale dokumenter, som er anvendt og udarbejdet i forbindelse med projektets planlægning, f.eks. landestrategier, workshop-rapporter og mødereferater.

Status på fase II (2001-2005) i korte tal:

Der eksisterer nu 359 selvhjælpsgrupper (184 mandegrupper, 175 kvindegrupper), hvoraf 214 pr. juni 2005 er uafhængige af SUPOTH og de resterende 115 vil blive det i løbet af efteråret, 35 Union grupper (m/k) og 9 Thana Federations (m/k). 5 af de nuværende 9 Thana Federations (TF'er) har eksisteret siden projektets første fase i 1996-1999, mens 4 er kommet til i fase II (se nærmere i Projektdokumentet og PD's annex 6).

7 TF'er har mikro-virksomheder, tilsammen 46, én har startet en mellemstor virksomhed (SME) i form af en andelsbaseret rismølle, og en anden TF har en på vej. 101 jobs er blevet skabt pr. juni 2005, og 39 jobs forventes skabt i løbet af efteråret. Alle TF'er driver lokale udviklingsaktiviteter for egne midler, f. eks. et udbredt teenage-klubarbejde der oplyser om reproduktiv sundhed. De fleste eksisterende TF'er arbejder allerede nu med lokal mægling, *salish*. En TF driver en skole op til 5. klasse, og en anden er på vej. Der er flere samarbejdsfelter med de lokale myndigheder, f.eks. skolearbejdet og rismøllen. 4 af de oprindelige Thana Federations (TF) er nu selvstændigt registrerede hos de lokale myndigheder som civilsamfundsorganisationer (PO'er). 2 TF'er er undervejs mod registrering, mens 3 (heraf 2 som blev dannet ekstra i Fase II, målsætningen var egentlig 7 TF'er) fortsat har behov for støtte for SUPOTH.

Midtvejsevalueringen i nov.-dec. 2004 udført af erfarne og professionelle bangladeshiske konsulenter (Enamul Huda, har arbejdet med faderen til PRA, Robert Chambers samt Sumita Choudury, kønsekspert) blev en god lejlighed til at diskutere behovet for en ny fase med alle interessenter. Under Danmissions og DMR-Us projektbesøg i november 2004 afholdtes møder med TF-ledere, alle medarbejdere samt SUPOTHs canadisk-amerikanske kirkelige partner og konsulent Christian Reformed World Relief Committee, CRWRC, Bangladesh (se punkt 14 for en nærmere præsentation). Gode praksisser blev gennemgået og reflekteret. Evalueringsrapportens (tidligere afleveret til HUM-kontoret) pointer har i foråret 2005 givet anledning til drøftelser såvel i Bangladesh som i Danmark, kulminerende med afholdelse af nye workshops i juni 2005, hvor detaljerne i projektforslaget blev lagt fast sammen med TF'er, de ledende medarbejdere (field managers og øverste ledelse) Se bilag 6 til Projektdokumentet for et indtryk af dette fælles forarbejde.

Evalueringsrapporten havde mange rosende ord til overs for SUPOTHs kerneydelse: Dannelsen af grupper, IGA og ME som vej til en udvikling, som de fattigste selv har ejerskab til. Træningen i forskellige færdigheder til IGA og opsparingen fremhævedes af deltagerne som det vigtige.

Imidlertid har de andre aspekter i SUPOTH-konceptets tre felter for kapacitetsopbygning ud fra et helhedsperspektiv også haft stor betydning (Se punkt 11 under Strategi). Ud fra et strategisk kønsperspektiv (som f. eks. den bangladeshiske kønsforsker Naila Kabeer står for) har undervisningen i kvinders rettigheder og nok så meget erfaringen af den større indtægt, som kvinders udearbejde kaster af sig, ført til meget positive forandringer i kvinders stilling og forhandlingsmagt blandt målgruppens familier i forhold til udgangspunktet, hvor mange kvinder ikke kunne forlade familiens hus. I 2005 er det kvinderne i kvindegrupperne, der understreger vigtigheden af deres døtres uddannelse! Det er ellers en beslutning, som traditionelt henføres til mandens domæne. Træningen i menneskerettigheder vurderes derudover som en vigtig del af baggrunden for det store sammenhold i de tværreligiøse grupper og TF'er (der er 85% muslimer, 10% hinduer og 5% kristne blandt SUPOTHs medlemmer): Dette sammenhold har fra tid til anden har været vigtig for, at hindu-medlemmerne ikke er rejst til Indien under den nuværende konservative muslimske regering.

Midtvejsevalueringen har imidlertid også ført til, at der i næste fase skal arbejdes mere med kønsaspektet, idet der bør være flere kvinder som ledere i Union grupper og TF'er, ligesom at der er potentialer for større resultater indenfor fortalervirksomhed og netværk, hvilket afspejles på indikator- og outputniveau i projektdesignet.

Ledetrådene og de overordnede linier har været tegnet af evalueringsrapporten, mens TF'erne og medarbejderne har fastlagt ambitionsniveauet for fortalervirksomheden. Det faglige indhold er vurderet af DMR-Us projektkonsulent med særligt ansvar for kønsaspektet og civilsamfundsudvikling, antropolog Kristine Kaaber Pors samt CRWRC-Bangladeshs medarbejder med 20 års erfaring fra civilsamfundsarbejde i Bangladesh, og universitetsuddannelse i folkesundhed, Nancy Lou TenBroek.

Desuden har vi konsulteret Danidas HRGG-enhed i Dhaka og større menneskerettighedsorganisationer i Bangladesh som det anerkendte Menneskerettighedscenter *Ain O'Salish Kendra* og *Naripokkho*, der arbejder på policy-niveau med kvinders rettigheder. *Naripokkho* er desuden Sex og Samfunds partner i Bangladesh.

Sundhedskomponenten vil blive opprioriteret i Fase III som introduceret under punkt 11. Oplysning om hiv/aids vil blive en integreret del af en opprioriteret sundhedskomponent, der omfatter primær og reproduktiv sundhed. Hiv/aids er ved at være en reel trussel i Bangladesh, da der er flere og flere stiknarkomaner særligt sydpå. Det vurderes derfor som vigtigt at truslen fra hiv/aids fortsat er inddraget i sundhedsoplysningen, da hiv/aids fortsat er stærkt tabuiseret i området. SUPOTH nyder godt af erfaringer fra det US-Aid-støttede Child Survival Programme, som arbejder med CRWRCS partnere i Bangladesh, herunder én SUPOTH-TF, Panchagahr Federation. Formålet med den stærkere sundhedskomponent i Fase III er at kanalisere sundhedsydelse fra de eksisterende faciliteter, i det nordlige Bangladesh det anerkendte LAMB Hospital. I samarbejde med TF'en trænes traditionelle fødselshjælpere og landsbyvolontører og en komite under TF'en uddeler vitamin A-kapsler til nyfødte, jerntabletter m.m. samt sørger for mulighed for undersøgelse af gravide og kvinder der lige har født.

Første aktivitet vil blive et PRA-baseret survey, særligt m h. p. sundhed, men også i f. t. økonomisk udvikling.

13. Ansøgers komparative fordele og kapacitet

- Hvori består sammenhængen imellem det arbejde, som organisationen udfører i Danmark, og det arbejde, der ønskes udført med det ansøgte projekt?
- Hvad betragter organisationen som sine "kernekompetencer", og hvordan kommer denne til anvendelse i projektet/partnerskabet?
- Hvori består organisationens tidligere erfaring med arbejde på det pågældende område (geografisk og tematisk)?
- Hvem vil i organisationen blive ansvarlig for gennemførelsen af projektet. Beskriv organisationsstruktur og opgavefordeling?

Danmission i DK/Bangladesh: Den ansøgende organisation er Danmission i samarbejde med Dansk Missionsråds Udviklingsafdeling (DMR-U). Danmission er den største medlemsorganisation i DMR-U, som i kraft af sine historiske partnerskaber med kirker i såvel Asien som Afrika en mangeårig erfaring med gennemførelse af udviklingsprojekter inden for sektorer som sundhed, undervisning, landbrug samt indkomst- og jobskabende aktiviteter i landdistrikterne i forskellige afrikanske og asiatiske lande. Dansk Missionsråds Udviklingsafdeling er en paraplyorganisation, der blev oprettet i 1986 som en særlig aktivitet under Dansk Missionsråd med egne vedtægter, et selvstændigt sekretariat, egen bestyrelse og generalforsamling og en selvstændig økonomi som et serviceorgan for de interesserede medlemsorganisationer, der er involverede i sociale og humanitære udviklingsaktiviteter sammen med deres partnere i udviklingslandene.

Kernekompetence: Danmission arbejder som en del af et internationalt netværk af kirker og kirkelige organisationer. Kirkeligt arbejde i Danmark har historisk set opbygget lokale fællesskaber og skabt netværk mellem vidt forskellige samfundsgrupper. Kirkeligt arbejde tager udgangspunkt i det enkelte menneskes værdi og fokuserer ofte på de svagestes rettigheder. Danske kirker og kirkelige organisationer har erfaring med at opbygge organisationer med et holistisk udviklingsperspektiv, hvor omsorgen for den enkelte er det væsentlige. Målgrupperne for kirkelige organisationer er forskellige, det kan være børn, unge, kvinder, familier eller gamle. Historisk set har kirken fyldt de huller, som myndighederne ikke tog sig af, det være sig af social, undervisningsmæssig eller åndelig karakter.

Erfaring geografisk og tematisk: Danmission har traditionelt særligt arbejdet indenfor sundhed, uddannelse og organisering af civilsamfundet, hvorunder dette projekt falder. Danmissions særlige kompetence for organisering af civilsamfundet er blevet opbygget gennem arbejdet med partnerne ude og inspireret af de vidtforegnede kirkelige erfaringer fra Danmark, som Danmissions udsendte og bagland er en aktiv del af. Også i Bangladesh har tidligere Dansk Santalmission, nu Danmissions og partnernes arbejde været rettet mod at opbygge fællesskaber, der drager omsorg for den enkelte, herunder at udvikle fundamentet for et godt liv i form af sundhedsarbejde og uddannelse med særligt fokus på kvinder. Danmissions arbejde med kapacitetsopbygning trækker således på en lang historie for organisering af civilsamfundet.

Danmission har de senere år videreført sit traditionelle engagement i organisering af civilsamfundet til at arbejde med egentlig kapacitetsopbygning. Ved større udviklingsindsatser har DMR-U været med i samarbejdet. Danmission og lokale partnere har opsamlet erfaringer med kapacitetsopbygning fra både Asien, Østafrika og Egypten. I alle tilfælde gælder det kapacitetsopbygning af de fattigste i samfundet med henblik på indtægtsskabelse og opbygning af folkelige organisationer (PO'er eller CBO'er), der også kan fungere som fortalere for målgruppens rettigheder. Danmission arbejder løbende på at udbygge og videreudvikle dette arbejde i samarbejde med partnerne, og herværende projekt er en del af denne bestræbelse. Særligt erfaringerne med SUPOTHs Fase II (J.nr. 104.N.491.b.1) men også projektet til Kapacitetsopbygning af kvindearbejdet i den lutherske kirke, det nordvestlige Tanzania (J.nr. 104.N.491.b.5) samt Udvikling af småvirksomheder til bekæmpelse af fattigdom i Cambodja (bevilget af Projektrådgivningens Mini-pulje august 2004) har givet gode erfaringer på feltet. Det forventes også, at det nystartede større kapacitetsopbygningsprojekt af CBO'er i Egypten (J.nr. 104.N.491.b.7.) vil give nye tilgange til arbejdet med CBO'er/PO'er, der kan blive vigtige for arbejdet med SUPOTH's Thana Federations, efterhånden som de udvikler sig som selvstændige PO'er. Derudover administrerer og monitorerer DMR-U Frelsens Hærs store kapacitetsopbygningsprojekt af lokalsamfund for sundhed og udvikling i Jessore, Bangladesh, hvorfra vi har hentet nogle af ideerne (j.nr. 104.N. 407.b.1.) til sundhedskomponenten i herværende projekt.

Ansvar for gennemførelse af projektet: Danmissions partner SUPOTH vil stå med ansvaret for projektets gennemførelse i overensstemmelse med bevillingsgrundlaget. Danmission vil have det overordnede ansvar for projektet overfor Danida. Områdesekretær Betty Thøgersen, der kommer til Bangladesh på flere årlige partnerskabsbesøg til Bangladesh Lutheran Church (BLC) samt til det igangværende projektarbejde, vil i samarbejde med DMR-U føre tilsyn med implementeringen. DMR-U besøger SUPOTH min. en gang om året. Gennem indgåelse af en projektsamarbejdsaftale med SUPOTH (se bilag 2.a. til Projektdokumentet) vil Danmission/DMR-U sikre sig fuld indsigt i projektets gennemførelse og mulighed for om fornødent at kunne gribe ind heri.

14. Samarbejdspartneren

- Angiv samarbejdspartnerens navn, oprettelsesår, størrelse (medlemmer/ansatte), samlede årlige budget samt evt. andre donorer.
- Giv en kortfattet beskrivelse af mandat, historie, legitimitet i forhold til målgruppen, strategi og hovedaktiviteter, struktur og samarbejdsrelation til myndigheder og andre organisationer
- Giv en vurdering af organisationens styrker og svagheder
- Angiv fordelene ved, at de planlagte projektaktiviteter varetages i samarbejde mellem ansøgeren og samarbejdspartneren.

Basisoplysninger om partneren: Fra 2001 er SUPOTH registreret som en selvstændig national bangladeshisk NGO. I juni 2005 havde SUPOTH over 6.000 gruppemedlemmer (heraf godt 45% kvinder). SUPOTH har i øjeblikket 37 lokalt ansatte medarbejdere, heraf 13 kvinder. SUPOTH's udgifter i 2004 var på BDT 6.623.872 eller DKK 644.570. Der er ikke andre donorer til kernearbejdet, om end SUPOTH's kirkelige amerikansk-canadiske partner CRWRC giver lån til virksomhedsudvikling af de små og mellemstore virksomheder (SME). Christian Reformed World Relief Committee har fungeret som sparringspartner og konsulent først for Dansk Santalmission og den bangladeshiske lutherske kirke og siden hen for forskellige grene af udviklingsarbejde- I dag nyder SUPOTH godt af netværket med CRWRC og CRWRC's 4 andre bangladeshiske partnere, der alle arbejder med kapacitetsudvikling på græsrodsniveau.

Historie, mandat, strategi: SUPOTH er udsprunget af den lutherske kirke Bangladesh Lutheran Church og dens engagement i fattigdomsbekæmpelse i området, tidligere varetaget i samarbejde med det tidl. Dansk Santalmission. I 1991 blev SUPOTH (Scheme for Underprivileged People to Organize Themselves) oprettet som projektorganisation under den lutherske kirkes (BLCs) udviklingsorganisation Bangladesh Lutheran Mission - Danish (BLM-D) med henblik på et pilotprojekt med bæredygtige selvhjælpsgrupper som central strategi. SUPOTH-konceptet er gradvist blevet udviklet. Til Fase I 1996-99 søgte man støtte fra den danske ambassade i Dhaka, og til Fase II 2000-2005 fra Danidas NGO-kontor i København. SUPOTH's projektaktiviteter som beskrevet ovenfor udgør alle SUPOTH's aktiviteter.

Som beskrevet ovenfor er den centrale strategi i SUPOTH opstart og kapacitetsopbygning af selvhjælpsgrupper og siden PO'er (se punkt 11). På grund af denne strategi, hvor ejerskabet i høj grad ligger hos målgruppen, er SUPOTH en rodfæstet lokal aktør i fire af de seks nuværende distrikter. Det er især synligt i Thana Federations' store selvstændige arbejde indenfor opstart af nye selvhjælpsgrupper, virksomhedsudvikling og lokale udviklingsprojekter, som nyder stor lokal bevågenhed. På selvhjælpsgruppeniveau er ejerskabet synligt i form af den faste opsparring og deltagelse i møderne. Udenfor SUPOTHs medlemsskare er der efterspørgsel efter at få nye grupper iværksat, og de lokale myndigheder har anerkendt Thana Federations i kraft af registreringen som PO'er. For de nye områder vil SUPOTH naturligvis være en udefrakommende aktør til at begynde med, men også her forventes det, at medlemmernes engagement gradvist vil få selvstændige grupper, Union grupper og Thana Federations op at stå.

SUPOTH's bestyrelse fungerer som projektstyringsgruppe, der overvåger implementeringen af projektaktiviteterne og er ansvarlig for rapportering og regnskabsaflæggelse. Det daglige arbejde ledes af SUPOTH's direktør, den assisterende direktør og en direktør med ansvar for virksomhedsudvikling samt et Project Management Team bestående af bl. a. de fem Field Managers. Bestyrelsen består af 35 medlemmer valgt for tre år ad gangen på en årlig generalforsamling, samt to repræsentanter fra andre lokale NGO'er. Endvidere har BLM-D og CRWRC hver en observatør i bestyrelsen uden stemmeret. Bestyrelsen vælger et forretningsudvalg på ti medlemmer, der over for bestyrelsen er ansvarlig for organisationens arbejde. Bestyrelsen har nedsat forskellige faste udvalg for bl.a. økonomi, personale og lokal fundraising. Det er p.t. 14 kvinder i bestyrelsen og tre kvinder i forretningsudvalget. SUPOTH ledes af en direktør med en universitetsgrad i økonomi og ti års erfaring med lokalsamfundsudvikling fra Bangladesh før han kom til SUPOTH. Endvidere deltog han i 1999 i et NGO Management Training Course, som Danida Fellowship Centre afholdt i Aalborg.

SUPOTHs direktør og ledende ansatte er i høj grad synlige i NGO-miljøet i Bangladesh, bl.a. via CRWRC's Learning Circle i Dhaka for deres fem bangladeshiske samarbejdspartnere og den danske ambassades jævnlige møder med Danida-støttede NGO'er. Disse møder og ambassadørens engagement i god regeringsførelse har været en vigtig støtte for arbejdet under den nuværende konservativt muslimske bangladeshiske regering.

Styrker og svagheder: SUPOTH's styrke er den lokale forankring som ovenfor beskrevet, og ledelsens evne til netværk. En svaghed har været en stor afhængighed af projektdirektøren, men dette er gradvist blevet afhjulpet med oprettelsen af flere direktørstillinger som nævnt ovenfor, hvor især den unge direktør for virksomhedsudvikling har betydet meget for de flotte resultater på dette felt, men også for en mere åben kommunikation i organisationen som sådan. Mange af de ansatte er lokalt rekrutterede på grund af områdets fjerne beliggenhed fra de store byer, og disse ansatte, f.eks. på field manager niveau har gennemgået en stor udvikling, og er nu f.eks. i stand til at tale åbent og kritisk ved planlægningsmøder, uanset at Direktøren er til stede. Det er en stor forandring fra for fem år tilbage og flot i betragtning af den lokale kontekst.

En kombineret styrke og svaghed er de historiske bånd til kirken. Det er en styrke i kraft af, at SUPOTH kan bygge ovenpå kirkens gode forankring og ry for engagement i fattigdomsbekæmpelse i området, men det er også en svaghed, idet der fra tid til anden udøves pres på ledelsen for at tilgodese kirkens folk i form af jobs m.m. Det holdes imidlertid på plads med støtte fra Danmission/DMR-U og også CRWRC i rollen som partner og konsulent. Såvel Danmission som CRWRC har et medlem uden stemmeret i SUPOTH's bestyrelse.

Fordele ved samarbejds-konstellation: Udover de stærke historiske bånd mellem Danmission og SUPOTH, bidrager Danmission/DMR-U endvidere med erfaringer med kapacitetsopbygning på græsrodsniveau fra andre samarbejdspartnere ind i SUPOTH's arbejde som beskrevet under pkt. 13. Ligeledes udvikles fortalervirksomheds-komponenten i et samarbejde mellem DMR-U og SUPOTH. Konstellationen med Danmission/DMR-U på besøg 1-2 gange om året og CRWRC som konsulent og kontakt i det daglige fungerer rigtig godt.

Konstellationen har også givet meget god læring også ind i det danske NGO-miljø via f.eks. projektdirektørens og CRWRC-konsulentens besøg i Danmark. SUPOTH's direktør besøgte Danmark i 2003 og deltog i Foreningen af Udviklingsforskernes seminar, workshop om kapacitetsopbygning, samt i kurser med Projektrådgivningen. En udløber af dette var en artikel i Den Ny Verden 3, 2003 om SUPOTHs metoder til kapacitetsopbygning, herunder brug af Appreciative Inquiry som metode i projektdesign. CRWRC's konsulent, Nancy LouTenBroek besøgte Danmark i foråret 2005, hvor hun underviste ved et kursus i Appreciative Inquiry arrangeret af Projektrådgivningen og DMR-U samt deltog i åbne møder med over 100 NGO-deltagere i København.

For en nærmere beskrivelse af SUPOTH, projektstrukturen og aktiviteterne henvises til SUPOTH's årsberetning, der vedlægges som bilag IV.

15. Projekt- og programrelateret oplysning

Hvis der søges om midler til projekt- og programrelateret oplysning i Danmark, beskrives følgende:

- Formål med oplysningsaktiviteterne?
- Målgrupper for oplysningen, herunder estimeret antal personer
- Hvilke former for oplysningsaktiviteter planlægges – hvilke resultater forventes med hensyn til informationsformidling?
- Sammenhængen mellem organisationens engagement i Syd og oplysningsaktiviteternes indhold?

Der søges ikke om oplysning i Danmark.

16. Eventuelle bemærkninger

17. Liste over bilag

- Et egentligt projektdokument på dansk eller engelsk samt budgetopstilling (efter Danidas formater herfor) skal altid vedlægges ansøgningen.
- Der vedlægges altid et udfyldt skema med generelle oplysninger om den ansøgende danske organisation og dens folkelige forankring
- Evt. reviewrapporter af tidligere faser etc.
- Ansøges der om 10 mio. kr. eller derover, vedlægges bilag på en side på dansk med en beskrivelse af de væsentligste indikatorer for målopnåelse samt angivelse af, hvorledes oplysninger om disse vil blive indhentet.
- Overstiger budgettet for oplysningsaktiviteter 100.000 kr. vedlægges et dokument, der mere udførligt beskriver de planlagte aktiviteter og de forventedes resultater.

Midtvejsrapporten og artikel fra Den Ny Verden 2003 om SUPOTHs koncept er tidligere indleveret til HUM-kontoret ligesom Danmissions årsberetning, årsregnskab og revisionsprotokollat.

Bilag I: Detaljeret budget

Bilag II: Projektdokumentet inkl. bilag 1-6:

Annex 1: Organogram

Annex 2: Cooperation agreements with Danmission/DMR-U and CRWRC

Annex 3.a-d. Project Implementation plan

Annex 4: Detailed budget

Annex 5: Job descriptions

Annex 6: Shared preparation notes June 2005

Annex 7: SUPOTH Strategy on Institution building

Annex 8: Criteria IGA-ME-SME

Bilag III: Oplysningsskema om Danmission og Danmissions folkelige forankring

Bilag IV: SUPOTH's årsberetning 2004

Bilag V: Træningsmateriale til erfaringsspredning

SUPOTH
Narrative Report
Reporting Period : 1st March to June 2007

Objective	Targets						
Immediate objectives No.1	Outputs from Project Document-Trainings:	New Achievement during the reporting period	New cumulative achievement since 1.03.06				Plan for next reporting period
Empowerment of SUPOTH participants to gain economic independency become literate and by their entrepreneurship and job creation combat poverty in their six districts by the end of 2010	(1) 14 staff especially for old 9 thana federation areas are trained on business development and advocacy for up hold human rights.	a) 25 new staff trained on Advocacy through cultural activities b) 12 staff trained on business development. c) Senior 3 staff trained on RBM	a) 25 new staff trained on Human rights & Advocacy in old field b) 12 BD staff trained on Business development. c) 3 senior staff trained on RBM result base management				A advocacy training by Ask/ BLAST / HOTS
	(2) 20 new recruited field trainers are trained on different development training and human rights	(2.1) a) 20 staff trained of TOT for Adult Education. (2.1) b) 20 staff trained on CCI and Audit and book keeping. (2.1) c) 20 staff trained on Social awareness	(2.1) a) 20 staff trained of TOT for Adult Education. (2.1) b) 20 staff trained on CCI and Audit and book keeping (2.1) c) 20 staff trained on Social awareness				20 FT will be trained on Human Rights & advocacy
	(3) 5 Management staffs are trained on development management and human rights / advocacy	(3.1) 5 Management staff (Like AO, TO, FM) are trained on development management. RBM transformational development, Institutional development management	(3.1) 5 Management staff (Like AO, TO, FM) are trained on development management. RBM transformational development, Institutional development management				3 Senior Management staff will be trained Adolescent Development & Institution building
	Out-puts from project documents – Group formation:						
	(4) 401 new self-help group formed and graduated from SUPOTH new SHGs formed in new areas as per field M/F. <i>Please insert table: Enter number of new SHGs formed, graduated, broken up as per gender and fields</i>	No new group formed this reporting period		Field	Men	Women	Total
			Bochaganj	20/543	20/386	40/929	
			Dabiganj	21/458	24/484	45/942	
			Domar	18/296	20/402	38/698	
			Niamotpur	13/249	20/384	33/651	
			Tanore	18/300	24/392	42/692	
			Khansama	1/16	1/18	2/34	
			Total:	91/1862	109/2066	200/3928	

Objective	Targets						
Immediate objectives No.1	Outputs from Project Document-Trainings:	New Achievement during the reporting period	New cumulative achievement since 1.03.06				Plan for next reporting period
Empowerment of SUPOTH participants to gain economic independency become literate and by their entrepreneurship and job creation combat poverty in their six districts by the end of 2010	(5) 144 self-help groups are formed and supervised by the thana federation: Insert table, Enter number of new SHGs formed, graduated, broken up as per gender and field	No new group formed during this reporting period	Field	Men	Women	Total	Birganj – 2 Kaharol – 2 Birol – Khansama – Pirganj – 2
			Panchagorh	-	117/2631	117/2631	
			Birganj	2/30	--	2/30	
			Kaharol	2/30	-	2/30	
			Birol	2/40	-	2/40	
			Khansama	1/20	1/20	2/40	
			Charghat	2/40	2/40	4/80	
			Mohadebpur	2/40	1/30	3/70	
			Total:	11/180	121/		
	(6) 10 new central groups are formed: Enter number of central groups formed as per field	Dabiganj – 2 Tanore – 2 Total – 4	Formed new central groups:				Domar – 2 Dabiganj – 2
		Name of new Field		Central groups			
		Dabiganj		2			
		Niamotpur		4			
		Tanore		2			
		Total:		7			
(7) 5 new thana federation are formed and have been registered as peoples Organizations. Insert table: Please enter number of old TFs registered as Pos new TFs formed, new TFs registered as Pos	No new group formed during the reporting period	Particulars			Total	No plan to form new Federation but 4 Federation will be registered.	
		No. of Old Peoples Organization registered			5		
		No. of applied for registered			4		
		No. of new Peoples Organizations			Nil		
		Total:			9		
(8) 18500000 BDT + 20000000 BDT = 38500000BDT will be the total of 760 groups capital by savings & profits. Insert table: Please enter total savings and average savings + profit per group show as per field (once a year)	Total savings this period is BDT. 3,75,770.00 Average : 654 Profit : 287.00	Total Saving : 8,50,667.00 BDT Average savings : 1481.00 BDT Average profit : 380.00 BDT				Saving 2,50,000.00	
(9) 760 (359 old + 401 new) groups with 15211 members are involved in saving based credit program. Please enter number of old and new groups and group members involved in saving based credit program.	Particulars	Amount	Particulars		Amount	In new field 7 group will formed. In old area 10 group will be formed	
	- Old groups	359	- Old groups		359		
	- Formed in 5 new fields	200	- Formed in 5 new fields		200		
	- Formed by Federation	15	- Formed by Federation		15		
	- Formed by Panchagorh Federation	117	- Formed by Panchagorh Federation		117		
	Total:	691	Total:		691		
(10) 760 group have Bank A/C. Please enter number of old and new groups with bank accounts			Number of Old group Bank A/C		300	150 Bank A/C will be open	
			Number of new group Bank A/C		50		
			Total No. of Bank A/C		350		

Objective	Targets						
Immediate objectives No.1	Outputs from Project Document-Trainings:	New Achievement during the reporting period	New cumulative achievement since 1.03.06				Plan for next reporting period
Empowerment of SUPOTH participants to gain economic independency become literate and by their entrepreneurship and job creation combat poverty in their six districts by the end of 2010	(11) 4000 new group members (hereof 2000 women) have become literate = who can read, write and do simple calculation and write their names (completed FIVDB course). <i>Please insert table: Enter number of group members (M/F) who currently participate in FIVDB course. Gender, field how many dropped out and how many completed</i>	No new class started during the reporting period. Previous classes are continuing	Field	No. of Class	Learners	No. of Dropout	All class will completed by September 30, 2007 & 70 new class will be started from October 2007
			Dabiganj	16	1479	Nil	
			Bochaganj	12	249		
			Domar	12	227		
			Niamotpur	22	381		
			Tanore	11	182		
			Total:	73	1394	Nil	
	<i>Please report on indicators with every October – December report (End-of-year-report)</i>						

Target (Plan) March 2006 to February 2011		Baseline as per 1 March,2006	New achievements during the reporting period				New Cumulative Achievements since 1.3.06	Plans for next reporting period
Objective	Business Cell training:		Name	Participant	No of Training	Total Participant		
Immediate objective. No-1	(1) 800 group leaders are trained on business development skill. Enter number of group leaders trained	-	Nil	Nil	Nil	Nil	Nil	50
Empowerment of SUPOTH participant to gain economic independency, become literate, and by their entrepreneurship 2nd job creation combat poverty in their six districts by the end of 2010	Other training undertaken. Enter topic and number and position of participants	-	1. Planning workshop	Staff	01	12	<u>Staff Development :</u> 02 Training, 24 Staff	02 Training for Staff
			2. Business Plan	Staff	01	12		
			3. Basic orientation	Business owner	01	11	<u>Participants Training:</u> 01 Training, 11 Participants	05 Training for participants
	Outputs							
	(1) Loan fund: Please enter as per field: Number of ME applications for loans	ME= 45	- 18 Application (Birgonj 5+ Panchagorh 5+ Kaharol 6+ Charghat 2)				Total distributed loan is 06	Distribution 100 Loans
	Number of ME loans disbursed Number of disbursed and paid-back ME Loans Number of disbursed and delayed ME loans	Job Creation=103	- Distributed loan 6 (All in Kaharol) - Nil -06					
	(2) Number of MEs established based on own savings. Enter number of MEs based on savings only		- Nil					
	(3) 200 of these 500 MEs are managed by women. Enter number of women-headed MEs	07 Business	01 in Kaharol				01	40
	(4) 1,000 Jobs are created by MEs are Enter number of jobs created in MEs as per field	103	13 Jobs have created in Kaharol				13	200
(5) 14 SMEs have been created, one in each federation. Enter type of SMEs created as per field.	01(Panchagorh rice mill)	01 (Multipurpose mill Nilphamari Federatrion)				01	02	
(6) Loan fund: Please enter as per field : Number of SME applications for loans Number of SME loans disbursed Number of disbursed and delayed SME loans	01	Nil				Nil	02	
(7) 160 Jobs are created by SMEs. Please enter number of SMEs jobs as per field.	10	10 in Multipurpose mill Nilphamari				10	30	

	Please report on indicators with every October – December report (End-of-year-report)				
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Target (Plan) March 2006 to February 2011		Baseline Start 1.3.06	New achievements during the reporting period				New cumulative Achievement since 1.3.06					Plans for next reporting period	
Objective	Out-put												
	Training undertaken												
Immediate Objectives-2 To contribute to words acceptance of human rights among 15.2.211 (6.166 old and 9.045 new) SUPOTH members and in their communities, focusing on women rights and Adibashi peoples rights for poverty reduction and sustainable development, and the legal right of the poorest to khasland lease	1) 14 Staff (one per field) have been trained in advocacy in relation to local government and civil society		Name of Course	Type of Participants	Duration	No. of Participants						5 Selected Management Staff will be sent to BLAST / BILLS	
			Human rights & Advocacy	FT, FM, TO	3 days	25							
	2) Ten advocacy issue-based training workshops per year, involving NGOs, CBOs. Please enter number of workshops, Place (field), topic and number of participants		Topic	Field	Type of Participant	No. of Participant	No. of course	Topic	Field	Type of Participant	No. of Participant	No. of course	Advocacy course old Field –9
			Advocacy for land rights	Birganj	TF Leader	25	1	Advocacy for land rights	Birganj	TF Leader	25	1	New Field –9
			Do	Panchagorh	"	35	1	Do	Panchagorh	"	35	1	
			Do	Kaharole	"	25	1	Do	Kaharole	"	25	1	
			Do	Charghat	"	30	1	Do	Charghat	"	30	1	
			Do	Birole	"	25	1	Do	Birole	"	25	1	
			Do	Nilphamari	"	25	1	Do	Nilphamari	"	25	1	
		Do	Tanore	"	30	1	Do	Tanore	"	30	1		
	3) Three regional and TF advocacy-training programs in 3 rd and 5 th year. Please enter plans, topics and number of participants		N/A				N/A					N / A	

	4) 100 Federation leaders and 25 FTs and FMs have been trained on mediation and advocacy by ASK. Please enter number of FLS, FTs and FMs trained, based on field if relevant	-	5 Field Manager, Trainee Officer, 25 Field Trainer and 30 Federation leader trained on Advocacy for Human rights issues and Land rights	5 Field Manager, Trainee Officer, 25 Field Trainer and 30 Federation leader trained on Advocacy for Human rights issues and Land rights	
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Target (Plan) March 2006 to February 2011		Baseline Start 1.3.06	New achievements during the reporting period	New cumulative Achievement since 1.3.06	Plans for next reporting period
Objective	Out-put				
	Training undertaken				
Immediate Objectives-2 To contribute to words acceptance of human rights among 15.2.211 (6.166 old and 9.045 new) SUPOTH members and in their communities, focusing on women rights and Adibashi peoples rights for poverty reduction and sustainable development, and the legal right of the poorest to khasland lease	5) 150 Adibash/Hindu outcast group leaders have been trained on human rights. Please enter topic, number of participants, field. Please also write your reflections about the topic and SUPOTH's role after the trainings in an annex.	-	25 Dalit (untouchable hindu leader) and 30 Santal group leaders trained on human rights issues for Advocacy. SUPOTH reflection is included in Annexure.	25 Dalit (untouchable hindu leader) and 30 Santal group leaders trained on human rights issues for Advocacy. SUPOTH reflection is included in Annexure.	A course on justice for 30 Dalit + 10 Santal
	6) 15 Value formation seminars have been organized for 150 Federation leaders, all staff and board members of SUPOTH. Please enter topic, profile of participants (staff/member). please also write your reflections about the topic and SUPOTH's role after the trainings in an annex	-	1 Value formation Training for SUPOTH staff. The topic was transformation development	1 Value formation Training for SUPOTH staff. The topic was transformation development	2 values formation for TF leaders
	Outputs from Project Document				
	7) Plan for SUPOTH advocacy developed in collaboration with staff, TF's and members, after the most training has been undertaken (2008-9) . Please enter plans and reflections for SUPOTH's role as advocate in an annex if there are reflections different from project Document	-	A Plan of action has been developed for every old Thana Federation and two new area Tanore & Niamotpur	A Plan of action has been developed for every old Thana Federation and two new area Tanore & Niamotpur	Plan follow--up

Target (Plan) March 2006 to February 2011		Baseline Start 1.3.06	New achievements during the reporting period				New cumulative Achievement since 1.3.06				Plans for next reporting period
Objective	Out-put										
Immediate Objectives-2 To contribute to words acceptance of human rights among 15.2.211 (6.166 old and 9.045 new)	Training undertaken 8) 50% of TF's have elected representatives in Village Sarker, Union Council, Upazilla Parishad or Others. <i>Please insert table and put in number of representative per type of council, gender and field</i>	15 groups represented Union Council	Field	No	Council	M / F	Field	No	Council	M / F	
			Panchgorh	2	Union	7 / 2	Panchgorh	2	Union	7 / 2	
			Panchagorh	7	School Committee	5 / 2	Panchagorh	7	School Committee	5 / 2	
			Birganj	2	Gram Committee	1 / 1	Birganj	2	Gram Committee	1 / 1	
			Kaharole	2	Youth Committee of Local Govt.	1 / 1	Kaharole	2	Youth Committee of Local Govt.	1 / 1	

SUPOTH members and in their communities, focusing on women rights and Adibashi peoples rights for poverty reduction and sustainable development, and the legal right of the poorest to khasland lease	9) 14 Thana Federations set up to build linkages with other NGOs and CBOs for establishment of the rights of Adibashis to their lands. Please enter major steps taken (meetings, topics, prospects of more formalized cooperation and concrete agreements, based on field)		<p>A) Panchagorh TF has established strong linkage with health facilities like District health officer, Thana health office and local level health facilities.</p> <p>B) Kaharole Federation has established relation with Upazilla Govt. forest department and obtained 3 km of road for tree plantation which plants 75% of profit will get the Federation.</p> <p>C) Birganj Federation has established strong relation with social welfare department and they are attending all meeting for obtaining Govt. welfare service and water & sanitation facilities.</p>	<p>D) Panchagorh TF has established strong linkage with health facilities like District health officer, Thana health office and local level health facilities.</p> <p>E) Kaharole Federation has established relation with Upazilla Govt. forest department and obtained 3 km of road for tree plantation which plants 75% of profit will get the Federation.</p> <p>Birganj Federation has established strong relation with social welfare department and they are attending all meeting for obtaining Govt. welfare service and water & sanitation facilities.</p>	To be continued
	10) 14 TF's have mobilized for distribution of khasland/pond which is illegally occupied in collaboration with civil society, gov. land department. Please enter major steps taken (meetings, topics, prospects of more formalized cooperation and concrete agreements, based on field)		All Federation are trying to established good relation for access to the Khas land, khash ponds but due to state of emergency this is little bit slow.	All Federation are trying to established good relation for access to the Khas land, khash ponds but due to state of emergency this is little bit slow.	To be continued

Target (Plan) March 2006 to February 2011		Baseline Start 1.3.06	New achievements during the reporting period			New cumulative Achievement since 1.3.06			Plans for next reporting period
Objective	Out-put								
Immediate Objectives-2	Training undertaken								
To contribute to words acceptance of human rights	11) 1000 Mediation or salish by the Thana dederation regarding Divorce, dowry, violence against women (wife beating), early marriage, land dispute.). Please enter number of mediations, topics, who was involved (TF and who else), field		Mediation Topic	Field	Mediator	Mediation Topic	Field	Mediator	To be continued
			Early marriage dispute (2)	Nilphamari	TF & Adolescent groups	Early marriage dispute (2)	Nilphamari	TF & Adolescent groups	

among 15.2.211 (6.166 old and 9.045 new) SUPOTH members and in their communities, focusing on women rights and Adibashi peoples rights for poverty reduction and sustainable development, and the legal right of the poorest to khasland lease			Divorce (3)	Panchagorh	TF & local Govt. re- presentative	Divorce (3)	Panchagorh	TF & local Govt. re- representat ive	
			Polygamy (1)	Birganj	TF	Polygamy (1)	Birganj	TF	
			Land dispute (4)	Kaharole	TF	Land dispute (4)	Kaharole	TF	
			Land dispute (2)	Charghat	TF & Local leaders	Land dispute (2)	Charghat	TF & Local leaders	
			Wife beating (5)	Birol	TF	Wife beating (5)	Birol	TF	
			Dowry marriage (1)	Kaharol	TF & Adolescent group	Dowry marriage (1)	Kaharol	TF & Adoles cent group	
	Please report on indicators with every October- December report (End-of-year-report)								

Target (Plan) March 2006 to February 2011		Baseline Start 1.3.06	New achievements during the reporting period	New cumulative Achievement since 1.3.06	Plans for next reporting period
Objective	Out-put from project Document	Out-put	Out-put	Out-put	
Immediate objective-3	1) 34 Field trainers will be trained 21 lesson on health education & nutrition education by VHSS or LAMB. Enter number of FTs taught how many lessons	34	All FT are continuing 21 Health lesion in the groups.	All FT are continuing 21 Health lesion in the groups.	To be continued

To contribute to the Socio economic empowerment of 15.211 (6.166 old and 9.045 new) SUPOTH Participants and their communities by reducing their health related vulnerability by 2010.	2) 14 Health subcommittees will be formed (5 members from each TF). Enter how many health committees formed	9 Health Sub-committee Consisting 5 members	9 TF have 5 member Health committee working in each Thana Federation		9 TF have 5 member Health committee working in each Thana Federation	To be continued	
	3) 14 Health sub committees will be taught 21 lessons on health and nutrition education by VHSS or LAMB. Enter number of health committees taught how many lessons	9 Health sub committee	Health Sub committee taught in average 5 lesson in the groups		Health Sub committee taught in average 5 lesson in the groups	To be continued	
	4) 140 TBAs (per federation 10) and 240 CHV (per federation 20) will be trained on primary Health care for sustainability of Health services. Enter number of TBAs and CVs trained based on field	24 TBA	In old Federation including Panchagorh CSP, 114 TBA and 75 CHV		In old Federation including Panchagorh CSP, 114 TBA and 75 CHV	20 TBA & 20 CHV	
	5) 15.000 group members will be covered by Health education program (21 lesson) (Old 6166+8834 new). Enter how many members covered divided on fields	7900	Fields	Members Continuation	Fields	Members Continuation	Members Continuation
			Birganj	400	Birganj	900	1000
Khansama			730	Khansama	830	900	
Panchagorh			850	Panchagorh	1050	1150	
Nilphamari			600	Nilphamari	700	800	
Birol			550	Birol	650	750	
Pirganj			400	Pirganj	500	500	
Charghat			800	Charghat	800	900	
Bochaganj			400	Bochaganj	370	600	
Debiganj			270	Debiganj	350	370	
Domar			450	Domar	300	450	
Niamotpur	300	Niamotpur	250	350			
Tanore	250	Tanore	250	300			
Kaharole	350	Kaharole	250	300			

Target (Plan) March 2006 to February 2011		Baseline Start 1.3.06	New achievements during the reporting period		New cumulative Achievement since 1.3.06		Plans for next reporting period	
Objective	Out-put from project Document	Out-put	Out-put		Out-put			
Immediate objective-3	6) 150 Adolescent groups with 3000 members focusing on Reproductive Health issue and HIV/AIDS awareness have been started in the community. Enter how many	-	-		Fields	Boys	Girls	To be continued
					Birganj	1/5	1/20	
					Khansama	2/40	1/20	

To contribute to the Socio economic empowerment of 15.211 (6.166 old and 9.045 new) SUPOTH Participants and their communities by reducing their health related vulnerability by 2010.	adolescent groups and members of the groups based on field			Panchagorh	-	-	
				Nilphamari	1/20	2/41	
				Mohadebpur	1/20	1/15	
				Birole	1/25	1/21	
				Pirganj	3/55	6/66	
				Charghat	1/10	1/20	
				Bochaganj	-	-	
				Debiganj	3/63	2/41	
				Domar	2/39	2/54	
				Niamotpur	2/40	2/33	
				Tanore	2/47	2/30	
				Kaharol	2/40	4/60	
	7) All Thana federations will set up linkages with local government health services & facilities and other NGOs Health service providers for receiving health services (e.g. pre- and antenatal care, Vitamin-A, iron tablet, worm tablet, contraceptive supplies etc.) Enter how many TFs have meetings with local government, and how many have formal linkages based on field	-	4 Federation have meeting with Thana level and local level health facilities. 3 Federation have formal linkage with thana health complex and union level health facilities.	4 Federation have meeting with Thana level and local level health facilities. 3 Federation have formal linkage with thana health complex and union level health facilities.			
	8) 15.000 Groups members of SUPOTH have learnt about arsenic contamination. Particularly in Debiganj, Domar, Niamotpur and Thanor, where arsenic contamination is widespread. Enter how many trainings undertaken and where	-	15 Training / orientation course organized locally in Field level. (TF level in Nilphamari, Domar, Dabiganj & Panchagorh) which are arsenic prone area.	15 Training / orientation course organized locally in Field level. (TF level in Nilphamari, Domar, Dabiganj & Panchagorh) which are arsenic prone area.			
	9) 3 regional federation will do advocacy with Public Engineering Department for getting free service for arsenic tests.		N / A	N / A		N / A	
	10) 4000 Children 0-5 of age will be fully immunized (Six vaccines). Enter number of children immunized this period.		672 Children immunized their period (Six Vaccine)	672 Children immunized their period (Six Vaccine)		-	

Target (Plan) March 2006 to February 2011		Baseline Start 1.3.06	New achievements during the reporting period		New cumulative Achievement since 1.3.06		Plans for next reporting period
Objective	Out-put from project Document	Out-put	Out-put		Out-put		
Immediate	11) 90% of reproductive age mother will be given TT by		Field	Mothers	Field	Mothers	

Objective-3 To contribute to the Socio economic empowerment of 15,211 (6,166 old and 9,045 new) SUPOTH Participants and their communities by reducing their health related vulnerability by 2010.	linking with UHC and Thana Health complex. Enter number of reproductive age mothers given TT based on field.		Birganj	15	Birganj	15	As per needs
			Khansama	20	Khansama	20	
			Panchagorh	253	Panchagorh	253	
			Nilphamari	30	Nilphamari	30	
			Pirganj	25	Pirganj	25	
			Kaharol	37	Kaharol	37	
			Birol	40	Birol	40	
			Mohadebpur	27	Mohadebpur	27	
			Charghat	45	Charghat	45	
			Bochaganj	42	Bochaganj	42	
			Dabiganj	35	Dabiganj	35	
			Domar	27	Domar	27	
			Niamotpur	28	Niamotpur	28	
			Tanore	20	Tanore	20	
			Total:	601	Total:	601	
12) 5,000 Latrine will be distributed among the SUPOTH Participants. Enter how many latrines distributed based on field		Fields	Latrine	Fields	Latrine	200 for new Fields	
		Birganj	150 Set	Birganj	150 Set		
		Kaharol	200 Set	Kaharol	200 Set		
		Birol	150 Set	Birol	150 Set		
13) 1,000 tube-wells will be distributed in Noagan & Rajshahi and 98% of the participant used safe drinking water. Enter how many tube-wells distributed based on field		N / A		N / A		50 Tub-wells for 5 fields	
		N / A		N / A			
14) 100 Tara pump (Deep tube well) will be distributed among the participants of Naogaon & Rajshahi district		N / A		N / A		2 Tara pump for Niamotpur & Tanore	
		N / A		N / A			

Target (Plan) March 2006 to February 2011	Baseline Start 1.3.06	New achievements during the reporting period	New cumulative Achievement since 1.3.06	Plans for next
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Objective	Out-put from project Document	Out-put	Out-put		Out-put		reporting period
			Fields	Vegetable Garden	Fields	Garden	
Immediate objective-3 To contribute to the Socio economic empowerment of 15.211 (6.166 old and 9.045 new) SUPOTH Participants and their communities by reducing their health related vulnerability by 2010.	15) 14.000 Vegetable gardens have been established for /by the SUPOTH members, using natural manure or compost fertilizers. Enter how many vegetable gardens based on field		Birganj	660	Birganj	660	To be Continued
			Panchagorh	875	Panchagorh	875	
			Khansama	625	Khansama	625	
			Pirganj	570	Pirganj	570	
			Nilphamari	650	Nilphamari	650	
			Kaharol	600	Kaharol	600	
			Biol	470	Biol	470	
			Mohadebpur	490	Mohadebpur	490	
			Charghat	560	Charghat	560	
			Bochaganj	270	Bochaganj	270	
			Dabiganj	305	Dabiganj	305	
			Domar	200	Domar	200	
			Niamotpur	100	Niamotpur	100	
			Tanore	125	Tanore	125	
			Total:	6500	Total:	6500	
	16) 500 tree nurseries have been formed by SUPOTH participants. Enter how many nurseries formed, based on field	130	Birganj – 10		Fields	Nursery	Off season to start Nursery
			Panchagorh – 15		Birganj	25	
			Total: - 25		Panchagorh	40	
					Khansama	20	
					Pirganj	15	
					Nilphamari	15	
					Kaharol	14	
					Biol	16	
					Mohadebpur	10	
					Total:	155	

Target (Plan) March 2006 to February 2011		Baseline Start 1.3.06	New achievements during the reporting period		New cumulative Achievement since 1.3.06		Plans for next reporting period
Objective	Out-put from project Document	Out-put	Out-put		Out-put		
Immediate objective-3 To contribute to the Socio economic empowerment of 15.211 (6.166 old and 9.045 new) SUPOTH Participants and their communities by reducing their health related vulnerability by 2010.	17) 45000 tree saplings have been planted in SUPOTH working area especially in Noagaon and Rajshahi, Enter number of trees planted based on field	34813	Fields	Tree Plant	Fields	Tree Plant	Plantation to be continued
			Birganj	1050	Birganj	1050	
			Panchagorh	2500	Panchagorh	2500	
			Khansama	2000	Khansama	2000	
			Pirganj	1070	Pirganj	1070	
			Nilphamari	1000	Nilphamari	1000	
			Kaharol	900	Kaharol	900	
			Birjol	900	Birjol	900	
			Mohadebpur	1075	Mohadebpur	1075	
			Charghat	1000	Charghat	1000	
			Bochaganj	550	Bochaganj	550	
			Dabiganj	500	Dabiganj	500	
			Domar	400	Domar	400	
			Niamotpur	500	Niamotpur	500	
Tanore	525	Tanore	525				
			Total:	13970	Total:	13970	
	Please comment on indicators every year in the October-December report						

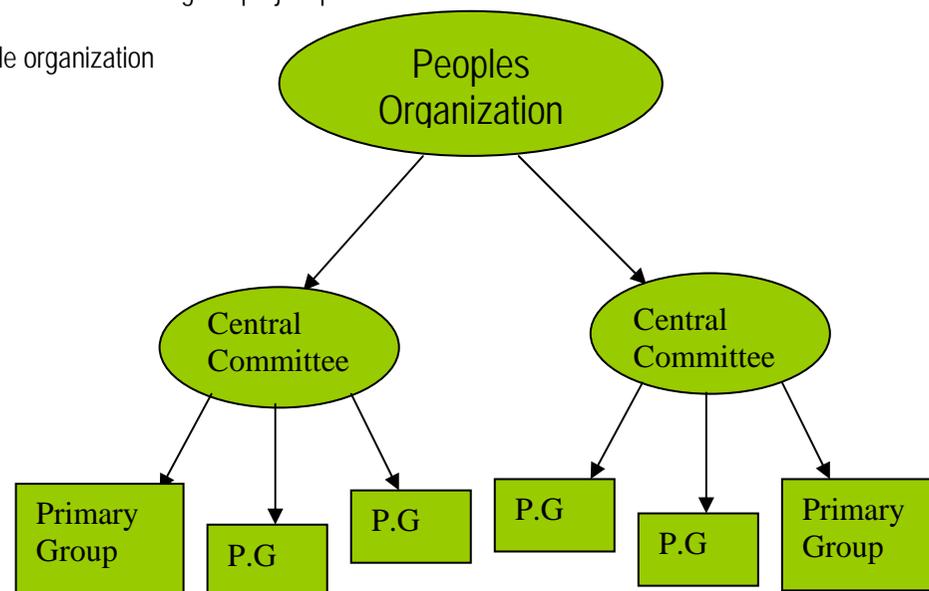
Some reflections

Annexure

Group formation & Development:

Group members are the core strength of SUPOTH. This maximum efforts were employed in Strength & having the groups. In order to strength the SUPOTH integrated rural development program and to provide quick support to the group members and monitory and supervise the program properly SUPOTH established 9 Thana Federation (PO) and have plan to establish 5 Thana Federation in new five Thana during the project period of 2006-2010

- Special features of SUPOTH people organization
- Mass base at grassroots level
- Three tier system



A strong Socio Economies action program on the basic of specific issues of common understand of the participants (Groups members) broad based participations support and consensus for it's program

- Ideological mentality
- Capable and mature leadership
- Strong and effective two way communication from grassroots to the apex level
- Independent decision making motivational session and leadership development activities within the organization
- Solidarity with other Peoples organization
- Strong Co-hession and integrity as a social pressure group.

Human rights & advocacy:

Adivashi and Dalits (Untouchable Hindu Community) in Naogoan and Rajshahi district in Mohadebpur, Niamotpur and Tanore Upazilla are deprived of all human rights. Our simple base line survey conducted in Niamotpur and Tanore Adibashi people and it revealed that the annual family is 9000 Tk on average. Main source being the wages of labors. Over the course of time most of the Adibashi Dalit Hindus became landless have been cheated and unable to protect their land from the majority Muslim community. Living on khas land or land own by land lord buying labor. They are move easily exploited on pressurized by local Muslim elites and political leaders who want to access khas land. The poverty of Adibashi and Dalit is exacerbated due to the social exclusion they have to live with .

Common realities / Challenges

SUPOTH identified the following as the most pressing challenges in the Northern part of Bangladesh.

- Loss of perspective especially among Hindu lower cast minority and Adibashi.
- Land less ness.
- Domestic violence against Children & women.
- Population explosion.
- Unemployment.
- Migration.
- Religious conflict.

To address the above mention Challenges and realities SUPOTH and Pos have taken following strategic planning:

- Encourage group member on focusing our unity.
- Conducting workshop to motivate community leaders (Specially Muslim and Caste Hindu leaders) .
- Encouraging Pos to build up a network involving CSO and other Non-government organization to established human rights in the society.
- Peer group networking, A network among the peer group that are committed to promote social perspective on human rights should be established and continuously strengthened.

Our awareness building training and Advocacy program is increasing their moral a great extent and gradually they suffer less from social exclusion. It is needless to say that in the case selling of labor Muslim will be favored that Adibashi and Dalit.

Dowry / Divorce / Polygamy and Early marriage:

Tacking of dowry and violence associated with it continuous in Northern part of Bangladesh where SUPOTH work. Divorce, Polygamy and Early marriage are also great threat to development of women in the society, So SUPOTH emphasis is given to reduce these violence through its human rights and advocacy program.

Dayal Chandra Paul