

Beyond Development: NGOs Activities among the Women in the Urban Slum Area

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Abstract: This article investigates the key problems and challenges of women in NGOs development programs. Since 1972 NGOs started work in Bangladesh. Initially, NGOs focused on relief and rehabilitation activities following the liberation war of 1971. Gradually NGOs became institutionalized in the country progressively. Women as a vulnerable group got the priority for the development agencies. Therefore, women became a cross-cutting issue in development programs. In the late '90s, NGOs rapidly expanded their programs in the urban areas targeting the inhabitants of slums and temporary settlements. The programs mainly focused on water, sanitation and disaster risk reduction. Here, the women also became targeted beneficiaries as they are easily accessible at home. Most of the NGOs botched to address women as a homogenous group. They analyzed the women's needs as a single group. The development initiatives unable to reach all the women equally. Hence, the sustainability and effectiveness of NGO's programs have become increasingly subject to debate.

Keywords: NGOs, Development, Urban slum, women WaSH program.

Introduction

This paper investigates the mode of response by the women beneficiaries to existing development programs. Since 80's, Bangladesh received thousands of foreign aids from many international donors and development agencies. Thus, NGOs became institutionalized in the country progressively. International donors have been prioritizing "vulnerable" and "disadvantaged" women when designing the development programs. Many local NGOs have also been running different programs by targeting the women as beneficiary group. Scholars of social sciences recommend to follow a bottom-up approach for designing a development program. But the recommendation cannot be followed because donors provide formats for writing project proposals, which limits such options (Islam, 2014, Karim, 2011, Karl, 1995). This limitation often creates a mismatch between designed activities and needs of the community.

Besides, the targeted women cannot feel ownership of the development process. Hereafter, we find many researches on living conditions and economic development of slum families, but they do not identify the consequences of women diversity and women's response to the NGOs development programs. In this context, we argue that, gender groups are homogenous

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with heterogeneous characters. Although the donors target women as the main participants of development programs, they largely ignore the heterogeneous characters of this vulnerable group. We saw many women focused programs/projects with a set of activities. But all women are not the same. They belong to different age classes and civil status. Moreover, the same group can be further categorized into different. They are adolescent, married, unmarried, widow, divorced, separated, elderly, and disabled. If program activities are not designed considering such groupings, impact of the development programs would be limited for women. Moreover, there are lots of social and mental challenges of the slum women; those are also not being investigated elaborately. In this context, we have tried to identify the implications of NGOs development programs on the women beneficiaries in the urban slum areas. The findings of this research are based on several periods of fieldwork from 2018 and 2019 at Duaripara and Bauniabad slum at Mirpur in Dhaka city. We have tried to investigate two development programs (i.e. WASH and Microcredit) on the urban slum areas.

Literature Review on Women Development

The concept of “Women development” has received much attention from scholars, NGOs and donors. There are several meanings attached to the concept of women's development as analyzed by different intellectuals and authors (Malhotra, et al. 2002; United Nations 2001; Mayoux, 1997; Rowlands, 1997; Karl, 1995; Young 1993) Friedmann's (1992) examination of women's empowerment identified different kinds of power: economic, social, political and psychological. In this vein Kabeer argues, women empowerment is the process of acquiring the ability to make strategic life choices in a context where this ability has previously been denied (Kabeer, 2001), which strengthens the capacity of women to be economically self-sufficient and self-reliant with control over decisions affecting their life options and freedom from violence (Rao and Kelleher, 1995). By adopting these arguments there have been plenty of researcher's investigates the women empower and development issues in Bangladesh. Many of them focused to investigate the positive changes or impact of NGOs programs. Some of the studies tried to investigate the challenges and problem towards women empowerment. But we did not find any study that investigates the consequence of women's diversity of the NGOs, development program considering heterogeneous characters of women. In other words, most of the academic scholarships investigates the rural areas on the women's empowerment issues. Here, we had an opportunity to investigate more details that can create further scope to conduct research in the urban areas. Rabiul, Lene, Sarah and Maria examined (2017) the men's perceptions of women's participation in development initiatives in Rural Bangladesh. The main argument of their research was women's participation in development initiatives does not always assure their empowerment, health, and welfare in a male-dominated society. The authors found that the husbands do not feel comfortable to accept wives engagement in NGO activities. This has come from the fear of losing control over the family. So, they found some challenges of women's participation in development initiatives. Those were obviously times bonding findings, but they did not able to categorize those challenges for

heterogeneous women characters. They just identified men's dominating challenges for women, but the types of domination varied woman to woman. A young girl's challenge is not similar to a widow or a married woman. So, this article tried to find the program designing gaps of development activities regarding heterogeneous characters of women. Samuel, M (2014) examined the process of women empowerment and role of NGOs development activities. He investigated the impact of livelihood development program and found significant positive influences of NGOs interventions. He also found some challenges and problems for women to participate in development activities. But he does not critically analyze those problems, according to the diversity of women characters. By reviewing the list of literatures, it has found that almost each of the studies tried to explore the challenges of the women in the development process, but they did not try to find an existing strategy of development programs, the problem and prospect of women's diversity to engage with those programs. Here, we get the opportunity to explore furthermore to identify the development programs, gaps in a selected slum in Mirpur and women's response considering diversity, accountability and inclusion issues. Agrawal (2015) examined the impact of microcredit program towards women empowerment. They have mentioned that women are being used as vehicle of micro loans of NGOs. Most of the cases the loan amount go to the men of the family. The women have not got access to the decision making process regarding the use of the loan amount. They examined this in rural area only. Here, we have an opportunity to see the scenario in the urban area that was missing in their study. World Bank (2018) observed, Bangladesh is reducing poverty from 44.2 percent to 14.8 percent in 2016/17. The progress is measured based on the international poverty line of \$1.90 per person per day. But this poverty line is not equal for both rural and urban areas. Alom, M (2015) examined the impact of NGOs microcredit program in rural area. He claimed, microcredit programs are playing a significant role to break the poverty line. However, most of the researchers examined the women's development issues in rural areas. Here, we want to investigate the issues in urban areas. Actually, in this paper will focus on the vulnerable urban slum dwellers. As we have argued, slum dwellers are not homogenous in terms of social positions, class and economic condition. Though the slum dwellers are living in the poverty lines, there poverty lines are not in similar positions. They have different types of vulnerabilities in the same areas. They have different strategies to maintain their livelihood. In this context, we tried to investigate that how women negotiate with the NGOs interventions considering WaSH and Microcredit programs.

Locating NGO's Program Designing for Women

There are many international donors who donate to the underdeveloped, developing and least developed countries for development programs. Most of the funds come through a competitive process. The donors circulate funding call considering their organizational mission and geopolitical priorities. The development fund is also aligned with the MDGs and SDGs goals. After the War of Liberation in Bangladesh, international donors focused on relief and rehabilitation activities and following natural calamities. All through the

1990s the NGO sector in Bangladesh grew promptly. NGOs developed business strategies, including target groups. Gradually, women become one of the key target groups of the NGOs program. The donor also are being motivated to work for women to promote women empowerment and sustainable development. In most of the cases, donors circulate their prescribed format in the funding call to submit project proposals. Then, interested NGOs jump to fill out the format to attend the call. In many cases, donors mention the project objectives, target groups and implementation location as well. Hence, often fund seekers have not gotten the opportunity to design the project independently. There is an ideal process to develop a project proposal. First of all, the project development team develops a problem tree that comes from problem analysis which is done by community people. Then, the team identified key objectives regarding the problem tree analysis. So, there should have a need assessment study through applying PRA^{vi} tools. Most of the cases, fund seekers cannot able to conduct the needs assessment study as because they have not any scope to do beyond donor formats and they have not own fund to conduct a study. So, there is a huge gap between project participants and project development teams in project designing phase. It does not go through participatory approach at all. We know that the gender groups are homogenous with heterogeneous characters. So, the needs of normal married women are not similar to widows and divorced women. Likewise, the needs of adolescent girls are not similar to elderly and disabled women. For example: donor wants to provide sanitary latrine to the women headed households. Then, one NGO gets funded and construct sanitary latrines in the community. But women with physically challenged cannot able to get the benefit of those latrines without a ramp and high commode facilities. Why is this happening? This is happening because of not having a proper needs assessment of the women in the community. Inclusion is a very important element to ensure participation in a particular event. Inclusion is more than non-discrimination. Here, women are also not properly included in project designing phase, which become the bigger challenge to ensure women's participation in project implementation. In the name of inclusion, the naming patterns are being changed in different types of program. For example: In WaSH programs have community groups named 'Community WaSH Committee' (CWC); likewise DR3 programs have 'Ward Disaster Management Committee' (WDMC) and Livelihood programs have 'Community based Organization' (CBO). It is also seen that the committee members are same in all of the community groups. Thus, at the end of the day all development organizations and programs claim those women are their beneficiaries. So, there is huge repetition of NGOs development programs in same locations with same beneficiaries. NGOs always promote two words- 'Integration' and 'Collaboration'. During the slum visit, we found many works were same in pattern, but implementing by two different organizations. In microcredit programs, each of the organizations has unique CBO in different names. Hence, collectively there have always confusion and duplication of counting numbers of women beneficiaries in urban slums. Nowadays, NGOs fund is squeezing as Bangladesh is entered in the category of developing countries. So, the national organizations are paying more attention to microcredit programs for ensuring sustainability of the organizations. In the near future, the dimension of NGOs program will be changed

drastically. NGOs are trying to pay more attention on private sector engagement and market development strategies. All initiatives are taking for the sustainability of the organizations. Thus, strategies are taken for the organization not for the beneficiaries. So, these limitations are being bigger day by day.

Women in NGOs WaSH Program

Wash stands for Water, Sanitation and Hygiene. Two types of interventions in the NGO's WaSH program include hardware (e.g., toilets and tube-well construction) and software (e.g., training and awareness building sessions). In urban areas, women and girls are the most vulnerable groups considering privacy issues during bathing and using toilets. Menstrual hygiene management is also a big challenge for them. Considering these factors, NGOs are implementing various WaSH programs in the slums. Among the ten NGOs currently working in our study location at Duaripara slum, two are providing WaSH support to the community. They construct community and household based toilet and bathhouse facilities. They also arrange comprehensive WaSH training for the community people. We conducted a few In-depth Interview (IDIs) with the women who received toilet facilities. Mrs. Jahanara (61) is an elderly beneficiary of the community toilet in the slum. She is physically challenged. She needs help from others for walking. Thus, using existing conventional toilets is a challenge for her. She said,

“... I was so hopeful to know that an NGO is going to construct a physically challenged-friendly toilet for the community. Yes, they constructed a toilet with ramp facility, but there was no high-commode facility in the chamber. So, how can I use that toilet alone?”

The remark indicates a practical problem with the full-fledged inclusion of the community. Design of the toilets didn't consider people with physical challenge. Nonetheless, we found no disposal arrangement for the menstrual hygiene management inside the toilet facility. We conducted an open discussion with adolescent girls (N = 20) in the slum who received awareness training on basic menstrual hygiene management. They became ambassadors for the issue in the slum. For raising awareness among other women and girls of the community, they built a club in the slum. One of them (Age 15) said,

“... We got a huge challenge in the slum. The people are shifting every month as the migration rate is very high in urban slums. So, the club needs to collect new members each month, which is very challenging for continuing the initiative.”

It is also an alarming finding for the WaSH program in the urban slums. NGOs are trying to provide better WaSH facilities for the slum community, but one group of people are taking advantage of the situation. A few cases, the middle men get benefit of the WaSH programs.

We interviewed a woman named Mrs. Khatiza (41), who lives in a rented house. She said,

“... Around ten families are living in this house. Eventually, our house owner received a toilet from an NGO. A couple of months later, the house owner increased the house rent

because he got better toilet facilities. This toilet added value in his house. So, he asked more money for this.”

Interestingly, we observed some unused water reserves and broken, unused toilets in the slum, which were provided by other NGOs earlier. This situation implies a poor sustainability of the previous development programs.

NGOs have also been providing training on safe drinking water and waste management in the slum. We interviewed 10 (ten) women who received this training. Among them, Rina Khatun (38) said,

“Now we know about the safe water and how to make safe water from the unsafe one. But we do not have the source of safe water. What we only have in the slum is a supply of water by the municipality. Because of the scarcity of the fuel to boil the water, we do not make the water safe. Even, we do not have enough money to purchase the water purifier. Earlier, we drank the unsafe water without any hesitation, but after learning about the safe water, we do not feel comfortable to drink the unsafe one anymore. So, it puts mental pressure for us.”

Hence, NGOs have been working to make the people aware of the safe drinking water but have not been able to provide the facilities. It is like software distributions without any hardware facilities. As a result, the awareness is not turning into action or practice. We found a similar case in the waste awareness training program. One waste training recipient named Hamida (43) commented,

“We used to throw household waste in the open places nearby or in the drain or low land. But after the training, we started dumping the household waste in waste bins. A waste collector comes with a van and collects the waste from the houses. Now we do not need to pay the bill for this service. But after the project completion, we must pay, which will be an additional expense for our poor families. And I think, many of us will not be able to bear this cost in the long run.”

So, we found a hidden tension rising in the community about the sustainability of this waste management program. Here, NGOs have started a waste management system in the community by using donor fund, but that is not linked with the service of the municipality. A visible coordination gap was seen in the program as well.

In the discussions above, we found three heterogeneous groups (adolescent, elderly and physically challenged, and normal middle age women) in one homogenous gender group. We also showed their differences considering needs, challenges and problems. NGOs have been unable to address the micro-level needs, which affects negatively to the sustainability of WaSH program in the slum areas.

Women in NGOs Microcredit Program

Microcredit is a well-known development program in Bangladesh. It is an extension of very small loans to the poor community. Although many positive researches exist on microcredit program, we found some critical analytical studies against its effectiveness.

Many authors claimed that the micro-credit arrangements of different NGOs and organizations reduced discriminations, strengthened networks and increased mobility among women who were previously confined to their homes (Hashemi and Morshed, 1997; Chowdhury and Alam, 1997; Carr et al., 1996; Hulme and Mosley, 1996; Pitt and Khandker, 1996; Lovell, 1992). They highlighted the effectiveness of micro credits as a tool for women's development. Nevertheless, Chowdhury and Alam (1998) argued that although the microcredit program aims to eradicate the poverty from the community, it still could not decrease it at an expected level. In 1995, the NGOs provided a total of 2 million BDT to the beneficiaries of microcredit program, where their recovery rate was 90%. How could such a high percentage of beneficiaries repay their debt successfully remains a question. Our study also found some beneficiaries who have been paying their debts regularly. The fact implies that Micro Finance Institutes (MFI) have not been reaching the extreme vulnerable people of the communities. Khatun et al. (2013) also reported that NGOs implementing microcredit program did not target the extreme poor group. The program includes some poor households accidentally rather than systematically. Most of the NGOs'/MFI's programs are unavailable to the extreme poor because such programs are highly interrelated and often inseparable (Datta, 2004). The reason may be improper use of the loan money by the poor. Many husbands spent their wives' loan money at their will. We found the same case in our study area. Farida (31) told,

"I drew a sum of 5 thousand and I paid the debt properly. But when I borrowed a big sum, my husband misused the money".

In paper, women are always the loan-receivers, but most often men use the money. Some women get the loans and give them to their husbands for their use in running small businesses. Some become successful but some fail. Sometimes, the husbands disappear after receiving the money, which makes the women vulnerable. Unfortunately, the representatives of the NGOs put continuous pressure on the women for the debt payment. We found 7 cases like this in the selected slum areas. Sahida Begum (52) said,

"I have a neighbor next door named Rina Akter, who borrowed 10 thousand BDT from an MFI. Her husband took that money to use in a small business. Eventually, her husband lost the capital and left her alone in the slum. She becomes helpless at that time. The MFI representative continuously put pressure on her for paying the installments within due dates. But she was not able to do so, instead entered in such a grave situation that she could not even buy a bread as food. One night she left this slum to skip the problem."

MFIs record this sort of case as a defaulter. We talked with a few representatives of MFIs. They mentioned that running microcredit programs in the slum are very challenging. The defaulters migrate overnight. The representatives also mentioned that sometimes they need to pay and compensate for the defaulting amount. As a result, the representatives try to collect the amount on time desperately. The situation appears to be alarming news for the development sector. Whether the MFIs work for the vulnerable groups or to maximize their organizational profit arises an important question. The microcredit program often fails to

establish the credibility in terms of its program design aiming at women's needs. It has become a loan program that makes profit for the organization. We also discussed with development experts of international development organizations. They mentioned that national NGOs are relatively sustainable because of the microcredit program. The loan program is economically profitable, which also ensures the sustainability of the organization. Moreover, we found that the women beneficiaries do not come from ultra-poor groups. The NGOs provide loans to only those families who can pay back the money with interest in time. Although most of the NGOs have been operating their loan programs in the targeted areas merely in the name of women empowerment, the reality of empowerment remains questionable. Some women believe that loan money does not help at all. Therefore, they would not take a loan the second time. A woman named Saleha (33) remarked,

"I will never take the loan again, even if I don't have food in my home. My husband is being empowered, more than ever, by getting the loan money. Moreover, I struggled more to pay back the loan amount even if I did not use the money."

Recently, world vision (an international NGO) conducted a gender study, which revealed a very interesting finding that challenge the overall perception of our development sector about women's involvements in income generating activities (IGA) brings her empowerment in decision making and mobility. The perception is not correct. Men get the benefit of this as they are the process facilitator of selling the products. Women cannot able to touch the profit money. Hence, there is a plenty of scope to rethink the strategies for women-centered microcredit programs in Bangladesh.

Conclusion

In this article we investigated the negotiation strategies of women in the NGOs development program. Concept of women empowerment comes in the early 90s. The progressive pressure of feminists and NGOs experiences worked behind the concept. Gradually women became the main target group of NGOs program. Thus, men are like the side benches of this NGOs program, but get the ultimate benefit of this. Women are just vehicle of development programs. Still, they do not have right to the decision making process in the family. Their choice of spending own money is limited. This study focused to identify key problems and challenges of women in NGOs development programs. In the above discussion, it is clear that the women's participation in NGOs, development programs is really big challenge. The program has not been able to address the women as a homogenous group with heterogeneous characters. We found few women are being empowered as they leads almost all community groups are formed by different NGOs. A visible gap is seen between men and women considering engagement in development programs. So, men's support is largely missing in the process. There are many misunderstandings of men regarding NGOs development programs. There also has another perception of men's group that NGOs are just doing activities for women. Moreover, there

have many more duplications within NGOs programs as well. From our professional experiences and field observation, we understand that the proper needs assessment is largely missing in the development projects. A visible lack of coordination has been seen within the NGOs as well.

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Notes:

This paper was written based on both primary and secondary data and information. We reviewed secondary research, article, news, and NGOs reports. Moreover, we also collected primary data and information from Duaripara and Bauniabad slum at Mirpur in Dhaka city. To collect primary data, we have conducted total 04 FGDs, 04 case studies and 20 households' visits. The respondents were women, girls, and men, elderly and disable group of people. Nevertheless, we also have conducted 05 in-depth interviews with NGO professionals engaged with program designing and grants writing. We have focused on WaSH and Microcredit program of NGOs in urban area.

Economic power means access to income, assets, food, markets and decision-making power in the economic activities. Social power means access to certain bases of individual production such as financial resources, information, knowledge, skills and participation in social organizations. Political power means the access of individual household members to the process by which decisions, particularly those that affect their own future, are made. Psychological power means the individual's sense of potency, which is demonstrated in self-confident behaviour and self esteem (Malhotra, et al. 2002; United Nations 2001; Mayoux, 1997; Rowlands, 1997; Karl, 1995; Young 1993).

WaSH stands for Water, Sanitation and Hygiene

The Millennium Development Goals (MDGs) are eight goals with measurable targets and clear deadlines for improving the lives of the world's poorest people. To meet these goals and eradicate poverty, leaders of 189 countries signed the historic millennium declaration at the United Nations Millennium Summit in 2000.

The Sustainable Development Goals (SDGs), otherwise known as the Global Goals, are a universal call to action to end poverty, protect the planet and ensure that all people enjoy peace and prosperity.

Participatory rural appraisal (PRA) is an approach used by non-governmental organizations (NGOs) and other agencies involved in international development. The approach aims to incorporate the knowledge and opinions of rural people in the planning and management of development programs.