

# **Economic and Social Development of Women in Bangladesh with the Blessings of NGO: A case study on Srizony Bangladesh**

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**Abstract:** *The ninth most populous country and the most densely populated of the world's larger states. The position of Bangladesh is 25th among the 39th poorest countries. In Bangladesh, most of the people live in the rural areas. Mostly they are poor and cannot fulfill their basic needs. The poor people are affected in malnutrition, illiteracy, helpless and not empowered etc. There have been applied different development models through Government and Non-Government Organizations to alleviate poverty. They have great influence on the life rural woman. Their goal of development is to increase the well-being and quality of life of the rural woman through growth of social vertices. Women are nearly half of the population. They represent a half of the countries human resources and thus a half of its potential. It provides micro credit to the poor woman, because they are helpless. By taking micro credit they reduce their poverty and try to change their life. It emphasizes the development of rural women who are the half of the total population of Bangladesh. Development can be defined as the expansion in people's ability to make strategic life choices in a context where this ability was previously denied to them. Hence our women are very much deprived of different kinds of opportunity for the cover of decades. Still it is continuing. Therefore NGO stands by them to develop in the entire life of women. In addition, there is a real change that has been done by such NGOs which are working in the study area. Women have developed and removed their sorrowful life over two decades by involving with NGO.*

**Keywords:** *Srizony Bangladesh, Non-Government organization, micro credit system, women development.*

## **1 Introduction**

Bangladesh is one of the world's most densely populated countries with 160 million people, 26% of whom live below the national poverty line of US \$2 per day (Wikipedia). Recently Bangladesh has become a country of "Lower middle income" (World Bank). For achieving this stage it has to fight against poverty, superstition, illiteracy, political instability, corruption etc. which are also responsible for its backwardness. Specially, illiteracy, lack of capital, lack of entrepreneurs, social superstition, and more congested population are mainly

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liable for this. The number of women our country is about half of the total population of the country. Yet the women of our country lag behind both economically and socially. So, it is impossible to come out from this situation without proper steps. Governmental non-governmental and individual initiatives have to be taken to develop our basic infrastructure the people specially the women. Different organizations and NGO'S have expanded their helpful hands. Srizony Bangladesh (NGO) is one of them which is trying to remove poverty through various effective programs including micro credit program. Bangladesh is rich in natural resources. In spite of that, it is poor and undeveloped country. It is because of fact that its natural resources are not being properly exploited due to lack of technical knowledge and skilled labor, also because of the acquit scarcity resources.

The last two decades, no. of NGOs have been dramatically increased and their voluntary development services in many countries of the world have also increased to alleviate poverty. Most non-governmental organization engages in the promotion of development initiatives at the grass-roots level. SRIZONY is one of them. They work directly with the poor, marginalized sections of the population such as women, children, landless, assets less, and slum dwellers. Their work entailed a range of services like education, literacy, health, family planning, drinking water, and credit and enterprise development. It is included organization and the poor such that they could play a more active role in defining and working to words their own development.

Micro finance, also known as micro credit, has emerged as a movement in Bangladesh and in the larger part in the world. There has been unprecedented growth of micro finance NGOs in this country over the past two and half decades. Bangladesh can be considered birth place of the current concept of micro finance. This country provides models of recognized global significance in several aspects of micro finance, viz., scale of operation, modes, and practices of micro finance, wider financial services and poverty alleviation. The experience of Bangladesh is increasingly being replicated in many developing countries. The sector is now in transition is term of process and operational strategies. At the same time, it is encountering some challenges which need to be addressed. This paper discusses growth of the sector, its impact and upcoming issues including the challenges. The discussion is focused on the micro finance NGOs which is the major actors in the development of women. The experiences of SRIZONY are reflected in this discussion.

Micro finance, in simple term, can be described as small loans offered to poor households to foster self-employment and income generation. The loan largely goes to rural landless, disadvantaged women and marginal farmers who depend largely on selling their labor. The terminology of micro credit has undergone a change in recent time. Practitioners in many countries call it micro finance for its wider dimension. Micro finance generally involves the following features:

- Small loans , for both Working capital and assets
- Collateral free, substituted by group guarantees or compensatory savings
- Access to repeat and larger loans
- Intensive supervision and close monitoring
- Secure saving products
- Loan period generally for one year , may go up to 3 years
- Options available of weekly / monthly installment payment
- Can combine social development with financial intimidation.

Around 60 million people in Bangladesh, nearly half of the country's population, live below the poverty line. But the poor did not practically have any access to institutional credit, primarily because they are not

considered credit worthy. So they could not borrow from the banks or other financial institutions. The informal money market including the traditional money lenders provide loans but charge exorbitant rate of interest. Micro finance thus found a space to operate for the poor.

#### **1.1 Research question**

Whether the micro credit system of NGO is used by the women in Bangladesh then economic and social development of them is remarkable or not?

## **2 Literature Review**

Islam, Nazrul, and et.al. (September, 2012), in their study ' *Determinants of empowerment of Rural Women in Bangladesh* ' mention the some factors of empowerment. Rural women constitute the poorest and most culturally stigmatized sector of the population. But providing alternative sources of employment for poor rural women can result in greater empowerment of women and increase their standard of living. Empowering women through self-employment and entrepreneurship in different socio-economic sectors, results in new opportunities for income generation. According to Murdoch (1999) micro credit is a useful tool for the empowerment of women, for poverty alleviation and a relatively new approach for developing economies to solve women's difficulties in obtaining financing.

Newaz, Ware, (2007), ' *Impact of NGO Programs on Rural Women in Bangladesh* ' in this work has sought the changing patterns of rural women after involving in NGOs programs. How much changes have been possible for rural women within developing programs; these phases have been discussed by four dimensions. This study was actually conducted with these four dimensions by the field work experiences. Though so many conjunctures of claims and counter claims against NGOs activities are around the world but it is fully conceptual or methodological complexities. In order to avoid these complexities this study has been actually done by field work. Here women empowerments have been explained with their income, work, relations and their lifestyles.

Amin, Rurul, Becker, Stan, and Bayes, Abdul (1998), in their study ' *NGOPromoted Microcredit Programs and Women's Empowerment in Rural Bangladesh: Quantitative and Qualitative Evidence* ' tried to assessment the credit-based income-generating project is which mobilizes and organizes women at the grass-roots level and provides access to supportive services. The advocates of microcredit programs for poverty alleviation emphasize that this approach is appropriate not only to fight poverty but also to improve women's status and empowerment they also have given a renewed emphasis to targeting women microcredit programs order to improve women's access to material resources and their control over the sources of power. This study uses both quantitative and qualitative data. Using a random multistage stratified cluster sampling design in where 3,564 married women under age 50 were sample to include villages from regions where five small- or medium sized NGOs have had on-going rural credit programs for poor women. Each of the five NGO programs was treated as a separate stratum. These five NGOs are the Association for Social Advancement (ASA), Rangpur Dinajpur Rural Service (RDRS), Development Center International (DCI), Community Development Association (CDA), and Village Education Resource Center (VERC).

Alim, Md. Abdul (2012), in his study '*Promoting Sustainable Health and Social Behaviour: an Evaluation of the Communication for Development Project in Cox's Bazaar District*' conducted a sub district based in Teknaf and Ukhia of Cox's Bazaar district sample survey to find out changing pattern of women status after intervention. Under funding of advocacy and communication department of BRAC this study was conducted to know the improving pattern of education, water and sanitation facilities, maternal and child health, knowledge and behaviour regarding human immune deficiency Virus (HIV)/Acquired immune deficiency syndrome (AIDS) birth registration including gender discrimination, violence against women and sexual harassment.

Amin, Ruhul and Li, Yiping (1998), conducted a study named '*NGO-Promoted Women's Credit Program, Immunization Coverage and Child Mortality in Rural Bangladesh*'. In this study they sought to find out the EPI programs impact on rural area. They also mentioned that Bangladesh has signed in EPI programs in the 1978 Alma-Ata Conference (World Health Organization, 1978) to promote the women and child health. Bangladesh initiated a massive national Expanded Program on Immunization (EPI) against neonatal tetanus, measles, diphtheria, polio, whooping cough, and tuberculosis for permanently removing from her area. On this view government and non-government organization are together working in whole country. This study sought to know the impact of NGOs program on their members and non-members.

Shahnaj Parveen, (2007), in her study '*Gender Awareness of Rural Women in Bangladesh*' searched to determine the social status of rural women and their level of gender awareness. The study reveals that personal income and physical beauty of rural women are the most important factors determining a higher social status while women with distressed conditions including mental and physical disabilities were found to have a lower social status. There is a gross disparity between women and men in every sphere of life, especially in economic aspects. It is, therefore, assumed in this study that the rural women's empowerment can be attained by fostering their level of awareness of ten selected gender issues (including under-valuation, educational gap, inheritance of property rights, timing of marriage, practice of dowry, divorce rights, sex bias, birth registration, political awareness and violence against women) through implementing some innovative measures by intervening institutions.

Pitt, M. M., Khandker, S. R. & Cartwright, J. (2003), their work on '*Does Micro-credit Empower Women? Evidence from Bangladesh*' is most investigable work to find out the real evidence of micro credit programs. They described in their work as like that Bangladesh is a developing country. Approximately most of the people live in the rural areas. And women are equal to men. The women have no power about decision making and not empowered as like men. So the government of Bangladesh realizes that if the conditions of women may have unchanged the proper development will not come with fruitfulness. But it is difficult to the government to take some developmental steps for them. So as to be partner of GO, NGOs are working for their development. Their developmental programs are helpful for improvement of rural women. So here is the question how can credit be a gender sensitive and social equity tool?

S.Sarumathi and Dr.K.Mohan, (2011), in their article '*Role of Micro Finance in Women's Empowerment*' which published in journal of management and science has sought to clear the impact of microfinance on women empowerment. Microfinance is a type of banking service that is provided to unemployed or low-income individuals or groups who would otherwise have no other means of gaining financial services. Micro

finance and (Self Help Group) SHGs are effective in reducing poverty, empowering women and creating awareness which finally results in sustainable development of the nation. The main aim of microfinance is to empower women. In this paper the role played by Microfinance in women's empowerment are considered into three dimensions namely psychological, social and economic. 181 samples have been collected by Cluster sampling in which both the primary and the secondary data's are used. A structured interview schedule was used for collecting data from the rural SHG women members who are engaged in Micro enterprises through microfinance.

### 3 Objectives of the Study

As a systematic process dissertation investigates new information of raising questions that information expands the scope of knowledge of man. Therefore in this study the general objective is-

To know NGO roles in economic and social development of rural women.

There are some Specific Objectives which help the researcher to find out the exact conditions of the rural women. The specific objectives are-

To find out the activities of NGO for the development of rural women.

To know the economic conditions of the rural women.

Understanding the social conditions of the rural women with referencing to economic status.

To know how NGO helps them in decision making process relating to financial issues.

To understand the action of NGO in reducing gender inequality.

### 4 Methodology of the study

The task of data collection begins after research problems have been defined and research design / plan chalked out. Where deciding about the method of data collection to be used for the study, the researcher should keep in mind two types of data viz. primary and secondary. The primary data are those which are collected afresh and for the first time, and thus happen to be original in character. The secondary data, on the other hand are those which have already been collected by someone else and which have already been passed through the statistical process. The researcher would have to decide which sort of data he would be using (thus collecting) for his study and accordingly he will have to select one or the other method of data collection. The methods of collecting primary and secondary data differ, since primary are to be originally collected, while in case of secondary data the nature of data collection work is merely that of compilation.

With the help of the above conception, I have collected data on my report through the following two sources:

- i) Primary source
- ii) Secondary source.

## 4.1 Sampling

1. For this study I have taken the full SRIZONY activities in Jhenidah district.
2. I have taken 6 branches of full SRIZONY in Jhenidah district for collecting data.
3. I have taken interview of 15 official members of SRIZONY and for secondary data I have taken interview from 50 members of SRIZONY, out of them 35 are women and 15 are men.

## 4.2 Methods of data collection

We have selected the following three methods for collecting data for the study:

- a) The library work method,
- b) The interview method, and
- c) The observation method.

### 4.2.1 The library work method

The work has been primarily confined to studies relating to various aspects of Srizony finance for poverty alleviation. We have gone through different journals, periodicals, books and government publication and have obtained necessary data for the purpose.

### 4.2.2 The interview method

As usually, an interview is always considered pseudo conversational by nature. So it is called an oral exchange of information. It is an important method for obtaining facts that may help us supplement personal information. I have followed this method because it will enable me to establish personal contact with the respondents to be interviewed. Initially two sets of draft interview schedules in the light of the objectives were prepared.

### 4.2.3 The observation method

Observation method is considered as one of the most important methods collecting data. This is a specific process of scientific investigation for collecting necessary information by the observer. The success of this method depends largely upon the experience and capacity of the observer. Information revealed through observation has been noted down in the diary. We have visited many villages to meet the prospective person who have taken loan from different branches of SRIZONY. We have also scrupulously observed the activities of the loanee and their dealings with the SRIZONY people. This has helped us to collect a lot of related information, which would not be obtained through the prepared questionnaires.

## 4.3 Techniques of data analysis

Data have been analyzed by using ratio analysis, editing, coding and through different statistical tools.

### 1. Analysis and findings

This chapter is divided into two sections. One is Socio-economic status of the respondents and another section is impact on finance. These two sections are discussed below:

## 5 The Socio-economic Status of the Respondents

The socio-economic statuses of the respondents are discussed with the help of the following tables.

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**TABLE-1**  
Age wise distribution of Srizony loan.

Age Group (in year)	No. of Lonees	Percentage of Loans
20-30	14	28%
31-40	18	36%
41-50	12	24%
51 and above	6	12%
Total	50	100%

Source: Field survey

SRIZONY provides loan to those who are mentally & physically matured. Moreover, SRIZONY stresses to the peoples who are energetic, initiative and active but disadvantaged. In Bangladesh, the age limit of maturity is 18 years.

The above table represents age wise distribution of SRIZONY loan. It is seen that , 28% of total loanees whose age lies between 20-30, 36% whose age lies between 31-40 , 24% and 12 % to total loanees whose age group are 41-50, and 51 and above respectively. The age wise distribution of loan to the respondents shows that large part (36%) of the lonees belonged to the age group ranging from 31-40 years . it is obviously clear that, SRIZONY provides financial aid to the women who are able to change their present climatic economical position and traditional life style .

**TABLE: 2**  
Marital status of SRIZONY Loanees

Marital Status	No. of loanees	Percentage of loanees
Married	38	76%
Unmarried	2	4%
Widow	7	14%
Divorce	3	6%
Total	50	100%

Sources: Field survey.

SRIZONY delivers loan to the destitute class peoples. The destitute class people may be married, unmarried, widow, or divorce. The collected data discloses that 76% of the total respondent were married taken loan from SRIZONY, 4% of the respondents were unmarried, they received loan for the sake of self-reliant and to assist their large family alongside of other earner / earners of the family. 14 % to total loanees were widow. In death of their husband no body were able to earn in their family. As a result, widow stands at the door of SRIZONY for taking loan. 6% of their respondents were divorce. The divorce female face financial crisis in absence of their husband in the male – ruled society.

### **5.1 Impact of SRIZONY Finance**

The impact of financial position of the respondents is discussed with the help of the following tables:

**TABLE-3**

Distribution of income Earner Before and after joining SRIZONY.

No. of earner	Before			After	
	No. of loanees	Percentage of loanees	No. of loanees	Percentage of loanees	
Only-1	37	74%	20	40%	
Only-2	13	26%	19	38%	
Only-3	0	0%	11	22%	
Total	50	100%	50	100%	

Source; Field study.

It has been disclosed from the field study that maximum family were dependent upon the income earner before joining SRIZONY. These figures were 74% of the sample loanees. Only 26% to total families were two income earner and no families were 3 earners before joining SRIZONY. It is revealed from the field study that, some families were more than one income earning number, but they were inactive for lack of capital or working field. It respective of SRIZONY finance, they found out working field. Consequently, number income earners of family are increased after joining the SRIZONY. Table shows that 40% of the simple families are one income earner after joining SRIZONY That, 34 % of families' income earners has increased from one to two or three. 38% to total families' income earners are two and 22% are 3 after taking loan from SRIZONY while this figure were 26% and 0% respectively before joining the SRIZONY. So that, it is evident that, income earners has increased in perspective of SRIZONY loan finance.

**TABLE-4**  
Other Assets Before and After Joining SRIZONY

Nature of other assets	Before		After	
	No. of loanees	Percentage of loanees	No. of loanees	Percentage of loanees
No assets	34	68%	13	26%
Cow	8	16%	25	50%
Goat	4	8%	10	20%
Cow and goat	4	8%	14	28%
Total	50	100%	50	100%

Source: field survey.

It is seen from the table that , major portion of the loanees were not belongs to any type of assets before joining SRIZONY loan .only 16% and 8% of total loanees had cow and goat respectively before taking SRIZONY loan. 8% of the total respondents had cow and goats both before receiving loan from SRIZONY. Collected data disclosed that, the previous situation has changed dramatically after receiving financial assistance from SRIZONY. Table shows that, only 26 % of total loanees have no other assets after taking SRIZONY loan. This number was 68% before joining SRIZONY i.e. 42% of total respondents acquired various types of other assets. 50%, 20% to total loanees has cow and goat respectively after joining SRIZONY i.e. this percentage is increased by 34% and 12% respectively after joining SRIZONY. 28% to total respondents has both cow & goat and after joining SRIZONY i.e. this figure is increased by 20% than that of before joining SRIZONY.

**TABLE-5**



Distribution of SRIZONY loan according to size of income before and After Joining SRIZONY

Size of Income (Per Month)Tk.	Before		After	
	No. of Respondents	Percentage	No. of Respondents	Percentage
Below 2000	9	18%	0	0%
2000-2500	23	46%	1	2%
2500-3000	8	16%	12	24%
3000-3500	8	16%	14	28%
3500-4000	0	0%	9	18%
4000-4500	2	4%	8	18%
4500 and above	0	0%	6	12%
<b>Total</b>	<b>50</b>	<b>100%</b>	<b>50</b>	<b>100%</b>

Source: Field Survey.

Average Income before Joining SRIZONY is Tk. 2345

Average Income after Joining SRIZONY is Tk. 3540.

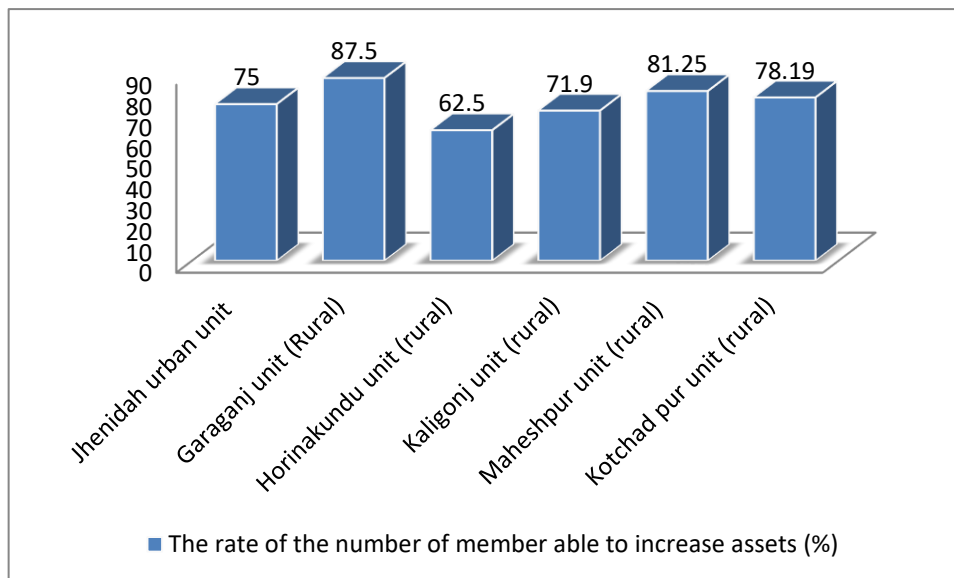
During the survey periods, information is collected regarding both farming and non-farming income of the sample loanees. It has been observed in course of the survey that the sample loanees have developed serious apathy towards agricultural pursuits, because it has become very uneconomical for them, due to their tiny land holdings, low qualities of agricultural inputs, low production per acre etc. As a result, the small margined and subsistent farmers get attracted to other non-farming income from running family business, sail of labor etc. for poverty alleviation. Obviously, the proper utilization of loan money taken from SRIZONY is expected to make a positive impact on the income and employment generation of loanees. The interpretations of collected data support this fact. The average income of the sample loanees per month before joining the SRIZONY was Tk.2345. It can be observed that 64 percent of total loanees belong to an income bracket up to Tk.2500. The income of the sample loanees has undergone significant change after taken loan from SRIZONY through use of loan money. The average income in post loan situation stand to Tk. 3540, which accounts for a sharp increase 50.96% compared with pre-loan. Post loan situation indicates that the income distribution pattern of the participants experience significant improvement. The table represents that, the highest number of loanees (28%) concentrated in the income bracket between Tk.3000-3500. It also reveals that 2% of the loanees in income group up to Tk. 2500 while 98% belong to income bracket above Tk.2500 compared to pre-pan situation of 64% and 36% respectively. The income scenario reveals acceleration in after loan situation.

From the above two tables we can measure comparative performance in increasing total movable and immovable assets between the members of urban and rural unit of Jhenidah district. It can be shown in the following way –

**Table -6**  
**Comparison of Assets of the members observed by me**

Name of the unit	Number of members who have been able to increase their assets	Number of members who have failed to increase their assets	Total members	The rate of the number of member able to increase assets (%)
Jhenidah urban unit	24	8	32	75
Garaganj unit (Rural)	28	4	32	87.5
Horinakundu unit (rural)	20	12	32	62.5
Kaligonj unit (rural)	23	9	32	71.9
Maheshpur unit (rural)	26	6	32	81.25
Kotchad pur unit (rural)	25	7	32	78.19
Total.	146	46	192	76.04

The graphical presentation of the rate of the number of member able to increase assets (%)



## 6 Limitations of the Study and Future for further Study

This study is based on few structured questionnaire in survey and some secondary data. Only the micro credit systems have been considered but what are the reasons behind it have not been concentrated. If the study considered the involvement of the other socio economic NGO program, accurate implementation of the credit and also the mentality and qualifications of the women, the finding might be different. This study lacks consideration of the level of involvement of women and also the qualifications of them towards justification of their responses. The respondents are not cordial to provide exact information about their economic condition and also other information. Also merely other organization should be considered. That prospect is kept open for further research.

## 7 Conclusions

This study discussed the development process of rural women and their involvement with NGOs credit program. Interviewees for the study are quite similar and these cases are sufficient to express different aspects of their development with regard to their development. Most of the women joined the NGO in order to take out loans to satisfy their physiological needs and improve their standard of living. Although they were happy to obtain the loan, they felt a great deal of pressure and stress in the repayment of loan. Only a few successful women who utilized the loan for the purpose of establishing income-generating activities did not feel such pressure. Those women who established income-generating businesses felt as though they had developed an improved standard of living. The women that ended up with debt indicated that they were not motivated or allowed to attend any income-generating training, but they did report having developed increased freedom of movement. Clearly, it would be desirable if the NGOs were able to offer income-generating training to all participants, based on the participants' needs. Presently, there are marked changes in their outlook towards life, in matters relating to family violence, their decision-making power, sexual division of labor, and their vision for the future. They are now more confident in dealing with and even in talking to male individuals, and their daughters are learning to face the world more bravely.

The opportunities to take out a loan from the NGO could certainly develop women. However, since all of the women lack income-generating knowledge and most of them must focus on satisfying their physiological needs, the conditions in which they find themselves are not optimal for success in terms of developing a higher standard of living. In contrast, those women who joined the NGO's income-generating training program can be more successful.

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