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Changes in Women's Lives Through Paid Work and
NGO Membership: Qualitative Evidence from Two
Villages in Bangladesh

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SKILLS AND JOBS SERIES

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Changes in Women's Life Through Paid Work and NGO Membership: Qualitative Evidence from Two Villages in Bangladesh

Key words: *Women's empowerment, NGO membership, paid work, pathways, women's life.*

1. Introduction

Changing women lives through various empowerment resources is important but there are debates regarding how different resources of empowerment change women's lives. Many resources such as material resources, human resources and social resources are linked to empowerment and they act differently on women's lives (Kabeer 1999, Aluko 2015). Paid work and NGO membership are seen as two important resources for women's empowerment (Kabeer 2011).

Empowerment is a process to achieve goals and ends, and through this process, the disempowered gain greater control over their lives (Kishor and Gupta 2004). Women are considered empowered when they have control of their own lives and the range of potential choices available for them are expanded. When empowered, women can make their own choices and can value their choices (Kabeer 2001).

Paid work is seen to be one of the major resources for women's empowerment (Kabeer, Mahmud, Tasneem 2009). When women who do paid work are compared to those who do not, important differences in various aspects of women's empowerment surface. Currently, female labour force participation in Bangladesh is only 35.6% whereas male labour force participation is 81.9% (BBS 2017). Women do a variety of activities ranging from domestic work to outside paid work though often these activities are underreported and undervalued (Mahmud and Tasneem 2011). In Bangladesh, women are concentrated in home-based, self-employment or unpaid work, with a very small percentage working in wage employment outside the house (Haque 2016).

NGO membership is one of the factors encouraging women's self-employment (Kabeer 2009). And, this is seen as an important resource to women's empowerment. Through the influence of NGO membership, women's social, economic and political status is changing (Islam, 2014). NGO Membership includes micro finance, training, group meetings and other activities. As a part of this bigger picture, I want to explore to what extent NGO Membership has promoted women empowerment through self-employment and other services such as training and awareness building on various issues.

This paper is based on qualitative evidence from twenty-five in-depth case studies of women, conducted in two districts of Bangladesh. In this paper, I provide evidence of the role of paid work and NGO membership in enabling women's empowerment in their individual, family and community life. I examine how paid work and NGO membership *together* strengthens women's self-confidence, self-worth, decision-making, financial control, mobility and value at the individual level, in the family and community.

I also try to analyze the relative importance of paid work and NGO membership on different aspects of women's empowerment. I further argue that social context, norms and practice can affect women's empowerment through paid work and NGO membership by comparing a less conservative area (Kurigram) to a more conservative area (Comilla). I also identify some other factors influencing women's empowerment.

I conclude that while NGO membership, in conjunction with paid work, has a positive impact on women's empowerment, on its own, it may not be an empowering resource in all aspects of women's empowerment, for instance in terms of decision-making. I also conclude that norms play a role in mediating the impact of paid work and NGO membership in terms of the type of work women do, decision-making, value in the family and mobility. Further, I make the point that other demographic characteristics, husband's support and women's own personality also play a role in women's empowerment.

2. Research Question

This paper wants to explore to what extent access to paid work and NGO membership brings about significant changes in women's lives. The research questions are:

- I. How NGO membership and paid work as resources of women's empowerment affect women's individual, family and community life? What is the relative importance between paid work and NGO membership as resources to women's empowerment?
- II. How do social context, norms and practices mediate the impact of NGO membership and paid work on women's empowerment?
- III. Are paid work and NGO membership independently making change in women's life? If not, what other factors are related with these resources?

The paper is arranged as follows. Section 3 is a brief literature review of women's empowerment, paid work and NGO membership. The review focuses on the concept of women's empowerment and the positive and negative aspects of paid work and NGO membership as resource of women's empowerment. Section 4 describes the research methodology. In this section, first I describe the research from which the case studies are adopted. Then I describe the research methodology used in this paper and the value addition of this paper. Then I describe the different categories of women by their NGO membership and economic activity. There is a conceptualization of how NGO membership is related to women's empowerment. And, finally there is a description of the aspects of empowerment at the individual, household and collective life of the respondents. Section 5 explores the findings from the research. In section 5.1-5.3, I explore the impact of paid work and NGO membership on women's empowerment in the three aspects of their lives. Section 5.4 analyzes the contextual comparison of women's empowerment in two areas. And Section 5.5 discusses what else are important to women's empowerment that strengthens the impact of paid work and NGO membership. Finally, Section 6 provides the discussion and conclusion.

3. Literature Review

It is widely claimed that women's access to economic opportunities of paid work of various kinds and NGO membership make important changes to women's lives, which many be described as a form of women's empowerment. The present review is an attempt to conceptualize empowerment and to briefly look at the way in which paid work and NGO membership has been linked to women's empowerment in various studies conducted in different parts of the world.

Women's empowerment

According to the dictionary¹, the meaning of the word empower is *"to give somebody the power or authority."* Different authors and researchers define women's empowerment in various ways. There are some debates and arguments about women's empowerment. While some argue *"empowerment is measured by increased ability to make strategic and individual life choices, others argue empowerment is reflected through the rise of collective activism toward improving life conditions for women"* (Arbab 2015).

Researchers have also seen women's empowerment as *"as a process through which women gain the capacity for exercising strategic forms of agency in relation to their own lives as well as in relation to the larger structures of constraint that positioned them as subordinate to men."* (Kabeer 2012) Women gain the power or ability to question their position and make choices they value through the process of empowerment (Kabeer 1999).

Some researchers see empowerment in relation to economic participation. They claim that women's empowerment is ultimately based on economic participation because it increases their financial capacity, decision making capacity, and education, which raise political and social consciousness (Abdin 2008).

Women's empowerment is conceptualized as changes in different aspects of women's lives. Sense of self-worth, identity and the ability to question one's own status are also important to empowerment. Empowerment *"includes women's sense of self-worth and social identity, their willingness and ability to question their subordinate status and identity, their capacity to exercise strategic control over their own lives and their ability to renegotiate their relationships with others who matter to them, and their ability to participate on equal terms with men in reshaping the societies in which they live, in ways that contribute to a more just and democratic distribution of power and possibilities."* (Kabeer 2008: 27, cited in Kabeer 2012).

In this paper I use Kabeer's (2008) conceptualization of women's empowerment.

¹ <https://en.oxforddictionaries.com>

Paid work and women's empowerment

Paid work is one of the most important resources to women's empowerment according to many scholars. Some scholars have argued that women's integration into the market is the key to their empowerment while others have highlighted the importance of the type of paid work women are doing in women's empowerment (Aluko 2015).

A 1999 report by UNESCAP came to the conclusion, *"Economic empowerment constitutes one of the fundamental building blocks in efforts towards the overall empowerment of women. Access to earned income improves women's position within the household substantially, gives them greater control over the distribution of such earnings and household resources, and generally improves their status and strength in society as well as their own self-esteem"* (West, 2006).

Along with UNESCAP, many other studies claim that economic participation seems to automatically empower women. For instance, Abdin (2008) says that the entry of women to the labour force is their empowerment. However, **Christa Randzio-Plath (2017)** pointed out that many believe that entry into the labour force is a mere precondition of empowerment.

A study on the pathways to women's empowerment (Kabeer Mahmud and Tasneem 2011) finds a positive and strong relation between paid work and women's empowerment. The study showed that certain forms of work, particularly formal paid work, have a consistent, positive impact on women's decision making and various economic indicators of empowerment while economic inactivity has a weak or negative relation to indicators of empowerment. The study also noted the importance of other factors such as education, NGO membership and so on.

On other hand, other studies have found that women's empowerment does not always happen when the women are earning. Women's control over income is shaped by families and households, hierarchies and structures. Even though access to paid work can be considered as an important way to empower women, the relationship is not automatic (Bayisenge 2010).

NGO membership and women's empowerment

There is an ongoing debate about the nature of the relationship between NGO membership and women's empowerment. Various studies show a positive relationship between NGO membership and women's empowerment. NGO membership provides women with access to credit, training, awareness about different issues, etc. Some studies have found that the activities and services of NGO programmes, particularly access to credit, have a very strong connection with empowerment (Islam 2014).

Women's empowerment has been shown to increase with women's participation as an NGO member in micro-credit programs. It leads to 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 with their husbands, and having greater freedom of mobility and social network. It also tends to increase spousal communication about family planning and parenting concerns. (Pitt, 2003)

It has been found that membership in Grameen Bank and BRAC has significant positive effects on empowerment, even controlling for women's independent contributions to household income. NGO members cannot always contribute to the household income with their loan; at times their husbands take away the borrowed money and at times the women are unable to generate income with their loan for other reasons. However, just the experience of being a member of the program promotes empowerment (Hashemi 1996).

Both qualitative and quantitative data has been used to examine the influence of NGO membership on women's empowerment. Both data show positive relationship of NGO membership with indices of women's empowerment such as self-confidence, mobility, and understanding of own rights and welfare (Amin, Becker and Bayes 1998).

On other hand, some studies have found a negative relationship between NGO membership and women's empowerment. Goetz and Sengupta (1996) claim that most women have minimal control over their loan. Men take over women's loans, often using violence. However, repaying the loan remains to be a responsibility of the women even when they do not have a control over the money. It could have a negative impact to the well-being and empowerment of women.

Some research point to both positive and negative relationship between NGO membership and women's empowerment (Kabeer 2001). On the positive side, it increases women's access to market, facilitates access to education and health, enhances decision-making and makes it less likely for women to be beaten by the husbands. On the negative side, it finds that married women have less control over the loan but have the responsibility to pay instalments; violence against women may increase if they fail to borrow from the NGOs, etc. Such studies conclude that the potential of NGO membership to empower women requires an examination of intra-household power relation.

4. Research Methodology

The qualitative case studies for this paper are adopted from a research called – “Pathways of women’s empowerment in Bangladesh.” The household survey of the Pathways research was held in 2008 in eight districts in Bangladesh. After the survey, the qualitative research was done in 2010 in four of the locations in which the survey was carried out (Kabeer 2009).

I selected twenty-five case studies from two villages in two districts for my analysis of paid work and NGO membership as resources to empowerment. One village is from Kurigram district and the other is from Comilla district.

Location has been used in various studies to explain differences in women’s capacities. For this paper, I have selected Kurigram and Comilla because while both locations are rural and poor, Comilla is known to be a conservative area whereas Kurigram is not (Kabeer Mahmud and Tasneem 2011). The two villages have been selected so that an analysis can be done in terms of how the context of social norms and practices mediate the impact of paid work and NGO membership on women’s empowerment.

In the Pathways research, the focus was on analyzing the resources of television watching, paid work, family support and NGO membership as pathways to women’s empowerment. In this paper, I focus mainly on how the resources of paid work and NGO membership play out in a conservative and less conservative location and this is the value addition of this paper.

Economically active are those women who do some form of paid work, informal or formal. In order to see changes through paid work, women involved with different kinds of economic activities like formal activity², informal activity³, and expenditure savings activity or no economic activity⁴ have been selected. And, to see the changes through NGO membership, women who are NGO members and who are not are selected. Below is a distribution of the sample according to the type of economic activity, NGO membership status and location.

Table 1. Distribution of sample by area, economic activity and NGO membership

WOMEN’S ECONOMIC ACTIVITY	NGO MEMBER		NON NGO MEMBER	
	Comilla	Kurigram	Comilla	Kurigram
FORMAL WORK	1	1	2	0
INFORMAL WORK	6	2	2	3
INACTIVE OR EXPENDITURE SAVING	1	2	3	2
TOTAL	8	5	7	5
GRAND TOTAL	Comilla (8+7)=15	Kurigram (5+5) = 10		

²Formal economic activities: Monthly salaried job with written agreement.

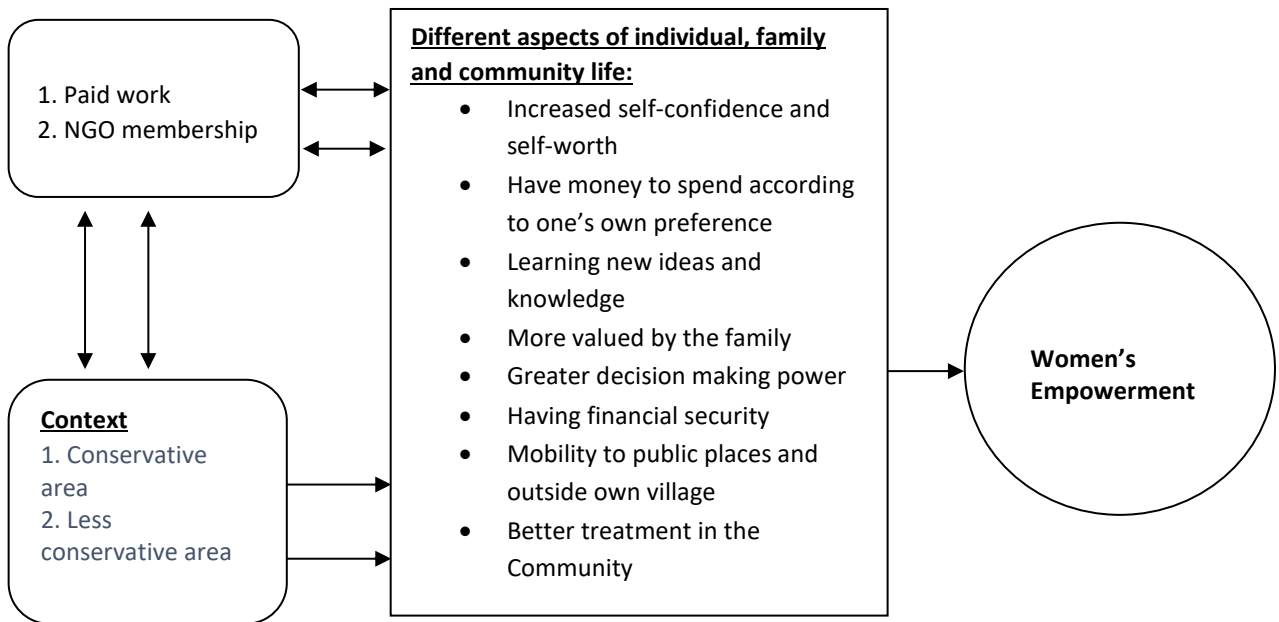
³ Informal economic activities: paid work (self employment, wage labour) with no written agreement.

⁴ Expenditure saving activity or no economic activity: economic activity for household consumption or not doing any economic activity.

While the case studies represent women involved with different types of economic activities, for the purpose of analysis later in the paper, women have been grouped as doing “paid work” which includes doing both formal economic activities and informal economic activities, and “not in economic activity”, which includes women doing expenditure saving activity and no economic activity. For the analysis, I compare between different combinations of NGO membership and work status. I first compare by NGO membership status irrespective of economic activity and then by economic status irrespective of NGO membership, to get a broad overview. Then I compare women who are NGO members doing paid work, non NGO members who are economically inactive, economically active women by NGO membership and NGO members by economic activity. I do this in an attempt to better analyze how the different configurations of NGO membership and paid work impact on different aspects of women’s empowerment.

In the diagram below I have shown my conceptualization of how the resources of paid work and NGO membership impact on the different levels of women’s lives, leading to empowerment. In some cases, the impact is direct, while in other cases, the impact is mediated by the norms of the social context (inspired by Naila Kabeer’s conceptualization of women’s empowerment).

Diagram 1. Impact of paid work and NGO membership on women’s empowerment at individual, family and community level mediated through context.



The aspects of empowerment I have selected at the level of individual, household life and community life are as follows:

Individual life: This research explores the following aspects to look at the changes and empowerment in women’s lives at the individual level through paid work and NGO membership:

- Increased self-confidence and self-worth
- Having money to spend according to one's own preference
- Learning new ideas and knowledge

A. **Family life:** This paper explores the following aspects to see changes that happen in women's family life through paid work and NGO membership.

- More valued by the family
- Greater decision-making power
- Having financial security

B. **Community life:** This paper examines the following changes that happen in women's community life through paid work and NGO membership.

- Mobility to public places and outside own village
- Better treatment in the community

5. Research Findings

In this section, I look at the effect of paid work and NGO membership on women’s individual life, family life, and community life. Then this section shows the differences in women’s empowerment through a contextual comparison between Comilla, a conservative area, and Kurigram, a less conservative area. And finally, the analysis shows what other factors seem to be important in empowering women.

5.1 Individual Life

Table 2. Distribution of respondents who gave positive response by NGO membership and work status at the level of individual life

	NGO member+ Paid work (10)	Not NGO member +not in economic activity (5)	Not NGO member +paid work (7)	NGO member+ not in economic activity (3)
Increased self-confidence and self-worth	5	1	4	0
Having money to spend according to one’s own preference	9	1	4	0
Learning new ideas and knowledge	4	0	2	1

5.1.1 Increased self-confidence and self-worth

Paid work and NGO membership are seen strongly linked with women feeling better about themselves. I have considered those women who state that they are confident, who are able to do something that they were not able to do earlier and who value themselves, as having self-confidence and self-worth. Women make a direct association between doing paid work and feeling self-confident and worthy. Their economic contribution through paid work and NGO membership increases women’s self-confidence, makes them feel worthy in their family. Dadooshi who does work as wage labour (40 years old, informal work, NGO member, Kurigram), recognizes her self-worth and said- *“Actually we are both guardians of our household because both of us have to earn to run the household.”* Doing paid work brings about a change in women’s empowerment. Firoja (24 years old, formal paid work, not an NGO member), an NGO fieldworker, stated that, *“I became confident after joining work. I can go anywhere I wish. I didn’t talk to outside people before I had the job, now I can.”*

In some cases, respondents who said they do not like doing paid work, nonetheless said that paid work makes women feel courageous, confident, powerful and strong. Mina, a daily wage worker, (28 years old, informal work, non-NGO member, Kurigram) stated that, *“I don’t like going to work, but I am compelled to work. But girls do need to earn in order to survive. It gives them freedom.”*

Even respondents who do not do paid work stated that earning makes women confident and courageous. Sanowara, who does expenditure saving activity (50 years old, not in economic activity, NGO member, Kurigram), said- *“Women who don’t earn are weak in every aspect of life.... Having money in hand gives one power and strength. Those without money can’t get anything done. They don’t have the power; they are mentally weak.”* She also added, *“women are now more courageous and confident because they are earning.”*

According to the cases, women improve their lives by joining NGOs and thus they feel better about themselves. Findings show that both in Kurigram and in Comilla, women who are NGO members are more courageous, confident than women who are not NGO members. Most NGOs provide women with money, cattle or materials to start business. Some women use the loans themselves. Bristy, (23 years old, formal work, NGO member), who works in an insurance company, started a village phone business with the money borrowed from an NGO. But, some women borrow from NGOs but do not use the money and give it to their husbands, fathers or brothers. Even when they do not use it themselves, they feel good about being able to help their families. For instance, Salma, (24 years old, formal work, NGO member) an NGO worker, feels happy that she is able to help her husband with his business by borrowing for him.

If we compare NGO members with non NGO members irrespective of whether they do economic activity or not, we find there is not much difference in their feeling of self-confidence or self-worth. However, if we compare women doing paid work with women not doing paid work, we find that more than half of the former category feel self-confident and worthy compared to only one out of eight women of the latter category.

The reason why not all women who do paid work feel self-confident or worthy may be due to the type of paid work they do. According to Sabina, a domestic worker (30 years old, informal work, non-NGO member, Kurigram), *“On one hand, you have rich people who are working outside but they don’t feel embarrassed; on the other hand, if I go to work to someone else’s house and they say such things to me that I will feel ashamed.”*

If we compare women who are NGO members and who do some form of paid work (10), informal or formal, with women who are neither NGO members nor do any paid work (5), we find that half of the women who are NGO members and who do paid work feel self-confident and value themselves compared to only one out of five women who are neither NGO members nor do paid work.

Box 1. NGO member who does paid work

Case: 1

Nilu (50 years, Comilla), has a sari business and is an NGO member. She did not study because there was no practice of education at that time and her parents did not insist on it. Her husband, who studied till class seven, does agricultural work and runs a shop. Nilu has two sons and three daughters.

She has been working since her marriage. She did not earn anything before marriage. She had no land. So, after marriage, her husband bought paddy from the *bazaar* and Nilu dried it, boiled it and threshed it on the *dheki* and then sold it. When she first started getting loan from an NGO, she leased a goat from one person, a cow from another and reared them. She also reared hens and ducks and tried to earn a living by doing all of this. She would sell the eggs. She would rear the calf and sell it for taka two and a half thousand. This is how she first started earning money. She still raises poultry and cattle. And she made these decisions to earn all by herself. She used to go to India to buy saris. She went to the border sometimes by train and sometimes by bus, and then she crossed the border on foot. She used to go there with other women. Then Nilu walked around the village to sell the saris. Now, she sometimes goes to Gausia market in Dhaka to buy saris. But mostly she now buys saris from Comilla bazaar and tries to sell in the village.

She spends the money she earns herself. She needs to spend the money for household expenses such as fertilizer, electric bill and clothing. She also spends money on her parents. She keeps what she earns. She is a member of ASA and Grameen Bank. She took loans for her own business and saves taka twenty per week. She usually takes a loan every year and pays the installments herself. Taking loans to invest in her business is her own idea. She thinks of herself as a happy person. Everyone respects her, her husband values her, her younger brothers-in-law value her and she understands this from what they say and their behavior towards her. People around her respect her. They help her out with money whenever she needs it because they know she has the ability to pay them back as she works and earns.

If we compare between economically active NGO members (10) and non-NGO members (7), we find that about half of the women in both categories feel self-confident and worthy. However, when we compare NGO members who are economically active (10) with those who are economically inactive (3), we find that while half of the economically active NGO members feel self-confident and worthy, none of the economically inactive NGO members feel the same. The case studies reveal that these economically inactive NGO members are women who are not interested in joining NGOs but have done so under pressure from their husband, primarily to borrow for their husband or other male member of her family. To these women, NGO membership is not such an empowering resource.

There is some difference between women who do formal work and who do informal work. Women who do informal work, particularly daily wage work, dislike the work they do and therefore do not have self-worth. On the other hand, women who do formal work are honoured and valued by society and thereby, value themselves.

5.1.2 Having money to spend according to one's own preference

Women can spend money for themselves, for their parents and their children according to their own decision if they earn. Loans from NGOs are used by women, for instance, to pay for children's education or marriage.

According to the findings, women who do not do paid work can rarely spend money on themselves and their children because they have to depend on the husband's or others' income. Most of the cases in both Kurigram and in Comilla show that paid work has a direct link with women's empowerment; most of the respondents who do paid work can spend money according to their own preference which is not the case for respondents who do not earn. Nilu (50 years old, informal worker, NGO member, Comilla) stated that, *"I work, I earn, and I spend it. I don't have to take hand-out from other people. Instead, my sons take money from me.... I feel happy when they ask me."* In some cases, in both areas, women can spend money, but they have to tell their husband after spending the money because they pool their income.

In some cases, poor women who have to work for survival, simply do not have the money to spend on themselves or for their children separately. Amola, who works as a domestic worker and a daily wage worker (20 years, informal work, not NGO member, Kurigram), stated that, *"I have a needy family; usually, I have no money to spend according to my wish."*

When women earn, they spend their income on food and on children, and in some cases, on their parents. Respondents who do not do paid work cannot help their parents most of the time because they have to depend on their husband. Most of the respondents say women can help their parents only if she earns. Sanowara who does expenditure saving activities (50 years old, not in economic activity, NGO member, Kurigram) said, *"if a daughter is educated and earns herself, she can support her parent even if her husband says no to her."*

Women who take NGO loans do not necessarily decide how to spend the money. Often they have to borrow for their husbands or sons. Those who borrow for themselves, consider it as an opportunity, because it allows them to invest on their own businesses, on their children's education, children's marriage etc.

NGO membership was found to have this link to empowerment. Some respondents used to it for their own business like mobile phone business and sari business. Nilu, who is a sari seller (50 years old, informal worker, NGO member, Comilla), said *"I borrow for myself. I don't give it to my husband. Yes, I buy saris with one loan and take another to pay the installments for the first one."* According to respondents in both areas, NGO loans have had an impact on their lives because they have been able to pay for children-related expenses. A daily wage worker, Noyontara (42 years old, informal work, NGO member, Kurigram) borrowed for her daughter's marriage. Mollika Rani (35 years old, informal work, NGO member Comilla) used the loan she took on her son's education. In some cases, I find that NGO membership also has some association with being able to help parents. Though the woman may not repay the installments, they can help the parents by borrowing from the NGO.

While comparing NGO members with non NGO members irrespective of economic activity, I find that it is more likely for NGO members to say that they are able to spend money according to their own wish.

When comparing women who do paid work and who do not, I find that majority of those who do paid work responded positively compared to only one respondent who does not do paid work.

Among women who do paid work, nine out of ten NGO members said they could spend money according to their own wish compared four out of seven non NGO members. However, among NGO members, none of the women who do not do any paid work stated they can spend money according to own preference. Only one out of five non NGO members who do not do any paid work stated they could do so.

5.1.3 Learning new ideas and knowledge

Learning new ideas and developing new skills make women empowered. By learning new ideas and skills, I mean those ideas and skills that women stated that they learned and which they did not know earlier. Both doing paid work outside home and NGO membership were found to instill new ideas and skills in women. However, watching television also plays a role in teaching women new ideas.

Through paid work outside home, women get to know new things, new people and new places. Dadoshi, who work as a daily wage labour (40 years old, informal work, NGO member, Kurigram), said she has heard about equal rights from people when they chatted together. She also got to know about child marriage and women's rights from the village at the grocery shop. Many women go there to buy daily necessities and most of these shops have television and many issues are discussed there by the people when they watch television and have tea. The greatest change in ideas was found among women who do formal work outside home. Firoja, who works as an NGO field worker (24 years old, formal work, not NGO member, Comilla), said that she can go everywhere, has become more broadminded, can talk with different people and can see a lot of new things.

Through NGO membership, women in both areas received awareness and skill development trainings and learned new ideas. Both in Kurigram and Comilla, respondents spoke about various training programmes. According to Bristy (23 years old, formal work, NGO member, Kurigram), *"in many villages now, girls are learning sewing and other skills; they are getting training through the NGOs. They are learning, working and earning. They impart training and awareness in these offices. This is a big change."*

On the whole, NGO members (five out thirteen respondents) were more likely to acquire knowledge or skills than non NGO members (two out of twelve respondents). A similar pattern is seen between women who do paid work (six out of seventeen respondents) and do not (one out of eight). The comparison between different categories of women in the case of this aspect reveals a mixed picture. While four out of ten women who are NGO members and are in paid work, have new knowledge and skills; none of the women who are not NGO members and not in paid work have them. When comparing women who do paid work, only two out of seven women who are not NGO members have new knowledge or skills. When comparing NGO members, one out of three members who are not in paid work are found to have acquired new knowledge or skills.

5.2 Family Life

Table 3. Distribution of respondents who gave positive response by NGO membership and work status at the level of family life

	NGO MEMBER+ PAID WORK (10)	NOT NGO MEMBER+ NOT IN ECONOMIC ACTIVITY (5)	NOT NGO MEMBER+ PAID WORK (7)	NGO MEMBER+ NOT IN ECONOMIC ACTIVITY (3)
MORE VALUED BY THE FAMILY	8	2	4	0
GREATER DECISION-MAKING POWER	6	3	6	1
HAVING FINANCIAL SECURITY	9	1	4	0

5.2.1 More valued by the family

Many women stated that they are valued by their family. The fact that they are valued by their family is indicated by the words they used to express a feeling of being appreciated. More NGO members (eight out of thirteen) than non NGO members (six out of twelve) and most women who do paid work (twelve out of seventeen) compared to very few who are not involved in any economic activity (two out of eight) said that they are valued by their families. Thus, Mina who works as a cleaner (28 years old, informal worker, non NGO member, Kurigram) stated, *“I do get respect from my family because I work. My parents and siblings value me because I earn. If someone has no earning, he or she will not have any value. Earning brings respect.”*

Their family member value them because of the financial contribution of these women. Dadoshi, who is a daily wage labour (40 years old, informal worker, NGO member, Kurigram), stated, *“My husband understand that I make a lot of contribution to his household. How can he not understand? Yes, my husband values me.”*

Often, women believe that they should be valued for their contribution and see it as something that they have earned, which is found in their expression of words. Thus, Shahanara, who is a domestic worker (45 years old, informal worker, NGO member, Comilla), highlighted that, *“of course I am of value to him. I work in someone else’s house and bring food home, which my husband, my son, my daughter have, and he won’t value me? Of course, he values me.”*

Majority of the women who are NGO members and are doing paid work stated they are valued by their families compared to less than half of the women who are neither NGO member nor engaged in paid work as well as the women who are in paid work but not NGO member. Among women who are NGO members, none of the women who are not in paid work stated they are valued. Thus, I find that while NGO membership also has a positive association with being valued, it is paid work and the financial contribution that a woman makes that is most valued by family members.

5.2.2 Greater decision-making power

The relationship between the ability to take big decisions and doing paid work and being an NGO member is not that straightforward. I find that NGO membership, irrespective of economic activity, may not lead to greater decision-making power. While seven out of thirteen NGO members stated they have decision making power, nine out twelve non NGO members stated they can take decisions. On the other hand, majority of the women who are in paid work (twelve out seventeen) stated they can take big decisions compared to half of women who are not in paid work. In some of the cases, decision-making is a joint endeavor; so, although women cannot take the decisions like buying land, building house, children's education etc., on their own, they participate in the decision-making. Thus, Bristy who works in an insurance company (23 years old, formal worker, NGO member, Kurigram), said *"we take decision regarding everything we do"* and participates in every decision made in her household, namely buying land, savings, family planning, etc. This is true for both formal paid workers and informal workers, working within or outside the household. Thus, Mollika Rani, who makes baskets (35 years old, paid work, NGO member, Comilla) said- *"we take all household decisions together."* On the other hand, women who do not do paid work are seen least likely to participate in greater household decisions. Honufa, who does not do any economic activity (21 years old, not in economic activity, not an NGO member, Comilla), said *"I don't take any decisions at home. He (husband) runs the household, so he takes the decisions."*

If I compare women who are NGO members and are in paid work with those who are not NGO members and not in economic activity, I find that equal proportions of women (60%) of both categories state that they can take decisions. Among NGO members, two thirds of the women who are in paid work state they can take decisions compared to one third of the women who are not in paid work. Thus I find that while paid work increases the chance of decision making power of the women, NGO membership may have an opposite effect, although one would think that bringing a loan increases the possibility that the woman would have a role in the decision making of how to utilize the loan. According to some of the case studies, the women appear to have some participation in household decisions where the welfare of the household is concerned. On the other hand, doing paid work may not necessarily lead to decision making, such as in the case of Parul, (38 years old, informal work, NGO member) who raises cattle and poultry, who stated, *"I am a slave to his (husband's) commands. I will do whatever he tells me to do."*

5.2.3 Having financial security

Having financial security gives a woman confidence and strength as she can secure the basic needs of her family. It also gives a sense of peace and stability in the household and therefore can be considered as empowering. Paid work and NGO membership, both contribute to financial security. Sanowara, who does expenditure savings but who previously did informal and formal work (50 years old, not in economic activity, NGO member, Kurigram), stated, *"Whether it's a man or women, anyone who earned money once; if their income suddenly stops, there is no peace."* Nine out of thirteen NGO members compared to five out of twelve non NGO members felt they had financial security.

According to most of the respondents, both in Kurigram and Comilla, NGO membership provides monetary security to women in situations like medical emergency. Noyontara, who rears goats and cows (42 years old, informal work, NGO member, Kurigram), stated, *"I needed money for my treatment that I*

borrowed from the NGO.” It also provides long term economic security; some respondents bought rickshaw for husband, some bought land for cultivation, etc. One of the key financial security of NGO membership is the savings of women with the NGOs.

Majority of the women who do paid work, irrespective of NGO membership, have financial security compared to only one out of eight women who do not do any paid work. Doing paid work, in most cases, gives women financial security. However, not all women who do paid work feel financially secure. Other factors come into play, such as female headed household, insufficient earnings and no savings. Sahanara, who works as a domestic worker (45 years old, informal work, NGO member, Comilla), said *“if I don’t work, they (employer) won’t give me rice. Then we have to depend on my husband’s earning. If he cannot bring anything home, then how will we eat?”*

By comparing women who are NGO members and in paid work with those in neither, we find that nearly all women of the former category have financial security compared to only one out of five women of the latter category. Women who are in paid work but not NGO members are less likely to have financial security. None of the women who are NGO members but not engaged in economic activity stated they have financial security.

Box 2. NGO member but not in any economic activity

Case : 2

Bithi Begum, twenty-eight years old, is an NGO member. She borrows for her husband and does not consider herself to be an NGO member as she has no other role but to borrow. She studied up to Class 10. Her husband completed his SSC and runs a tea shop. Bithi has three children.

Bithi did not do anything to earn an income before her wedding. She was around fifteen or sixteen years old when she got married. Bithi does not go out much. She does not do anything to earn money; according to her, she just cooks, cleans and looks after the children. Bithi thinks she would work if she could get a job. Her in-laws and husband might give her permission but she cannot be totally sure if they will allow her. No woman in her husband’s family works.

Bithi borrowed from an NGO because NGOs do not lend to men. It was her husband’s decision to take the loan. She does not need to do anything to be a member of the NGO. The loan has not benefitted her; it has benefitted her husband and the family. The installment is about four hundred; she doesn’t keep track. Her husband does and pays the installments. She has not become a member of any other NGO for her own sake.

Bithi cannot look after her parents. She does not have that kind of strength to claim that this is her life, her family; she cannot do anything with her life as she wishes. She has to live by her husband’s wishes. She never goes far by herself. And if she has to go somewhere, she needs permission from her husband.

5.3 Community Life

Table 4. Distribution of respondents who give positive response by NGO membership and work status at the level of community life

	NGO member+ Paid work (10)	Not NGO member+ not in economic activity (5)	Not NGO member+ paid work (7)	NGO member+ not in economic activity (3)
Mobility to public places and outside own village	5	1	5	0
Better treatment in the Community	1	0	1	0

5.3.1 Mobility to public places and outside own village

By mobility, in this analysis, I am only considering the ability to go to public places such as the bazaar and outside the village for work, shopping or accessing services. Women who do paid work, and especially those who are in outside paid work, enjoy greater mobility in public domain in their day to day life than women who are not involved in paid work. Sanowara, who does expenditure saving work and previously did formal and informal work (50 years old, not in economic activity, NGO member, Kurigram), thinks –*“In earlier days, women couldn’t go out of the house but now they can, because they earn and it is good for them and their families.”*

Whether women do formal or informal work outside the household, they are most likely to enjoy mobility. Firoja, who works as a field worker (24 years old, Formal work, non NGO member, Comilla), highlighted that- *“I can move around on my own. I can go from here to Comilla on my own. Yes, I can shop for things on my own. When I had a job in sanitation, I used to go everywhere.”* On the other hand, Karubala who work as daily wage labour (45 years old, Informal work, NGO member, Comilla) stated, *“I take the goods myself to the bazaar. I know how to bargain. I am doing this for long..... I go where ever we called for work.”* This is the case with women involved in informal outside paid work, both in Kurigram and Comilla. Most of the women who are economically inactive or only do expenditure saving work can only go to their father’s house or other places when their husband or other family member accompanies them.

When the respondents are categorized by only their NGO membership, I find that women who are non NGO members are slightly more likely to demonstrate mobility than those who are NGO members. By virtue of their NGO membership, women have to go for NGO members’ meeting, training, to borrow from the NGO office which increases women’s mobility. Dadoshi, who works as a wage labour (40 years old, informal work, NGO member, Kurigram), does not go to market to buy anything. Her husband does that. But she goes to Rajarhaat NGO office with other women to bring the loan.

If we look at women who are NGO members and who do paid work in comparison to those who are non NGO members and not in economic activity, we find that half of the women in the former category have

mobility compared to one fifth of the women in the latter category. Most of the women who do paid work and NGO members can go outside more often to buy and sell goods to bazaar and market, can go to tea stalls, NGO offices, hospitals and other places alone. When we compare women who are in paid work, non NGO members are more likely to have mobility than NGO members, but among NGO members, women who are not in paid work do not have any mobility.

5.3.2 Better treatment in the Community

According to the findings, women doing paid work have a more extended relationship with the community because they have to talk and work with many people in the community for the purpose of working. But it is not women who do paid work in general, but only the formal workers who said that the community treats them well. And it is not that all formal workers felt they were more valued or respected in the community, but only two out of four.

Firoja, an NGO worker (24 years old, Formal worker, non NGO member, Comilla) who stated that she is valued, said *“the society will definitely value a girl, if she can stand on her feet and earn; when she doesn’t have to ask her husband or in-laws or her parents for anything and can contribute to her husband.”* Bristy, who works for an insurance company (23 years old, Formal work, NGO member, Kurigram), also said that when women earn, do a good job, everyone values them, and people of the society treat them with respect. On the other hand, the other two formal worker respondents who are NGO workers, do not value their own job. One of them finds it demeaning to do door to door work in her in law’s village and the other one thinks that she is not supposed to work.

While women who do informal paid work such as wage labour, irrespective of whether they are NGO members or not, think they are valued in their families for their work and contribution but they also think they are looked down upon and not respected by the people of the community. Dadoshi, a daily wage worker, (40 years old, Informal worker, NGO member, Kurigram) said *“women who are poor and illiterate like me cannot sit in society.”* Only particular types of jobs are valued. Konnora, who does expenditure saving activity (50 years old, not NGO member, Comilla), stated that- *“Since they are educated, if they can get a job as a teacher or do some other kind of work, if they get honorable work, if they get job ... Of course women’s value increases if they get jobs.”*

Being valued in the community does not seem to have any relation to NGO membership.

5.4 Differences in women's empowerment in the two contexts of Comilla and Kurigram

One thing that comes out from this research is that the impact of NGO membership and paid work on women's empowerment varies depending on the social norms and practice of a given context. If we compare women from Comilla and Kurigram, we find that they are similar in some respects and different in others.

The differences, in some cases, can be attributed to the mediation by the characteristics of the context. It is established that Comilla is a more conservative area compared to Kurigram in terms of religiosity. *Purdah* norms are much stricter in Comilla than in Kurigram. Women iterate that they have to remain in *purdah* in Comilla, while women in Kurigram do not appear to be much concerned about it in their testimonies.

Greater patriarchal control goes hand in hand with stricter religious control. Another aspect of difference in context is that Kurigram is a much poorer area than Comilla. This affects women's education level and their compulsion to work. These, we believe, account for the differences we see between women of Comilla and Kurigram in terms of the kind of paid work that they do, in decision making, in their value within the family and in their mobility.

Social practice and norms have to be considered because it has significant impact on women's activity. Whether women can work or not and which type of work they can do sometimes depends on the social practice, norms and context. For example, the type of work a woman can do in a town differs from the work she can do in her village. According to Bristi (23 years old, formal work, NGO member, Kurigram)–

“When I lived in Chittagong, I used to work in a beauty parlor, I learnt the trade and opened a parlor when I came here. People in the village didn't like it. so, I gave it up.”

Purdah norms have a strong role in the kind of work women do. In the village of Kurigram, women are more involved with outside paid work than in the village of Comilla. Women in Kurigram are more engaged in agricultural work, earth digging, compared to women in Comilla, who are more likely to do work inside home. Among those who do outside informal work in Comilla and Kurigram, we find that in Comilla, it is only those who do not have a husband who work outside. But in Kurigram, women with husbands also work outside.

In terms of decision-making, all women of all work categories in Kurigram participate in decision-making compared to some women of particular categories in Comilla. In Comilla, even those who do paid work, both formal and informal, are less likely to participate in decision-making. When it comes to decision-making regarding spending money according to their own wish, we find that economically inactive non NGO members of Comilla are less likely to do so than women of the same category in Kurigram. More women in Kurigram also stated that they are valued by their family than women in Comilla. These, I believe, are an effect of the greater patriarchal control found in Comilla.

Women in Kurigram have greater mobility outside their village than women in Comilla. This has partly to do with the fact that more women in Kurigram venture out for work than women in Comilla, but also because there is less restriction imposed by *purdah* on women of Kurigram.

5.5 What else is important for women's empowerment along with paid work and NGO membership

Marital status is found to be very important for what women are able to do. Findings indicate that women who do not have a husband – who are separated, widowed or divorced – have more autonomy and have more mobility, compared to women with husbands. Being married imposes certain restrictions on women's decision to work, especially to work outside. Sanowara (50 year old, not in economic activity, NGO member, Kurigram) is divorced. She stated, *"If I had not been divorced, I would not have been able to work. My husband would not have let me."* Women without husbands often have to act as the main breadwinner of the family, especially when there is no other adult male. Karubala, who is a widow (45 years old, informal worker, NGO member, Comilla), said *"No one sends me to the field work; I go there on my own. I go because I want my son's life to improve."* Even in the more conservative area of Comilla, widowhood allows a woman to engage in paid work, which a married woman in the more liberal community of Kurigram may not be able to do. It is not surprising that it is among female-headed households that we find women able to take big decisions.

Another way that marital status impacts on women's empowerment is in the value they receive in the community. Radhika Rani, who work as a daily wage labour (51 years old, informal work, not NGO member, Comilla), said that *"My value in society has gone because I don't have a husband now. Of course, I had some value when I had a husband."*

Age is another factor that independently affects certain aspects of women's empowerment. In the research it was found that with age, certain restrictions or limitations can be overcome. For example, it becomes socially more acceptable for women to engage in paid work, play a greater role in decision making and acquire value within the household as they grow older. Karubala's (45 years old, informal work, NGO member, Comilla) daughter-in-law stated that older women work outside in the village, *"The daughter-in-law here don't work in the field, but once they are older or become mother-in-law, they can."*

Education is seen to be very important in women's lives. All respondents, irrespective of their work status, NGO status or where they are located, think that education is essential for women to lead a better life. Dadoshi, a daily wage labour (40 years old, informal worker, NGO member, Kurigram), said *"The benefit of education is, it opens your eyes. You need it to be able to speak, negotiate with others for food or work, so that others don't cheat you. People cheat us because we cannot see; we are blind despite having eyes."*

Education is also necessary to be valued by the society: Sanowara, who does expenditure saving work, (50 years old, not in economic activity, NGO member, Kurigram) opined that *"people's value goes up with the level of education."*

Having a supportive husband seems to enable women to make use of opportunities, whether it involves engagement in economic activities, being mobile or being involved with NGOs. Bristy (23 years old, formal worker, NGO member, Kurigram) used to work in a parlor. She borrowed from an NGO for a mobile business. She also works for an insurance company. She gives credit to her husband for supporting her in all these activities. Nilu (50 years old, informal worker, NGO member, Comilla) stated that she could undertake her sari business only because her husband allowed her to travel to India and

also took care of the children while she was away. On the other hand, Bithi (28 years old, expenditure saving, NGO member, Kurigram), who failed her matriculation exam, got the opportunity to work in an NGO but could not avail it because her husband and in-laws would not support it.

There is lastly a more elusive matter of the **personality** of a woman, which also matters for her empowerment. There are certain women who are simply more confident of who they are, and more determined to do what they want to do, irrespective of whether they have education, money or social status. These women can cross the boundaries that have been set out for them. For instance, Sanowara who currently does expenditure saving activities (50 years old, not in economic activity, NGO member, Kurigram) stated, *“I used to wear trouser and shirt when worked with Ansar. I didn’t care about whatever people said about me; that was not my business. I liked my job and that was good enough.”*

6. Discussion and Conclusion

From the analysis of the findings, there is no doubt that paid work and NGO membership have strong impact on women's life, something which previous studies have also shown. Women who are economically inactive are clearly less able to report many of the changes than those who are economically active. Having an income of their own and having access to credit, training and awareness can bring positive changes in women's life. Change happens through a number of different pathways.

First, changes happen in women themselves, in their own perception. Second, the access to new knowledge because of greater mobility, social network and so on brings changes in women. Third, with these resources, relationships improve in the household. Women feel they have more decision-making power and are able to spend their money. Fourth, they have greater feeling of financial security, which is linked with economic opportunity. Fifth, it increases their mobility, not just because of work but because they can go to public spaces such as tea shops, NGO offices and other places. Changes happens not simply because women have money but, the way they get that money, their own views about themselves, their own knowledge and what that money does to their relationships.

From the analysis, it is evident that NGO membership and paid work together are more empowering than not being an NGO member and not being economically active. NGO membership, on its own, may not be that empowering. Its effect on women's agency is mixed. The group of women who are NGO members but are not in economic activity were found to be least able to do things, or be valued, whether by themselves or by their community. On the other hand, doing paid work has a positive relationship with all aspects of women's empowerment.

At the level of individual life, NGO membership, on its own, does not lead to self-confidence or self-worth or being able to spend money according to one's own wish. But these aspects are strongly linked to paid work, especially formal work. In the case of learning new knowledge, NGO membership increases women's knowledge. NGO membership and paid work together strengthen these aspects among women.

At the level of household life, both NGO membership and doing paid work together seem to be positively related to being valued by the family. However, none of the women who are NGO members but not in paid work reported they are valued. In terms of decision-making, paid work is strongly linked to decision-making. However, those who are non NGO members, irrespective of economic activity, may be more likely to be able to take decisions than NGO members. Therefore, there is not much difference among women who are NGO members and doing paid work in comparison to women who are non-NGO members and not in paid work. In terms of financial security, doing paid work enhances it, although not in all cases. NGO membership influences security in terms of women being able to save.

At the community level, NGO membership, irrespective of economic activity, does not have a positive relation to women's mobility. But in conjunction with doing paid work, it enhances women's mobility. However, neither NGO membership nor doing paid work enhances women's value by the community. It is only women who do normatively "honourable" formal work are valued by the community.

Thus, we can conclude that NGO membership, on its own, may not be an empowering resource to women, but it is empowering in combination with doing paid work which is more directly linked to

different aspects of women's empowerment. However, the analysis showed that there are certain forms of work that are considered demeaning in society such as domestic work, daily wage labor while formal work carries more status. How women interpreted the work that they do, is important to understand what empowers women. On the whole, we find that women who did not do "demeaning forms of work", generally felt that it has increased their decision-making power, ability to spend their money according to their own wish and other empowering aspects.

The analysis also shows that the socio-economic and normative context also plays a mediating role in the extent to which access to resources of NGO membership and paid work are empowering. A comparison of the two districts of Kurigram and Comilla show that women from Kurigram, the poorer, less conservative context, where there is less patriarchal control, appear stronger in most aspects of empowerment – being valued in the household, ability to take decisions and mobility. However, they were less likely to report being self-confident and worthy.

Through our analysis, a few other factors are found to be important in shaping the extent to which these resources of NGO membership and paid work are empowering. We find that it varies from women to women according to their demographic characteristics such as age, marital status and education. Apart from their demographic characteristics, having husband's or family's support made a difference to how women experienced access to economic opportunities. Women's own personalities also influence how well they are able to utilize the resources of NGO membership and paid work.

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