



Women and liveability – Best practices of empowerment from Bangladesh

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Abstract

How to survive and make ends meet and how to improve the quality of life are daily and persistent livelihood issues and liveability challenges preoccupying disadvantaged communities in underdeveloped and developing countries. In politically volatile and environmentally hazardous Bangladesh life struggles could be complex and challenging for womenfolk who more often than not are left on their own to cope with daily liveability problems. Through examining the findings from secondary information sources this paper illustrates three cases of how women helped make the best of empowerment projects geared to make the livelihood and liveability of themselves, their family and community better and more meaningful. It also highlights the institutional and organizational traits that were the success factors of the empowerment projects.

Keywords: Bangladesh, empowerment projects, liveability, livelihood, success factors, womenfolk

Introduction

The early history of Bengal saw a succession of alternate Buddhist and Hindu city-states, maritime kingdoms and pan-Indian empires. The Bengali Buddhist Pala Empire (established circa 750 CE) ruled for four hundred years while the Senas of resurgent Brahmanical Hinduism consolidated the caste system and ruled for more than 150 years (Whyte & Yong, 2009). Muslim conversions and settlement in the region began in the 10th century, primarily from Arab and Persian traders and preachers.

European colonialism began with the setting up of trading posts in the 16th century with Bangla being part of British India. Partition of India into India and Pakistan in 1947 saw Bangla established as East Pakistan, a geographical anomaly as it was separated by 1000 miles of Indian territory from West Pakistan (Brecher, 2008). It was also a cultural anomaly as the authorities of the West viewed the Bengali Muslims in the East as "too Bengali" and their application of Islam as "inferior and impure", and this made them unreliable "co-religionists" to be treated as second-class citizens by the West ((Jones, 2010; Baxter, 1997).

Such animosity precipitated into a Bengali independence movement. Led by the Awami League independence was achieved after a brief war in 1971 which killed some 300,000 civilians (Jones, 2010). In post-independence Bangladesh power alternated violently between the Awami League and the Bangladesh Nationalist Party (BNP). A military-backed, emergency caretaker regime suspended parliamentary elections planned for January 2007 in an effort to reform the political system and root out corruption and returned the country to fully democratic rule in December 2008 with the election of the

Awami League and Prime Minister Sheikh Hasina. In January 2014, the incumbent Awami League won the national election by an overwhelming majority after the BNP boycotted, extending Hasina's term as prime minister (CIA, 2015).

Today, while the political scene remains volatile and widespread poverty still runs deep Bangladesh (Fig. 1) has made great progress in food security since independence, reduced population growth, improved health and education with the help of international development assistance. The economy has grown at an annual average of about 6 percent over the last two decades. Environmentally, however, Bangladesh is most vulnerable to climate change. Natural hazards that come from increased rainfall, rising sea levels, and tropical cyclones are expected to increase as climate changes, each seriously affecting agriculture, water and food security, human health and shelter (Ministry of Environment and Forests, 2008). It is believed that in the coming decades the rising sea level alone will create more than 20 million (Relief Web, 2009) climate refugees.



Fig 1. Location of study

Economic profile

Amid poor infrastructure, insufficient power supplies, political instability, corruption, slow implementation of economic reforms, and the 2008-09 global financial crisis and recession Bangladesh's economy has grown roughly 6% per year since 1996. GDP at purchasing power parity has more than doubled from \$224 billion in 2008 to \$535.6 billion in 2014. Similarly, per capita GDP at purchasing power parity has increased by 2.3 times from \$1,500 in 2008 to \$3,400 in 20, placing Bangladesh at rank 180 with Central African Republic's \$600 occupying the last rank of 230 (CIA, 2014).

Although more than half (58.3% in 2014) of GDP is generated through the service sector, almost half of Bangladeshis are employed in the agriculture sector with rice as the single-most-important product. It is worth noting that this figure is a significant improvement from the 63% registered in 1996. Garment exports now become the backbone of Bangladesh's industrial sector, accounting for more than 80% of total exports and surpassed \$18 billion in 2014. The sector has remained resilient in recent years despite crippling strikes and factory accidents that have killed over 1,000 workers.

Steady garment export growth combined with remittances from overseas Bangladeshis - which totaled \$14 billion and 8% of GDP in 2014 - are the largest contributors to Bangladesh's current account surplus and rising foreign exchange holdings. All this has helped to reduce the proportion of population below the poverty line from 45% in 2004 to 31.5% in 2010 (CIA, 2015).

- GDP (purchasing power parity): \$224 billion (2008 est.); \$535.6 billion (2014 est.)
- GDP - per capita (PPP): \$1,500 (2008 est.); \$3,400 (2014 est.)
- Labor force - by occupation: agriculture: 47%; industry: 13%; services: 40% (2010)
- Population below poverty line: 45% (2004 est.); 31.5% (2010 est.)

Source: <https://www.cia.gov/library/publications/the-world-factbook/geos/ni.html>

Social profile

One of the most densely populated country in the world Bangladesh is inhabited by 27 ethnic groups officially recognised under the 2010 Cultural Institution for Small Anthropological Groups Act, although the Bengalis predominate at 98%. Muslims constituted 89.5% of the populace followed by Hindus at 9.6% and other adherents 0.9% (2004).

Bangladeshi population has increased from 156,050,883 in 2009 to 166,280,712 in 2014 making Bangladesh the 9th most populous nation in the world although the rate of population growth has decreased from 1.29% to 1.6% respectively (CIA, 2015). The national sex ratio is 0.95 male for every female in 2014 although both sexes have improved life expectancy at birth : male from 57.57 years in 2009 to 68.75 years in 2014 and female from 63.03 years to 72.63 years respectively. The national life expectancy was moderately high at 70.65 years placing Bangladesh at 150 in world comparison. Maternal mortality stood at 170 deaths /100,000 live births (2013), the 49th highest in the world.

With health expenditure at only 3.7% of GDP (2013) it is not surprising that there is only 0.36 physician (2011) and 0.6 bed (2011) for every 1,000 population. Drinking water source has improved for 85.8 of the urban population and only for 84.4% of the rural population (2012). By contrast, improved sanitation facility access only benefits less than 57 per cent of urban and rural population. For 44.8% of urban and 42.2 % of rural population their sanitation facility remains unimproved (2012). Thus, the degree of risk of major infectious diseases is still very high ranging from food or waterborne diseases such as bacterial and protozoal diarrhea, hepatitis A and E, and typhoid fever, vector borne diseases such as malaria and dengue fever, and water contact disease of leptospirosis (2013). Highly pathogenic H5N1 avian influenza has been identified in 2013. Undernourishment has seen 35.1% (2013) of Bangladeshi children under the age of 5 years underweight, the 5th highest in the world. One bright aspect is that the adult prevalence rate of HIV/AIDS in Bangladesh was only 0.01 % (2013) the 123rd highest in the world. A total of 9,500 (2013) lived with this disease, the 92nd highest in the world in stark contrast to Nigeria's 2nd , and 500 deaths in the country were due to HIV/AIDS in 2013 in stark contrast to Nigeria's 239,700 deaths, the highest in the world in 2012.

Urbanization increases from 27% of total population in 2008 to 33.5% in 2014. Education expenditure which comprised 2.2% of GDP (2009) only managed to produce a not very impressive national literacy rate of 61.5% (2010) for the population aged 15 and over with females lagging behind males at 58.5% and 64.6% respectively in 2015. Nevertheless, the females' 58.5% is a significant improvement of the 41.4% achieved in 2001. Both genders enjoyed a school life expectancy of 10 years (2011). Given a less than adequate time span of proper education, child labour – the employment of children ages 5-14 – which totaled 4,485,497 or 13% (2006) is significantly lower than Nigeria's 11,396,823 or 29% (2007).

State of socio- economic participation of women in the country

Despite improvement in literacy, Bangladeshi women have not achieved much improvement in the way of consistent empowerment. The overall score for economic participation and opportunity for women in the labour force rises from 0.616 in 2009 to 0.716 in 2014 but even with these improved figures Bangladesh global ranking falls from 119 in 2009 to 127 in 2014 . The women's estimated earned income has improved from USD 1,282 to USD 1,645 respectively, an increase of 28.3% (Table 1).

Table 1. Gender inequality in economic activity

Gender Gap Subindexes						
	Rank	Score	Sample average	Female	Male	Female-to-male ratio
Economic Participation and Opportunity	119	0.444	0.587			
Labour force participation	96	0.63	0.69	55	88	0.63
Wage equality for similar work (survey)	118	0.50	0.64	—	—	0.50
Estimated earned income (PPP US\$).....	92	0.46	0.51	1,282	2,792	0.46
Legislators, senior officials, and managers.....	72	0.33	0.28	25	75	0.33
Professional and technical workers	108	0.12	0.72	10	90	0.12

Source: http://www.weforum.org/pdf/gendergap/ggg08_bangladesh.pdf

Country Score Card						
	Rank	Score	Sample average	Female	Male	Female-to-male ratio
ECONOMIC PARTICIPATION AND OPPORTUNITY.....	127	0.477	0.596			
Labour force participation.....	94	0.70	0.67	60	87	0.70
Wage equality for similar work (survey)	105	0.57	0.61	—	—	0.57
Estimated earned income (PPP US\$).....	102	0.52	0.53	1,645	3,146	0.52
Legislators, senior officials and managers	122	0.06	0.27	5	95	0.06
Professional and technical workers	118	0.32	0.65	24	76	0.32

Source: http://www3.weforum.org/docs/GGGR14/GGGR_CountryProfiles.pdf (p.114)

Best practice project 1: Grameen Bank, Bangladesh

Project initiators

The origin of Grameen Bank can be traced back to 1976 when Professor Muhammad Yunus (Fig.2), Head of the Rural Economics Program at the University of Chittagong, launched an action research project to examine the possibility of designing a credit delivery system to provide banking services targeted at the rural poor (http://www.grameen-info.org/index.php?option=com_content&task=view&id=19&Itemid=114). An economist by training, Yunus is a global leader in anti-poverty efforts, and has pioneered the use of "micro-loans" to provide credit to poor individuals without collateral. He founded the Grameen Bank in 1983 in his native Bangladesh to provide small, low-interest loans to the poor to help better their livelihood and communities. Despite its low interest rates and lending to poor individuals, Grameen Bank is sustainable and 98% percent of its loans are repaid – higher than other banking systems. It has spread its successful model throughout the world. Dr. Yunus received the Nobel Peace Prize in 2006 for his work

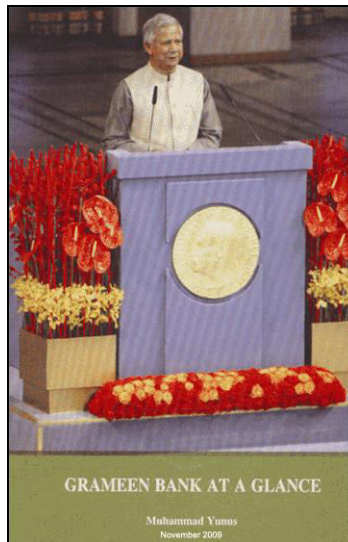


Fig 2. *Dr. Yunus' Grameen bank*

Grameen Bank (GB) has reversed conventional banking practice by removing the need for collateral and created a banking system based on mutual trust, accountability, participation and creativity. GB provides credit to the poorest of the poor in rural Bangladesh, without any collateral. At GB, credit is a cost effective weapon to fight poverty and it serves as a catalyst in the over all development of socio-economic conditions of the poor who have been kept outside the banking orbit on the ground that they are poor and hence not bankable. Professor Muhammad Yunus, the founder of "Grameen Bank" and its Managing Director, reasoned that if financial resources can be made available to the poor people on terms and conditions that are appropriate and reasonable, "these millions of small people with their millions of small pursuits can add up to create the biggest development wonder."

As of November, 2009, it had 7.95 million borrowers, 97 percent of whom were women. With 2,562 branches, GB provided services in 83,458 villages, covering more than 100 percent of the total villages in Bangladesh.

Grameen Bank's positive impact on its poor and formerly poor borrowers has been documented in many independent studies carried out by external agencies including the World Bank, the International Food Research Policy Institute (IFPRI) and the Bangladesh Institute of Development Studies (BIDS).

Project design

The Grameen Bank Project (Grameen means "rural" or "village" in Bangla language) came into operation with the following objectives:

- extend banking facilities to poor men and women; eliminate the exploitation of the poor by money lenders;
- create opportunities for self-employment for the vast multitude of unemployed people in rural Bangladesh;
- bring the disadvantaged, mostly the women from the poorest households, within the fold of an organizational format which they can understand and manage by themselves; and
- reverse the age-old vicious circle of "low income, low saving & low investment", into virtuous circle of "low income, injection of credit, investment, more income, more savings, more investment, more income".

The action research demonstrated its strength in Jobra (a village adjacent to Chittagong University) and some of the neighboring villages during 1976-1979. With the sponsorship of the central bank of the country and support of the nationalized commercial banks, the project was extended to Tangail district (a district north of Dhaka, the capital city of Bangladesh) in 1979. With the success in Tangail, the project was extended to several other districts in the country. In October 1983, the Grameen Bank Project was transformed into an independent bank by government legislation. Today Grameen Bank is owned by the rural poor whom it serves. Borrowers of the Bank own 90% of its shares, while the remaining 10% is owned by the government.

Grameen Bank methodology is almost the reverse of the conventional banking methodology. Conventional banking is based on the principle that the more you have, the more you can get. In other words, if you have little or nothing, you get nothing. As a result, more than half the population of the world is deprived of the financial services of the conventional banks. Conventional banking is based on collateral, Grameen system is collateral-free.

Grameen Bank starts with the belief that credit should be accepted as a human right, and builds a system where one who does not possess anything gets the highest priority in getting a loan. Grameen methodology is not based on assessing the material possession of a person, it is based on the potential of a person. Grameen believes that all human beings, including the poorest, are endowed with endless potential.

Conventional banks look at what has already been acquired by a person. Grameen looks at the potential that is waiting to be unleashed in a person. Conventional banks are owned by the rich, generally men. Grameen Bank is owned by poor women.

Overarching objective of the conventional banks is to maximize profit. Grameen Bank's objective is to bring financial services to the poor, particularly women and the poorest — to help them fight poverty, stay profitable and financially sound. It is a composite objective, coming out of social and economic visions.

Conventional banks focus on men, Grameen gives high priority to women. 97 per cent of Grameen Bank's borrowers are women. Grameen Bank works to raise the status of poor women in their families by giving them ownership of assets. It makes sure that the ownership of the houses built with Grameen Bank loans remain with the borrowers, i.e., the women.

Grameen Bank branches are located in the rural areas, unlike the branches of conventional banks which try to locate themselves as close as possible to the business districts and urban centers. First principle of Grameen banking is that the clients should not go to the bank, it is the bank which should go to the people instead. Grameen Bank's 23,311 staff meet 7.95 million borrowers at their door-step in 83,458 villages spread out all over Bangladesh, every week, and deliver bank's service. Repayment of Grameen loans is also made very easy by splitting the loan amount in tiny weekly installments. Doing business this way means a lot of work for the bank, but it is a lot convenient for the borrowers.

There is no legal instrument between the lender and the borrower in the Grameen methodology. There is no stipulation that a client will be taken to the court of law to recover the loan, unlike in the conventional system. There is no provision in the methodology to enforce a contract by any external intervention.

Conventional banks go into 'punishment' mode when a borrower is taking more time in repaying the loan than it was agreed upon. They call these borrowers "defaulters". Grameen methodology allows such borrowers to reschedule their loans without making them feel that they have done anything wrong (indeed, they have not done anything wrong.)

When a client gets into difficulty, conventional banks get worried about their money, and make all efforts to recover the money, including taking over the collateral. Grameen system, in such cases, works extra hard to assist the borrower in difficulty, and makes all efforts to help her regain her strength and overcome her difficulties.

In conventional banks charging interest does not stop unless specific exception is made to a particular defaulted loan. Interest charged on a loan can be multiple of the principal, depending on the length of the loan period. In Grameen Bank, under no circumstances total interest on a loan can exceed the amount of

the loan, no matter how long the loan remains unrepaid. No interest is charged after the interest amount equals the principal.

Conventional banks do not pay attention to what happens to the borrowers' families as results of taking loans from the banks. Grameen system pays a lot of attention to monitoring the education of the children (Grameen Bank routinely gives them scholarships and student loans), housing, sanitation, access to clean drinking water, and their coping capacity for meeting disasters and emergency situations. Grameen system helps the borrowers to build their own pension funds, and other types of savings.

Interest on conventional bank loans are generally compounded quarterly, while all interests are simple interests in Grameen Bank.

In case of death of a borrower, Grameen system does not require the family of the deceased to pay back the loan. There is a built-in insurance programme which pays off the entire outstanding amount with interest. No liability is transferred to the family.

In Grameen Bank even a beggar gets special attention. A beggar comes under a campaign from Grameen Bank which is designed to persuade him/her to join Grameen programme. The bank explains to her how she can carry some merchandise with her when she goes out to beg from door to door and earn money, or she can display some merchandise by her side when she is begging in a fixed place. Grameen's idea is to graduate her to a dignified livelihood rather than continue with begging.

Such a programme would not be a part of a conventional bank's work. Grameen system encourages the borrowers to adopt some goals in social, educational and health areas. These are known as "Sixteen Decisions" (no dowry, education for children, sanitary latrine, planting trees, eating vegetables to combat night-blindness among children, arranging clean drinking water, etc.). Conventional banks do not see this as their business.

In Grameen, the poor people are seen as human "bonsai". If a healthy seed of a giant tree is planted in a flower-pot, the tree that will grow will be a miniature version of the giant tree. It is not because of any fault in the seed, because there is no fault in the seed. It is only because the seed has been denied of the real base to grow on. People are poor because society has denied them the real social and economic base to grow on. They are given only the "flower-pots" to grow on. Grameen's effort is to move them from the "flower-pot" to the real soil of the society. If this can be made a success there will be no human "bonsai" and the world would be poverty-free.

Grameen credit

It promotes credit as a human right. Its mission is to help the poor families to help themselves to overcome poverty. It is targeted to the poor, particularly poor women. Most distinctive feature of Grameencredit is that it is not based on any collateral, or legally enforceable contracts. It is based on "trust", not on legal procedures and system. It is offered for creating self-employment for income-generating activities and housing for the poor, as opposed to consumption. It was initiated as a challenge to the conventional banking which rejected the poor by classifying them to be "not creditworthy". As a result it rejected the basic methodology of the conventional banking and created its own methodology. It provides service at the door-step of the poor based on the principle that the people should not go to the bank, bank should go to the people.

In order to obtain loans a borrower must join a group of borrowers. Loans can be received in a continuous sequence. New loan becomes available to a borrower if her previous loan is repaid. All loans are to be paid back in instalments (weekly, or bi-weekly). Simultaneously more than one loan can be received by a borrower. It comes with both obligatory and voluntary savings programmes for the borrowers.

Generally these loans are given through non-profit organizations or through institutions owned primarily by the borrowers. If it is done through for-profit institutions not owned by the borrowers, efforts are made to keep the interest rate at a level which is close to a level commensurate with sustainability of the programme rather than bringing attractive return for the investors. Grameen credit's thumb-rule is to

keep the interest rate as close to the market rate, prevailing in the commercial banking sector, as possible, without sacrificing sustain-ability. In fixing the interest rate market interest rate is taken as the reference rate, rather than the moneylenders' rate. Reaching the poor is its non-negotiable mission. Reaching sustainability is a directional goal. It must reach sustainability as soon as possible, so that it can expand its outreach without fund constraints.

Grameen credit gives high priority on building social capital. It is promoted through formation of groups and centres, developing leadership quality through annual election of group and centre leaders, electing board members when the institution is owned by the borrowers. To develop a social agenda owned by the borrowers, something similar to the "sixteen decisions", it undertakes a process of intensive discussion among the borrowers, and encourage them to take these decisions seriously and implement them. It gives special emphasis on the formation of human capital and concern for protecting environment. It monitors children's education, provides scholarships and studentloans for higher education. For formation of human capital it makes efforts to bring technology, like mobile phones, solar power, and promote mechanical power to replace manual power (http://www.grameen-info.org/index.php?option=com_content&task=view&id=28&Itemid=177).

Project impact

Nurjahan

Nurjahan is a borrower of the Grameen Bank in Bangladesh. Abandoned by her parents at three months of age and raised by a neighbor, Nurjahan was married at twelve only to be abandoned by her husband a year later, while three months pregnant. She returned to the family who had raised her, cooking for them while raising her son.

Before joining Grameen, Nurjahan had never earned more than \$37.50 in a year and owned no land. After five years as a borrower with the Grameen Bank, her annual income is \$250 (just above the national average) and she owns two goats, one pregnant cow, ten hens, and two-thirds of an acre of land. The land cost \$1,000, more than four times the average annual income. Seasonally, she employs two farm-hands to assist with her rice crop. In a country where only 46 percent of the children reach grade five, Nurjahan's son is now in 8th grade (http://www.microcreditsummit.org/news/borrower_stories/).

Hajeera

Hajeera Begum was born in 1959 in a poor farmer's family. She was married to a blind man because he didn't ask any dowry. She and her family survived on her little income from house cleaning job. When Hajeera wanted to join Grameen her husband threatened to divorce her. Hajeera secretly went to another village and joined a group there. Her group supported her to take loan and buy a calf for fattening and rice paddy to husk. When Hajeera's father brought the calf to her husband – the blind man was so excited that he had forgotten about divorce.

Within one year Hajeera paid back the first loan. With her third loan she bought rice field, goats, ducks and chickens,

She says, "All my life I was told I am no good, that I brought only misery to my parents because I was a woman and my family could not pay for my dowry. Many times I heard my mother say she should have killed me at birth. I did not feel I was worthy of a loan, or that I could ever repay it".

"We now enjoy three meals a day, and my children no longer go hungry. We can now even afford some meat once a week. I intend to send all my children to school and college, so that they will not suffer as I did. You ask me what I think of Grameen? Grameen is like my mother. No, Grameen is not like my mother, she is my mother. She has given me new life".

Best practice project 2: Islamic Relief Microcredit, Bangladesh

Project initiators

Islamic Relief (IR) is an international relief and development charity, which aims to alleviate the suffering of the world's poorest people (*Whoever saved a life, it would be as if he saved the life of all mankind* - Qur'an 5:32). It is an independent Non-Governmental Organisation (NGO) founded in the UK in 1984 by Dr Hany El Banna (<http://www.islamic-relief.com/Whoweare/Default.aspx?depID=2>). As well as responding to disasters and emergencies (Fig,2) Islamic Relief promotes sustainable economic and social development by working with local communities - regardless of race, religion or gender. Islamic Relief works in six main sectors, namely, sustainable livelihoods; education, health and nutrition; orphans and child welfare; water and sanitation; and emergency relief and disaster preparedness (<http://www.islamic-relief.com/Whoweare/Default.aspx?depID=2>).

Project design: Community - based Integrated Orphans and Widows Livelihood Project in Bangladesh (CBIOWL)

The 2002 UNDP Human Development Report indicates that Bangladesh continues to have one of the lowest per capita incomes and amongst the highest percentage of people living in poverty in the world. Furthermore, as one of the most densely populated country with nearly 128 million people, Widows and orphans are often amongst the poorest and the most vulnerable segment of society in Bangladesh. Orphans from destitute families are often deprived of their rights, surviving in stark poverty, homelessness, neglect and remain largely uncared for. In addition to the ongoing orphan sponsorship project in Bangladesh (initiated in 1992), Islamic Relief has developed the "Community Based Integrated Orphan and Widow Livelihood Project", giving more chances for orphans and widows to become self-sustainable.

With this project, Islamic Relief aims to establish a sustainable community-based livelihood support mechanism for destitute orphans and widows with support from their communities, which helps them to escape hard-core poverty and exploitation through securing their basic needs without requiring on-going external donor or agency support. In order to facilitate a sustainable positive change in the life and livelihood of destitute orphans and widows, Islamic Relief proposes to provide skill development training and micro credit including supporting with minimum receipts of basic needs, like food, clothing, shelter, education and health care.

The main activities are providing micro-finance and micro-enterprise services, including access to micro-credit services, training on income generation opportunities, help setting up micro-enterprises, income from micro-enterprise activities; meeting basic necessities through provision of adequate shelter and an access to adequate nutrition, water sanitation facilities and appropriate health services; capacity building including access to appropriate education (child and adult literacy) and vocational training support geared towards skilled employment or self-employment; and community participation and support. The activities are undertaken by actively involving the community in the process of identification, planning, implementation and review, monitoring and evaluation of the programme activities.

Project impact

About 1,000 rural poor orphans and widows benefitted from the CBIOWL project during its initial year in 2005 with a budget of USD 103,200 (<http://www.islamic-relief.ch/irv19/spip.php?article81>). All in all, since its inception in 1991, Islamic Relief (IR) has benefitted more than 425,000 people as of 2008 through its relief and development projects (<http://www.islamic-relief.com/wherewework/CountryPage.aspx?CountryID=BD>).



Fig 2. *The local-global networking of Islamic Relief*

Best practice project 3: Project Joyeeta – Empowering Bangladeshi women through micro- enterprises

Project initiators: Unilever Company

Operating in about 100 countries this global consumer products company has contributed €91m to communities around the world in 2008. Project Joyeeta (Fig.3) helps Unilever Bangladesh achieve its business and social goals by providing women with the means to start their own micro- enterprises.

Project design: Dual benefits

In Bangladesh, poor infrastructure means it is often difficult to distribute and sell products in rural areas. Project Joyeeta (a Bengali word for win) helps Unilever overcome these difficulties, giving access to a huge number of rural consumers throughout the country. The scheme is part of a series of micro-enterprise initiatives around South Asia that encourage women to add to their household incomes by selling Unilever products to members of their communities. Local NGOs provide loans to help women buy the goods – everything from tea to toothpaste – while Unilever helps with training in commercial skills. Not only does Project Joyeeta mean Unilever can increase sales in rural Bangladesh, it also changed significantly the lives of local women and their families. By running their own businesses, women are empowered, and

they provide inspiration to others (Fig.3, left). Unilever, in turn, achieved BDT200 million (€2.1 million) additional sales through Joyeeta in 2008.

Project impact: Improving incomes

Feroza

Feroza faced ruin after a flood washed away her poultry farm. She lost the will to live as there was no food, no shelter, and no going to school for her daughter. She became a Joyeeta entrepreneur after the project initiators visited her village in north-west Bangladesh. With a small loan from a local NGO she was able to buy her first batch of Unilever products to sell to her neighbours. Feroza started a new life, was able to send her daughter to school again and repay the loan off within a year. "It is not only my own prosperity that means so much to me. People get inspiration from me. They say, 'If Feroza can do it, why not me?' I'm more than a representative of Unilever, I'm an ambassador of life, hope and dreams."

Piloted in 2003, Project Joyeeta had nurtured, by the end of 2008, 1,950 entrepreneurs like Feroza selling Unilever products in hard-to- reach communities. Project Joyeeta has inspired several spin-off projects, including a joint venture with aid agency CARE Bangladesh which aims to increase the number of entrepreneurs and sales by offering a wider range of goods including shoes, spices and clothes as well as Unilever products (www.unilever.com/.../economic.../empowering-women-through-micro-enterprises.aspx -)



Fig 3. *Some of the women beneficiaries of Joyeeta empowerment projects*

Conclusion

Socio-economic empowerment projects have enabled disadvantaged Bangladeshis, in particular, vulnerable women, to cope better with their livelihood and liveability challenges. Physical and mental health is pre-requisite of economic empowerment and health education enhances personal, family and community wellbeing.

Women are particularly instrumental in the empowerment projects not only because they are the inheritors of the issues and challenges but also because they have proven to be capable of making the projects doable. The Bangladeshi cases point to the fact that respect for the women's existential right makes the difference, and that faith in women as effective leaders for change in their families and communities secures success of projects. A special emphasis on remotely located and chronically neglected women adds value to the projects.

The Bangladeshi experience also underlines the vital role of enlightened policy makers, prudent management and organization of liveability empowerment initiatives. Here, when a collectively felt need justifies the efforts ready funds pave the way for their implementation, often with the help of a global-local network. Then an efficient on the ground mechanism guarantees implementation by inventing and utilizing creative but pragmatic techniques to ensure women's accessibility to the empowerment projects, and by training them to make the projects work.

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