



THE UNIVERSITY OF  
**WAIKATO**  
*Te Whare Wānanga o Waikato*

Research Commons

<http://researchcommons.waikato.ac.nz/>

## Research Commons at the University of Waikato

### Copyright Statement:

The digital copy of this thesis is protected by the Copyright Act 1994 (New Zealand).

The thesis may be consulted by you, provided you comply with the provisions of the Act and the following conditions of use:

- Any use you make of these documents or images must be for research or private study purposes only, and you may not make them available to any other person.
- Authors control the copyright of their thesis. You will recognise the author's right to be identified as the author of the thesis, and due acknowledgement will be made to the author where appropriate.
- You will obtain the author's permission before publishing any material from the thesis.

**Poverty, Women and Development:  
Evaluating Women's  
Perspectives and Experiences  
of Participation in  
World Vision Area Development Programmes  
in rural Bangladesh**

A thesis

submitted in partial fulfilment

of the requirements for the

Degree

of

Doctor of Philosophy

at the

University of Waikato

By

NICOLA DIANE LIMMER

University of Waikato

2006

# ABSTRACT

The study aimed to evaluate the impact on women of development initiatives by World Vision (WV), one of the world's largest development-focused Non Government Organisations (NGOs). Evidence of the impact on poverty through development initiatives is weak because many agencies have not monitored the impact of their interventions. This study evolved out of the need to evaluate individual programmes to understand and assess their impact on communities and their impact on some of the most marginalised members of communities, women. Gender inequity is endemic amongst the world's poorest people; the majority of whom are women and girls. This research provides the link between organisational ethos, theory and praxis and evaluates the impact of development from within the programme through the perspectives and experiences of participating women.

Development initiatives evaluated were New Zealand funded programmes known as Area Development Programmes (ADPs). The ADP is a new development initiative originating within World Vision New Zealand (WVNZ) and applied globally. An ADP is a long term initiative (approximately 17 years) based on principles of empowerment, participation and partnership to facilitate transformative sustainable community based development. Community based initiatives are aimed at addressing the physical needs of community members and at supporting their increased access to health care, basic education, income generation and small business development. Human rights issues are addressed to promote social justice and the transformation of unjust systems and structures within communities. This empowerment based model of development is in contrast to WV's previous Community Development Projects (CDPs). CDPs were characterised by external control by WV staff and reflected a relief based welfare approach to development. No previous external evaluation of these ADPs had been conducted.

A qualitative evaluation paradigm was chosen to explain the complex interrelationship between process, impact and change. Key questions this study answered were whether: WV addressed the needs of the poor, WV ethos and theory met with praxis, and women's lives were empowered and transformed. Background knowledge on WV's organisational ethos and their new development model was sought through archival data gathering and individual interviews with WV staff in Auckland, Dhaka and ADP communities in Bangladesh. I conducted a programme evaluation in three ADP communities enabling me to compare the impact of the programme on participating women in different regions.

Two site visits were made to Bangladesh, the first to conduct a pilot study in which the research focus and methods were refined, and the second to gather data to evaluate the process and impact of participation in the programme for women. All the operational arms of the wider ADP programme were observed and semi formal discussions were had with other participating groups. This enabled me to gain an overview of the wider programme and to contextualise the smaller group processes. Bangladeshi ADPs involved Child Sponsorships, Women's Development Groups (WDGs), Men's development Groups (MDGs), New Mothers Groups, Adolescent Girls and Boys Groups and Nutrition Groups.

Semi-structured community group interviews were conducted with members of the WDGs. WDGs are an important aspect of the broader ADP programme. Women were asked open-ended questions about the process of their involvement in the development programme and about their perspectives and experiences of personal, family and community change. Qualitative methods enabled an in-depth analysis into the social and psychological changes taking place for women.

Results showed that participation in a WDG had a significantly positive impact on the lives of women. Participation in a WDG began a process of *coming out, gaining voice, increased social cohesion and expanded opportunities*. Women reported that their sense of isolation and powerlessness reduced and that WDG participation introduced or increased a sense of hope, caring and friendship. Knowledge was increased and skills were developed through the group education programmes. WDG members also participated in microfinance: Group saving schemes, revolving loan schemes and small business development (managed and operated by women) were a much valued aspect of the programme. Women reported that their ability to increase family income improved quality of life and family relationships (particularly amongst men).

Participating women had a strong sense of community ownership and competence enhancement. Participation in a WDG introduced change into the physical, material, economic, psychological and social domains of women's lives. Synergy between ADP community members, WV programme staff, local NGOs, Government initiatives, the wider national community and the international sponsors were all important aspect of programme success. Overall, the ADP model provided a holistic, broad based approach to tackling poverty. WV succeeded in providing a development programme which began a process of empowerment and transformation for marginalised women within their rural communities. Women's hopes and dreams were being realised. Women's voices were being heard.

A significant finding was that women's experiences of poverty and development were similar in all ADP regions. Prior research indicates that although people's backgrounds are diverse, the psychological and social impacts of poverty are similar for the poor across national boundaries. My findings show that women's experiences of poverty and development were similar within national boundaries; therefore, further research must explore the impact of empowering development models applied across national boundaries.

Addressing the physical, material and economic aspects of poverty through empowering models of development is necessary; equally important is the need to address the psychological and social impacts of poverty. Unjust structures and systems must be addressed through the introduction of human rights and social justice education within oppressed communities and people groups. The application of socially just and rights based practices is necessary in order to introduce and maintain empowering, just, structural Global change within nations and across borders.

# ACKNOWLEDGEMENTS & DEDICATION

This work would not have been possible without the support and involvement of a number of people whom I wish to acknowledge and to thank.

Thank you to the rural women of Bangladesh who participated in this study. Your determination to learn, to develop your small businesses and to support one another was inspirational. In the face of significant hardship and adversity, what stood out for me were your smiles, your kindness and your positive attitudes towards the future. I found you dignified, brave and courageous. Thank you for taking time out of your busy lives to speak with me about your involvement in the Women's Development Groups. Your friendliness, kindness, generosity and gratefulness during and after interviews are deeply etched into my memory. May your hopes and dreams for yourselves, for your families and your communities continue to crystallise as you achieve your goals. Your resolve and commitment as agents of change within your families and wider communities is a powerful force for positive change. You are agents of hope.

Thank you also to the children, the adolescents and the men in Kaliganj, Laudob, Sariakandi and Tarash Area Development Programmes with whom I spoke. Your stories were remarkable as was your commitment to personal and community development. May your hopes and dreams become your new reality as you work together to fulfil your community vision.

I would personally like to acknowledge Colin Prentice, the Chief Executive Director of World Vision New Zealand (at the onset of this research), who recognised the value of education and believed from the very outset in the worth of study and research. Thank you for supporting this work and for the willingness to be transparent and open about the work of World Vision. I believe that the purpose of education is to serve the people not to suppress the people. Thank you also to Bernard Gomes of World Vision New Zealand for liaising with me for the duration of this research. I am grateful for your time, your knowledge and for your commitment throughout this work. Your kindness and your relaxed and friendly manner made working with you a pleasure and a privilege. Quite simply Bernard, I just enjoyed your company. Thank you also to David Haider of World Vision Bangladesh, you were an excellent host; your ready smile and wealth of experience and knowledge about the people of Bangladesh was invaluable. I am grateful to the wider World Vision staff that I met in New Zealand and Bangladesh; you are some of the finest people with whom I have had the opportunity to work with, there are too

many of you to mention here but you know who you are. Your commitment, skill and dedication to the work that you do was widespread and evident. What I saw, experienced and heard, left me in no doubt that something valuable, and rich in possibility was taking place through these development initiatives.

Thank you to Jenny de Costa, for travelling with me as my interpreter, for a job well done and for your companionship throughout this research. Your communication skills, excellent knowledge of English, patience and dependability during data gathering were invaluable assets. It was an added bonus to have a medical doctor (in training) to travel with!

To my chief supervisor, Dr Michael Hills, thank you for your interest in my work and for your encouragement, I imagine you are so familiar with my research that it must feel as if you have been to Bangladesh! It was your supervision that enabled me to conduct this research. To the other University of Waikato staff from various departments (Anthropology, Community Psychology, Geography and Management Studies) who also contributed to this research, thank you for your input on the journey to completion. I would like to acknowledge the initial kindness and support from the staff at the International Global Change Institute (IGCI) (Professor Neil Eriksen, Dr Peter Urich and Dr Richard Warrick), with whom I had the pleasure of working with and being guided by in preparation for my initial site visit to Bangladesh, thank you for opening your doors to an outsider, reducing my sense of isolation and including me in your relaxed and close knit multicultural community. Thank you to Professor David Thomas for your initial input into this work, your encouragement, knowledge and your continued willingness to be involved in this research once you relocated to the University of Auckland (Medical School). To Professor Richard Bedford, a scholar and a gentleman, thank you for your encouragement, humanity, and guidance at various stages of this research and particularly towards the latter stages. Thank you to the University of Waikato for the Post Graduate Scholarship I was awarded. This helped considerably with the resources to conduct my studies.

To my friends, thank you for your encouragement, kindness, practical support and interest in my work. I know it seemed like it would never end, the truth is I don't think it will as in many ways the journey is just beginning. Kathy and Barb, it was great to have you join me in Bangladesh, your compassion and concern for the injustice of poverty is requisite for all humanity. Thank you to Joy and Garry for your help with Rosie, Harrison and Ned, and for always being on time. To Rich, your interest, encouragement, effort and support towards the end of this research gave me strength when I was weary and provided

encouragement and guidance. To my room mate, colleague and friend Dr. Hamish Mackenzie, thank you for your time, your kindness, your tireless support, encouragement and effort. The road would have been much lonelier without you. You have much insight and knowledge and you shared it. Your efforts were received with gratitude. “People don’t care how much you know, until they know how much you care” (author unknown). You stayed the journey.

To my Mum, Bubbles, thank you for teaching me about honesty and kindness and about the importance of good character. Thank you for the worth and value you place on the role of Mother. Thank you for being a kind and loving nanna and for the time you gave to Ned, our baby and toddler during this research. To Dad, I wish we’d had longer together. Thank you for being brave and determined in the face of adversity. Thank you for your friendliness and for the worth you placed on friendship. Your compassion and practical concern for others and your sense of humour are legacies I wish to continue. I think some days during this thesis I forgot about the sense of humour, but I hope it returns as I complete the research journey. To my big little Parisian brother Simon, I hope the next forty or so years will be closer in location and we will share some laughs. Thanks for your encouragement. Debs, I’m glad a Southern Gal like you from New Orleans came into our home and our hearts, you know the value of family and you live it! Madeleine and Victor George, I look forward to seeing more of you two too!

I am grateful for my family. Craig (rocky crag), thank you for the journey, it began as teenagers and it has had a multiplicity of twists and turns. We have traversed many a road together and apart. Thank you for all the hopes and dreams that we have shared and realised, from the Amazonian Jungle to Cambridge University. Thank you for your companionship in Bangladesh during part of my field work. Our travels have taken us all over the globe – Brasil, the Amazonian travels and Rio De Janeiro are where the initial call got loudest to address the needs of the marginalised and to listen out for and to hear and understand what it was they needed. We have shared many adventures, over twenty years of adventures! The greatest gifts of all are our three beautiful children; adventurer Rosie Joy (17), our firstborn; a keen surfer, actress, scholar and current globe trotter. You have immeasurable determination and an holistic passion for life and I’m watching on with delight; charming, friendly Harrison Victor John (15), passionate orator, guitarist, snow-boarder, surfer, cook, worker and gifted at anything he decides to try; Ned (Edouard George) (5), who joined me on my travels to Bangladesh, the most adventuresome wee guy, who laughs in his sleep and in his waking and who loves every minute of life. Your adventures are just beginning.

I would also like to acknowledge you whom I do not know. To a wider developed world you are too often the nameless and the voiceless marginalised, often times you are called “the poor” (by others and even by yourselves). I dedicate this research (and any future research) to you, and to advocating for a more just and safe world for you.

Today as this thesis is printed too many of you will die, and as I watch the pages printing it reminds me of the lives lost. I dedicate this work to you: The women who die in childbirth; the babies who do not survive; the children with no protectors, the young women and men whose bodies are over-worked and under-fed; the parents who cannot provide; I know it is hard enough with two parents, but for the sole parents who are provider, protector and everything else, I know it is so much more demanding. I dedicate this work to the isolated, the lonely, the sick and the dying, to the older women and men, worn out and weary from overwork and hunger. All human life is sacred.

I know that poverty does not have one face but these are the faces I choose to remember. If I do not choose to remember and open myself up to you, then I will forget you. When we don't look at suffering, walking past it becomes easier until eventually we don't notice (Gass, 2006).

We must listen to the voices of the poor, the silenced - the marginalised, and hear what it is they are saying, hear what their hopes and their dreams are, and stand along side them in solidarity, to assist them to fulfil those hopes and dreams (Christian, J., date unknown).

“If there is anything better than being loved, it is loving”.

(Hope: The Watoto Journey, 2005, p. 30)

### **The Places and the Voices**

**Reo Moana** – “The language of the sea”: The calling, from within, from nearby, and from the voices and faces of the people from distant shores; “Home is where the heart is”.

**Hopukiore** – “Catch Rat”, from the carving school of life: You called to me as I carved out the pages of this story – “the journey of a thousand miles begins with one step”. I march to the beat of a different drum.

**Mauao** – “Trapped by the light” – all darkness is gone when the light of truth shines: A light in the darkness, guiding, leading, drawing, onwards.

The past is gone, the future is not here, I have today.

Kia kaha, kia toa, kia manawanui.

# TABLE OF CONTENTS

<b>Abstract</b> .....	<b>i</b>
<b>Acknowledgements &amp; dedication</b> .....	<b>iv</b>
<b>Table of contents</b> .....	<b>viii</b>
<b>List of Figures</b> .....	<b>xi</b>
<b>List of Abbreviations</b> .....	<b>xii</b>
<b>Glossary of Indigenous TERMS</b> .....	<b>xiii</b>
<b>Introduction to the Thesis</b> .....	<b>1</b>
<b>CHAPTER 1: ENGAGING WITH AND REVIEWING THE LITERATURE</b> .....	<b>8</b>
Introduction.....	8
Defining Poverty.....	10
Development.....	15
Gender and Development: Women and Poverty .....	21
The Chronological History of Women and Development.....	25
Researching Poverty & Development .....	33
Summary.....	35
<b>CHAPTER 2: BANGLADESH AND DEVELOPMENT</b> .....	<b>37</b>
Introduction.....	37
A Country Profile .....	37
Development in Bangladesh.....	44
World Vision in Bangladesh.....	49
<b>CHAPTER 3: MAPPING MY RESEARCH PARADIGM AND PERSONAL VIEWS</b> .....	<b>51</b>
Introduction.....	51
Proposed methods.....	51
Models of Evaluation Research .....	55
Theoretical and Methodological Perspectives.....	58
Theoretical Perspectives Informing my Research Paradigm.....	59
My Research Paradigm.....	60
Personal Views .....	66
Summary.....	67
<b>CHAPTER 4: METHOD - CONDUCTING AN EVALUATION</b> .....	<b>68</b>
Procedure .....	68
Participants .....	75
Women’s Community Group Interviews.....	75
Area Development Programme Field Office Staff .....	76
Gathering the Data.....	77
First Research Phase .....	77
Second Research Phase.....	79
Analysing the Data .....	84
Summary.....	87
<b>CHAPTER 5: RESULTS</b> .....	<b>88</b>
<b>WORLD VISION: THE ORGANISATION &amp; the ADP DEVELOPMENT MODEL – ethos, theory &amp; praxis</b> .....	<b>88</b>
Section 1: The History and Structure of the Organisation.....	88

World Vision International .....	89
World Vision New Zealand .....	91
World Vision Bangladesh.....	92
World Visions Development Model – The ADP.....	92
<b>Figure 2. Phases of the ADP Model.....</b>	<b>98</b>
Kaliganj Area Development Programme.....	101
Laudob Area Development Programme .....	103
Tarash Area Development Programme .....	103
World Vision New Zealand - Gender and Development.....	104
Development Groups (DGs).....	106
<b>Figure 3. The WVB Development Group Phases (as of 2000).....</b>	<b>107</b>
.....	107
Core Values: WV Organisational Ethos.....	108
Summary.....	110
Section 2: World Vision New Zealand.....	111
A Unique Development Style.....	111
Partnership .....	113
Participation.....	114
Empowerment.....	114
Transformation .....	115
Sustainability .....	116
Summary.....	119
Section 3: World Vision Bangladesh Field Office Staff .....	120
Development.....	120
Conclusion .....	126
<b>CHAPTER 6: IMPACT .....</b>	<b>128</b>
<b>COMING OUT – STEPPING OUT OF THE BARI.....</b>	<b>128</b>
Introduction.....	128
Participating in a Mohila Unnayan Dol .....	128
Formation of Women’s Development Groups (WDGs).....	129
Conclusion .....	141
<b>CHAPTER 7: IMPACT .....</b>	<b>142</b>
<b>“We have our own voice” .....</b>	<b>142</b>
<b>GAINING VOICE – SPEAKING OUT: .....</b>	<b>142</b>
<b>SOCIAL JUSTICE.....</b>	<b>142</b>
Introduction.....	142
<b>“Our Voice Now” .....</b>	<b>143</b>
Women Speak Up.....	143
Gaining Knowledge and Passing on Knowledge.....	146
Implementing Change within the Family .....	148
Health Education .....	148
Gender Equity a Human Rights Issue.....	149
Oppression - Abuse of Women, Dowry System and Child Marriage .....	152
Conclusion .....	157
<b>CHAPTER 8: IMPACT .....</b>	<b>159</b>
<b>SOCIAL COHESION: CLOSE FRIENDSHIPS &amp; SUPPORT NETWORKS OUTSIDE THE BARI.....</b>	<b>159</b>

Introduction.....	159
Conclusion .....	168
<b>CHAPTER 9: IMPACT .....</b>	<b>170</b>
<b>EXPANDED OPPORTUNITIES – .....</b>	<b>170</b>
<b>planning the future .....</b>	<b>170</b>
<b>“NOW WE CAN” .....</b>	<b>170</b>
Introduction.....	170
Comparisons of Change in Development Models .....	171
Joint Ventures .....	173
Community Change through Participatory Partnerships that Empowered & Transformed Women’s Lives .....	173
Empowerment through Competence Enhancement.....	175
Group savings schemes, revolving loans and Small Business Development .....	176
“We can sign and we can maintain our accounts” .....	176
Future Visions.....	182
Planning for the Future – “A Bright Future” .....	185
Women Planning Sustainable Development .....	186
Conclusion .....	186
<b>CHAPTER 10: .....</b>	<b>188</b>
<b>DISCUSSION &amp; CONCLUSIONS .....</b>	<b>188</b>
Introduction.....	188
Evaluating the ADP Model.....	191
<b>Figure 4. Comparing Concepts of Poverty and Development .....</b>	<b>191</b>
<b>Figure 5. Community Development: The Process and Impact of Reported Change for Women .....</b>	<b>194</b>
Evaluating Transformation .....	195
Evaluating Empowerment .....	200
Evaluating Participation and Partnership.....	206
A Synergistic Model of Partnership .....	209
Evaluating Sustainability .....	211
Recommendations to WVNZ & WVB .....	214
Conclusion .....	220
<b>REFERENCE LIST.....</b>	<b>226</b>
<b>APPENDICES.....</b>	<b>241</b>
<b>APPENDIX A - PARTICIPANT INFORMATION.....</b>	<b>242</b>
<b>APPENDIX B - PARTICIPANT INFORMATION .....</b>	<b>244</b>
<b>APPENDIX C - CONSENT FORM.....</b>	<b>246</b>
<b>APPENDIX D - PRELIMINARY QUESTIONS.....</b>	<b>248</b>
<b>APPENDIX E - PRELIMINARY QUESTIONS .....</b>	<b>253</b>
<b>APPENDIX F - PRELIMINARY QUESTIONS .....</b>	<b>255</b>
<b>APPENDIX G - PARTICIPANT PROFILES .....</b>	<b>256</b>
<b>APPENDIX H - PARTICIPANT PROFILES .....</b>	<b>259</b>
<b>APPENDIX I – DEVELOPMENT GROUP TIMELINE.....</b>	<b>260</b>

# LIST OF FIGURES

<b>Figures</b>		<b>Page</b>
1	Thesis structure	6
2	Phases of the ADP model	98
3	The WVB development group phases (as of 2000)	107
4	Comparing concepts of poverty and development	191
5	Community development: The process and impact of reported change for women	194
6	Transformational changes for women through WDG participation	199

# LIST OF ABBREVIATIONS

<b>Abbreviation</b>	<b>Full Text</b>
ADP	Area Development Programme
BRAC	Bangladesh Rural Advancement Committee (a Bangladesh NGO)
CDP	Community Development Programme
DG	Development Group
GB	Grameen Bank
GT	Grounded Theory
IGA	Income Generation Activities
IPO	International Programme Officer
MDG	Men's Development Group
NGO	Non Government Organisation
ODA	Official Development Assistance
OECD	Organisation for Economic Co-operation and Development
UN	United Nations
UNDP	United Nations Development Programme
WDG	Women's Development Group
WDR	World Development Report
WV	World Vision
WVB	World Vision Bangladesh
WVI	World Vision International
WVNZ	World Vision New Zealand

# GLOSSARY OF INDIGENOUS TERMS

<b>Indigenous Words</b> (predominantly Bangla)	<b>Translation</b>
asha	hope
bari	Home, homestead, household. A cluster of dwellings & cooking huts around a central courtyard for kin related members.
burqa	Over garment worn by some Islamic women in observance of purdah, usually covers the body and face.
daridro	poverty
Mohila Unnayan Dol	Women's Development Group
purdah	Seclusion, modesty (relates to women). Can relate to clothing as well as physical seclusion & attitude of modesty.
para	neighbourhood
salwar kameez	Trouser and tunic garment worn by women/girls.
shapna	dream

taka	Unit of currency (Bangladesh), approximately 25 taka to NZ\$1 during research (2000).
thana	Administrative unit in Bangladesh-similar to an English county (lower than sub-district).
union	Sub-division of upazilla (grass roots administrative structure of Government in Bangladesh).
Union Parishad Chairman	Equivalent to local Government Mayor.
upazilla	sub-district

# Introduction to the Thesis

I am often asked what is the most serious form of human rights violation in the world today and my reply is consistent: extreme poverty.

(Robinson as cited in Townsend & Gordon, 2002, p. xi)

## Background

Poverty is about the violation of humanity, poverty issues are human issues of injustice and powerlessness, of exploitation and oppression. This research is a gender based evaluation on the impact of long term community development programmes on the lives of women living in poverty. I explore women's perspectives and experiences of the process and impact of participation in World Vision (WV) Area Development Programmes (ADPs) in rural Bangladesh. Through this I am able to identify the changes that have taken place for these women and the process that brings about change.

Women living in deplorable and unacceptable conditions of poverty make up the majority of the more than one billion people who live in extreme poverty (defined as those living on less than US\$1 per day) (Shetty, 2004; United Nations, 2005). Poverty issues are complex, with multidimensional causes, the origins of which include both national and international factors. A significant international trend has been the increased poverty of women (United Nations, 2004), with women making up more than 70% of the worlds poorest people (Sharma, 2005).

My primary motivation in conducting this research was to explore and substantiate ways to improve the lives of the extremely marginalised poor. Whilst localised national issues of poverty and disempowerment are of personal concern, it is the effects of extreme long-term poverty within the boundaries of developing nations that presents the greatest challenge and detriment to positive global change.

It is now widely acknowledged that poverty is not just about low income but also about powerlessness and exclusion, and about injustice (id21, 2005). This project was sparked by a deep personal and emotional concern at the injustice of poverty, and at the level of despair and deprivation in which many people in extreme poverty live their lives, because poverty kills, it violates human dignity and worth. Campbell (2000) discusses the importance of emotion for understanding social change: "social problems cannot truly be understood from a position of emotional neutrality, of academic objectivity because these problems are, at their core, emotional" (p. 16). Practical social change requires emotion to turn:

apathy into movement, inaction into action.... There is [also] an intellectual benefit to emotional closeness with our work. Feeling a problem provides insight that is difficult to gain solely through logical thought, and this knowledge is invaluable in developing a solution to a problem. In this emotional closeness, we may be able to see the problem in finer detail, understand its nuances and inequities because we too have felt them (Campbell, 2000, pp. 16-17).

Campbell's (2000, p. 17) point that "we need to get in touch with our emotions – the emotions of conducting research on such devastating social problems" has resonance: Emotions can be used as the motivational catalyst to address issues of injustice and where there is poverty, there is injustice and violation of human rights. Empathy, compassion and the emotionality associated with injustice and the pain and distress of others can help us to relate to their plight and their reality and can be a motivator to be practical. However practicality in and of itself is not enough, we need to hear the voices of the poor in order to hear what their needs are, in order to stand alongside them (if that is what they choose) and to support them in their hopes and their dreams. Through this research I focused on hearing the voices of the women participating in a long term development programme and of hearing the voices of the development practitioners who had long term experience in working in this arena.

The intellectualising of social problems can serve to remove us emotionally from the grass-roots everyday reality of devastating social issues. Social problems can become very abstract and conducting research on social problems even more so. This abstractness can be useful to develop a systematic and critical analysis. However, the concrete emotions of social problems are also important and provide a grounded guide in our work (Campbell, 2000). To feel these emotions we need to be close enough to the problems we study to be affected by them. Thus I was determined to be fully involved, not only on an academic level, but also on an emotional and social level, when I conducted the present research.

Campbell's (2000) passionate perspective elucidated my personal perspective as a social scientist: that from our interaction, our understanding and our experience in the setting or field in which we work as social scientists "we should be mad, sad, angry, frustrated and fearful. We need these emotions to create social change. These emotions bring us closer to the reality of the people with whom we work" (p. 17).

At a macro level, poverty is an international issue that is a daily reality for much of the world's population - more than 1 billion people, classified as the world's poorest people,

live on less than US\$1 a day (United Nations, 2005). There are 3.7 billion people who live on less than US\$2 a day, which is over half the world's population of 6.4 billion people (United Nations, 2005). It is estimated that one life every 5 seconds is ended due to hunger and malnutrition (World Food Programme, 2004). Poverty-related issues are as complex as the strategies employed by organisations that are concerned about ways to alleviate the associated pain and suffering of poverty. At a micro level, poverty issues involve securing the daily necessities for survival (e.g., clean water, adequate nutrition, shelter and access to health care). Other important areas that development programmes must address to achieve long term success for the eradication of poverty are the social and psychological factors that affect the poor, both of which the literature has indicated are under researched domains (id21, 2005; The World Bank Group, 2000).

I would like to point out early on in this research that I define people as 'the poor' cautiously and reluctantly. The use of labels to categorise and define people can create a stereotypical view of people and can limit capacity. In a review of the literature (see *Defining Poverty*) we see that people defined as the 'the poor' are a heterogeneous group, with varying circumstances. Those classified as poor are part of a group amongst whom there is significant variance. We can also see that the relative nature of poverty varies from within national borders. However, people's descriptions of their experiences of poverty throws up underlying themes of powerlessness, deprivation, hunger, lack of freedom, helplessness, humiliation, social isolation and gender inequity. All these themes generalise across cultural and geographic boundaries.

I also use the terms 'developed world' and 'developing world' with a sense of guardedness, development is not a thing that we arrive at but is a process on a continuum of change. Amongst people in the 'developed world' there are contrasts of wealth, access to resources and a sense of community connectedness; amongst those in the 'developing world' there are also contrasts. It is the extreme nature of poverty and deprivation that I explore within this research.

### **The Literature Review**

The type of research I have undertaken typically emerges from within the field of development studies, in my case, it does not. My vocational background is in children's education, with an academic background in education, social psychology and latterly community psychology. This has required me to read broadly on topics such as poverty, community development, gender and development, community psychology, evaluation and qualitative research methods. Hence, within the literature review I have traversed a variety of themes. The link between psychology and in particular community psychology

and development studies became clear as I explored the literature. A review of the literature has also indicated that development is a rapidly changing and continuously evolving domain.

The literature review shows a lack of research into the psychological and social impact of poverty (Healey & Killick, 2000; id21, 2005; Samad, 1996; Sloan, 2003; The World Bank Group, 2000). More specifically, there is a lack of gender based evaluation research on the impact of community development programmes on the lives of participating women (Samad, 1996) and in particular a lack of qualitative research focusing on the psychological and social impact of community development on their lives (The World Bank Group, 2000).

There is no shortage of pressing social and community issues for psychologists to research and as important as they may be, many research issues look like “comparative luxuries, or even indulgencies, against the backdrop of world poverty, and poverty relief” (Carr & Atkins, 2003, p.297). The need for psychology in general and for psychologists in particular to become involved in the issues of world poverty and poverty relief is of urgent importance (Carr & Atkins, 2003; Sloan, 2003). There is a conspicuous absence of literature within psychology addressing issues of global poverty:

Given the sheer numbers of people in the world who are affected by poverty, it is striking how few psychologists in high-income countries are engaged directly in doing something about it. If parallel neglect were occurring in medicine, for example, doctors would ignore serious diseases affecting one-third of the world’s population while treating the minor ills of a few million people living near their own neighbourhoods (Sloan, 2003, p. 301).

Some sub disciplines within psychology (such as community psychology) have developed concepts, methods and practices that are applicable to addressing issues of global poverty, “but only scattered individuals have taken the step to become engaged with the concrete realities of global poverty” (Sloan, 2003, p. 302). What is needed within the profession of psychology is a transformational shift in focus and in practice “in order to become part of the global effort to eradicate poverty” (Sloan, 2003, p. 301). The first step towards this transformation is what Sloan (2003) defines as a “simple shift to a global frame of reference” (p. 302): thus acknowledging the interdependence of humanity and the interconnectedness of our lives on a global level.

The second step towards this transformation (Sloan, 2003) is to “review avenues of approach where the skills associated with psychological training can be either directly applied or expanded through further training” (p. 302). This is the approach that I took in using the basis of my community psychology training to research the issue of global poverty and poverty relief efforts, which in turn expanded my knowledge of what is currently the greatest challenge facing humanity.

I chose to research a topic that was an interface between my world, the developed world of comparative affluence, and the developing world. My research involved communities of people living subsistence rural lifestyles and who were by world standards classified as extremely poor. I evaluated the impact on women of New Zealand funded World Vision development programmes in rural Bangladesh.

### **The Research Question**

The research question that I ask is:

- *How does participation in New Zealand funded World Vision Area Development Programmes impact the lives of women in rural Bangladesh?*

I have asked this question with the hope of answering a secondary research question which is:

- *What elements constitute a successful model of aided community development?*

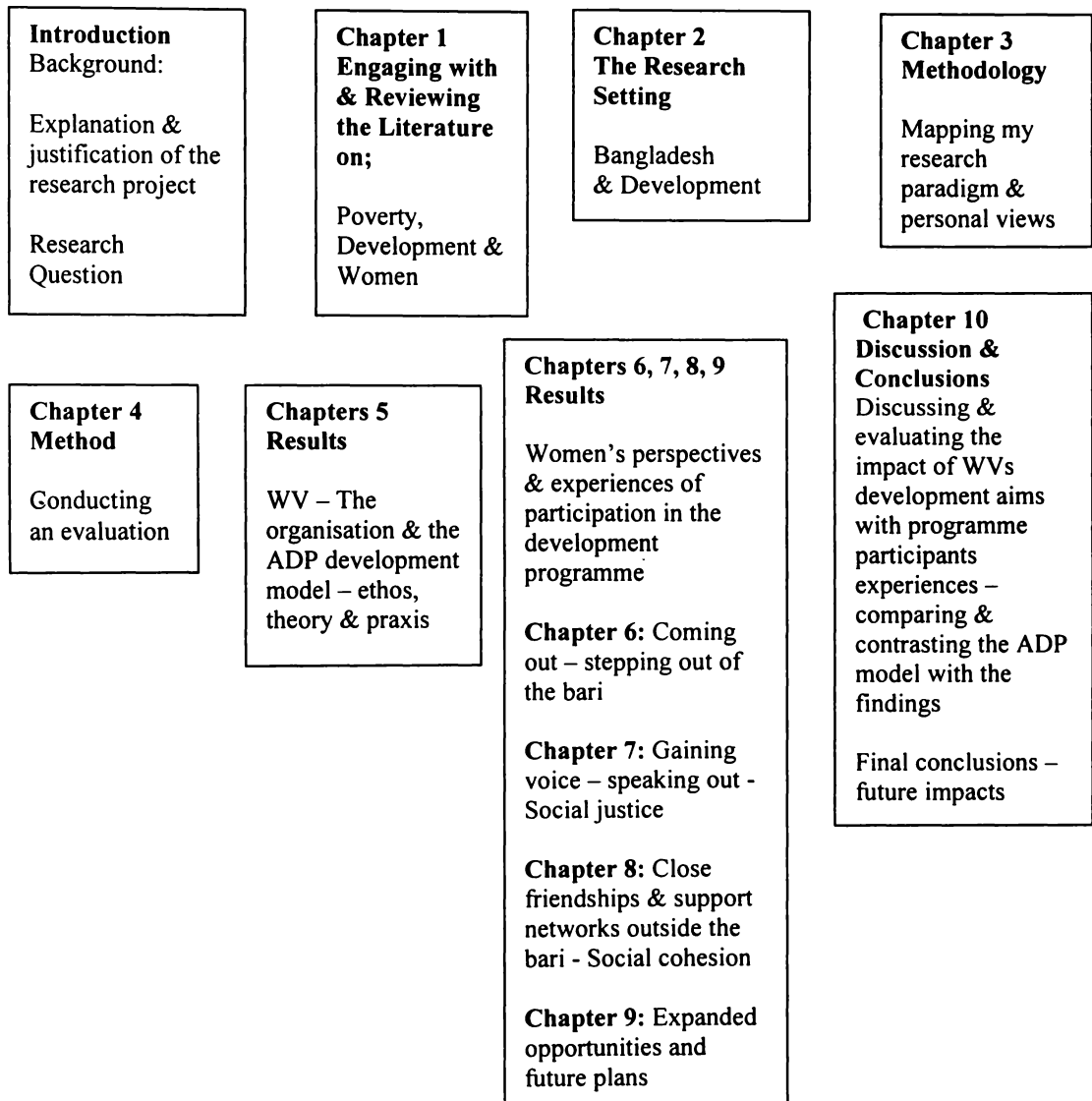
The intention was to establish the nexus (if any) between what the development organisation deemed to be necessary stages and elements of successful development in comparison with what women identified as important aspects of community development.

My aim to evaluate the impact of this new development model on women’s lives was targeted for three reasons: (1) Need – the majority of women in developing nations experience a marginalised life in which physical, psychological and social needs are often unmet, finding ways to successfully address these needs is important; (2) Understanding – the psychological and social impacts of poverty and the impacts of community development programmes are under researched domains, evaluating the impact of development is necessary in order to understand what constitutes effective positive change; (3) Feedback – no prior evaluations had been conducted on these development programmes and WVNZ wanted to obtain feedback on how their new development model impacted and addressed the needs of women living in poverty.

I cast my net wide gathering data from a variety of sources when conducting the research, my focus was on gaining qualitative feedback in an inductive manner and conducting an inductive analysis (see General Inductive Approach, Thomas, 2000, 2003).

Next the broad structure of the thesis is presented in Figure One.

**Figure 1: Thesis Structure**



In the Chapter One the literature on poverty, development and women is examined. Chapter Two provides a contextual background for conducting the research in Bangladesh. In Chapter Three, I map out and evaluate the research paradigm I used to conduct this research. Chapter Four outlines my research methods. The results of the research begin in Chapter Five, this chapter focuses on World Visions (WVs) history, their organisational ethos, and the theory and praxis of their new long term development

model, the ADP. I have designed an explanatory model to identify and clarify the key components of the ADP.

There are four remaining results chapters, Chapters Six to Nine. In these chapters I describe and analyse the women's perspectives and experiences of participating in a WDG to gain an understanding of the process and impact of participation in the development programme. Evidence of the key ADP principles of participation, partnership, empowerment, transformation and sustainable development practices are identified throughout the analysis.

In Chapter Ten I complete the evaluation: key theoretical principles on which the ADP is founded (as outlined in Chapter Five) are assessed against a summary of the overall findings from the in-depth analysis of the women's results. The implications of these findings are discussed and the final conclusions are drawn.

# **CHAPTER 1: ENGAGING WITH AND REVIEWING THE LITERATURE**

## **Introduction**

Poverty is a problem that requires urgent attention from government agencies, NGOs and the public at large. It is now widely acknowledged that poverty is not just about low income, but also about powerlessness, exclusion, and injustice (e.g., Healey and Killick, 2000; id21, 2005; Joseph, 2003; Mosley & Booth, 2003; Mungoven, 2003; Prilleltensky & Gonick, 1994; The World Bank Group, 2000).

Every day approximately 50, 000 people die due to disease, hunger, unclean water and other poverty related causes (Samuel, 2005), more than 1 billion people, classified as the worlds poorest people, live on less than US\$1 a day (United Nations, 2005). There are 3.7 billion people who live on less than US\$2 a day, which is over half the world's population of 6.4 billion people (United Nations, 2005). There are 1.3 billion people who have no access to clean water and 3 billion who have no access to sanitation (Global Issues, 2003). Almost a third of the world's population, 2 billion people, have no access to electricity (Global Issues, 2003). Nearly a billion people entered the 21st century unable to read a book or to sign their names (Global Issues, 2003). Less than one per cent of what the world spent every year on weapons was needed to enable every child to attend school by the year 2000 but this did not happen (Global Issues, 2003).

Gender inequity is endemic amongst the poor, 70% of the worlds poorest people (those who live on less than US\$1 per day) are women and girls (Sharma, 2005; Stocking, 2003). Discrimination disadvantages millions of women and girls, preventing them from the same access to education, health care, vocational opportunities, land ownership and finance as men and boys, while also limiting and denying them the same rights to participate in political and decision making opportunities (Frechette, 2003; Sharma, 2005).

Gro Harlem Brundtland, first woman Prime Minister of Norway and first woman Director General of the United Nations (UN) World Health Organisation (WHO), refers to poverty as being "life at the edge of existence" (1996, p. viii). Brundtland describes poverty as being the "gravest insult to human dignity" and the "scar on humanity's face", and acknowledges that poverty is still prevalent "despite decades of international efforts to

eradicate it” (Brundtland, 1996, p. viii). The earth has enough resources to care for every person, therefore the issue of poverty is not about a lack of resources, it is injustice that has resulted in a lack of access to resources. There is an irony and a stark reality that exists when we consider the issues of poverty.

There is enough food in the world to feed the hungry, but they do not have access to it. There is enough knowledge in this world to educate everybody. Knowledge is an infinite resource, but the means of its dissemination are lacking, owing to a lack of political priorities (Brundtland, 1996, p. viii).

The attitudes and inaction of people with voice and with power has resulted in the widespread suffering that poverty brings to more than one billion people today (McArthur & Sachs, 2004; Samuel 2005). Such suffering is experienced by every child, every woman and every man who is hungry, thirsty, and who has no shelter, no warm clothing, no education, no health care, no money, no job, no voice and little hope.

The World Development Report 2000/01, prepared by the World Bank, focused on the theme of poverty and development. This report was based on a study titled *Voices of the Poor* (Narayan et al., 2000) and included the perspectives of the poor, who were asked about their experiences, priorities and recommendations with regard to poverty. In conducting this research 60,000 poor women and men were interviewed from 60 different countries. The two part study was carried out in partnership with research institutes and non government organisations (NGOs). Firstly, a review was conducted of over 75 participatory poverty studies conducted in the mid to late 1990s covering 40,000 poor people in 41 countries around the world. Secondly, a series of new studies was conducted in 23 countries covering 20,000 poor women and men (The World Bank Group, 2000). The results which emerged from both the new estimates and the consultations with the poor were very similar. Results showed little progress in the reduction of poverty over the last decade (The World Bank Group, 2000). A large majority of poor people said they were worse off now and had fewer economic opportunities and lived with greater insecurity than in the past. The results reported that poor people described repeatedly and in what was defined as distressing detail what had only been glimpsed before, the psychological experience and impact of poverty (The World Bank Group, 2000).

Poor people’s experiences when dealing with government institutions were predominantly negative, even when the poor rated particular government programmes as important (The World Bank Group, 2000). The norm for government institutions was corruption, rudeness and poor quality services whether in health care or programmes of

social support (The World Bank Group, 2000). In spite of this negative experience, poor people indicated that they still greatly valued government programmes and that they considered governments had an important role to play in their lives (The World Bank Group, 2000). There was an uneven distribution of NGO involvement in the various countries participating in the research but NGO contributions were also generally appreciated where they were working (The World Bank Group, 2000). The poor found their own local networks and institutions to be the most dependable (The World Bank Group, 2000).

## **Defining Poverty**

The way in which organisations approach development is closely linked with their conceptualisation of poverty, therefore it is important to define poverty. It is evident throughout the literature that those attempting to define poverty overwhelmingly support the perspective that poverty is a multidimensional phenomenon. Definitions of poverty usually encompass a variety of defining factors and poverty literature generally includes the following indicators: An inability to access basic needs, lack of control over resources, lack of education and skills, poor health and access to healthcare, malnutrition, lack of shelter, poor access to clean water and sanitation, vulnerability to shocks, violence and crime, lack of political freedom and voice (The World Bank Group, 2000).

After reviewing the literature on poverty I suggest that Healey and Killick (2000) have provided one of the most comprehensive conceptualisations of poverty which grasps the essence of its many facets, thus this is the definition I refer to within this research. They have defined three key aspects to poverty: (1) the physical and material nature of poverty; (2) the psychological impact of poverty and, (3) the socially relative nature of poverty. Their definition begins with the material and physical nature of poverty, suggesting that material deprivation is at the core of poverty. Material deprivation includes low income and consumption levels, which often results in access to poor quality food resulting in poor nutritional status; inadequate access to water supplies, in particular contamination free drinking water and inadequate clothing and housing; along with substandard access to health and schooling. Healey and Killick (2000) further suggest that the physical and material aspects of poverty also involve a lack of command over productive assets, including both material (land, equipment and other inputs) and human (education, training, health). The physical and material deprivation associated with poverty frequently results in vulnerability and insecurity amongst the poor and this is further aggravated by people's inability to make provision for emergencies. People living in

poverty are especially vulnerable and affected by “droughts, floods and other natural disasters; to human disasters such as the death or illness of a bread-winner, as well as war and civil disturbance: and to economic phenomena such as inflation or market collapses” (Healey & Killick, 2000, pp. 223-224).

Although the physical nature of poverty is well researched and explored throughout the literature, there is a significant gap identified within the literature of the other important but far less researched aspects to poverty; the psychological and social dimensions of poverty (Healey & Killick, 2000; The World Bank Group, 2000). In the current research I explore issues relating to poverty from the perspective that poverty issues are human issues of injustice, powerlessness, exploitation and oppression, all of which impact the psychological and social dimensions of people’s lives.

Research has identified dependency as a commonly experienced aspect of poverty; dependency arises from “unequal relationships between landlord and tenant, debtor and creditor, worker and employer, man and woman” (Healey & Killick, 2000, p. 224). A further relational dimension of poverty is social exclusion. This refers to “inferior access to state services and other collective provisions; inferior access to the labour market (resulting in low mobility, low security of employment and particularly high risk of unemployment); inferior opportunities for participation in social life and collective decision-making” and finally “lack of decision-making power” (Healey & Killick, 2000, p. 224). All these psychological dimensions of power can contribute to what is described as a sense of “hopelessness, alienation and passivity... common among those living in poverty” (Healey & Killick, 2000, p. 224).

Another dimension of poverty is social relativity; this varies within different societies and influences the indicators used to define poverty in any given society (Healey & Killick, 2000). The socially relative aspects of poverty address the issue of “people being said to be poor when they are unable to attain the level of well-being regarded by society as constituting a reasonable minimum” (Healey & Killick, 2000, p. 224). This social dimension of poverty “relates to an individual’s (or family’s) standing in society and to her or his self-esteem. ‘Absolute’ measures of poverty are thus insufficient because they ignore this societal context” (Healey & Killick, 2000, p. 224).

The poor and the weak, like the rich and the powerful, are heterogeneous groups (Streeton, 1997). Those living in poverty cannot be treated as a single group because, as with the rest of the population, there are enormous variations between the poor. Examples include the rural poor, the urban poor, the extremely poor, the poorest of the poor, those

who are occasionally poor or who have been poor for a relatively short time, or those whose resources hover around the poverty line (Miller, 1996). There are variations in the causes and process of poverty; poverty is a name for many varied situations and there is not one 'all encompassing' explanation (Miller, 1996).

People are poor if they do not have the minimum monetary or non-monetary income necessary to meet their food requirements and satisfy other basic needs... [But] The social, economic, cultural, political and ecological causes of poverty are inextricably interlinked (Cox & Healey, 2003, p. 24).

Poverty alleviation must address the issue of a lack of resources and access to resources (Khandker & Chowdhury, 1996). Resources include physical, economic, social, political, and psychological resources. Psychological resources include freedom of speech, freedom to vote, freedom from persecution and oppression and freedom to express religious beliefs and cultural values (Khandker & Chowdhury, 1996).

### **Defining Rural Poverty**

It is important to define the people we are talking about and a major distinction that can be drawn between groups is between the rural and the urban poor. The majority of poor people in developing countries live in rural communities, although the percentage of urban poor is rising (Healey & Killick, 2000).

Among the rural poor we can differentiate between those who own land and those who are landless. There are those with land who are exclusively subsistence farmers and those who participate in the production of cash crops. Those who are subsistence farmers sometimes produce a surplus of food and may sell that surplus for income. The landless rural poor are comparatively more vulnerable than the land owners. The bulk of those living in rural poverty are small landless farmers. The landless rural poor can therefore be defined as the poorest of the rural poor (Healey & Killick, 2000; United Nations, 1992).

There are specific issues which relate to poverty in rural areas. The poor in rural areas often suffer not only from inadequate income, but more from long term structural disadvantage due to lack of access to formal education, healthcare facilities and sanitation. In most of the countries in the South-East Asian region there are more illiterate people among the rural poor, more infant mortality and a greater incidence of disease than among the urban dwellers (United Nations, 1992).

The importance of studying rural poverty issues in context is essential. Rural poverty cannot be studied in isolation, it has an historical origin and setting which simultaneously connect the present to the past and establish boundaries to what is possible in the future (Christian, 1999). The history of rural poverty is part of the history of underdevelopment (Silva & Athukorala, 1996).

Over the past two decades rural development has emerged as a distinct field of both policy and practice. A significant emphasis on strategising and planning has been made in the field of rural development through the World Bank and UN agencies. This strategising and planning came about as a result of disenchantment with previous approaches to development planning at national and sector levels. The World Bank and UN rural development strategies have been hallmarked by their emphasis on and concern with equity – especially in the reduction of inequalities in income and employment, in access to public goods and services and the general alleviation of poverty (Harriss, 1992).

### **Poverty Reduction Strategies**

In 1990 the World Bank published a World Development Report (WDR) on poverty. This report had a different focus, unlike the reports of the past which focused on themes of international development. The Bank began a data gathering initiative in developing countries called the Social Dimensions of Adjustment surveys (Mosley & Booth, 2003). This survey made annual data on poverty in developing countries publicly available for the first time. The 1990 WDR on poverty was the basis for a range of policy changes which have altered the policies not only of the World Bank but of numerous development agencies (Mosley & Booth, 2003). The World Bank office memoranda of 1991 and 1992, (supported by a Poverty Reduction Handbook), placed poverty reduction at the head of its priorities and had three major focus areas: labour intensity, investment in the physical and human capital of the poor and the reinforcement of social safety nets. The World Bank also forbade the giving of adjustment loans to countries which did not have an agreed poverty strategy in place. Many other development agencies followed with similar initiatives and several Organisation for Economic Co-operation and Development (OECD) countries (Canada, Denmark, Norway, Sweden, the Netherlands, Switzerland and the United Kingdom) prioritised poverty reduction among their development objectives (Mosley & Booth, 2003).

Ten years after the original WDR, another report on poverty was published by the World Bank. The 2000/01 report was very different from the 1990 report in its recommendations, its process and its definition of poverty (Mosley & Booth, 2003). The three focus areas in the later report were empowerment, security and opportunity. Many

policies associated with the security theme of the 2000/01 report are developments of the social safety net policies of the 1990s report. The opportunity theme of the 2000/01 report elaborated on the policies relating to the building up of the human and physical capital of the poor (1990s report) (Mosley & Booth, 2003). The empowerment theme of 2000/01 introduced a new poverty reduction strategy (Mosley & Booth, 2003).

The International Development Targets announced by the (OECD) in 1996 started with a commitment to halve the number of people in extreme poverty by 2015 (Shetty, 2004). Following on from the 1996 International Development Targets announced by the OECD came the Millennium Development Goals (MDGs) campaign, an explicit recognition from within “the highest levels of the UN system” (Shetty, 2004, p. 4) that “what is keeping the world from achieving the Goals is not lack of finances or technical capability, it is the lack of political will” (Shetty, 2004, p. 4). Shetty (2004), Director of the United Nations Millennium Campaign, suggests that this acknowledgement within the UN system of a lack of political will to address poverty issues is overtly acknowledged and “symbolised in the conception of the Millennium Campaign” (p. 4). The specific objective of the MDG Campaign is to “encourage and facilitate ‘we the people’ to hold their governments and other key actors to account for their promises in the Millennium Declaration and the Millennium Goals” (Shetty, 2004, p. 4). It is intended that national campaigns will form the backbone of the international campaign (Shetty, 2004). Shetty (2004) states that “it is clear from the outset that the credibility of the global campaign hinges on creating pressure for the achievement of Goal Eight in rich countries” (p. 4). Goal Eight is to “develop a global partnership for development” (United Nations, 2005). According to Brown (2005), Chief of Staff to the UN Secretary-General and Administrator of the United Nations Development Programme (UNDP) (from 1999 to 2005) MDGs have moved “from being just another declaration of another meeting of the UN to being the framework for development for the next decade” (p. 5).

Following the United Nations Millennium Summit in 2000, 189 countries adopted the MDGs to address extreme poverty and its many facets of income poverty, hunger, disease, lack of adequate shelter, and exclusion (Shetty, 2004). The global partnership needed to achieve the MDGs was strengthened in March 2002, when government’s world-wide adopted the Monterrey Consensus at the International Conference on Financing for Development (Sachs, 2005). There was recognition amongst the international community of the “need for a new partnership of rich and poor countries based on good governance and expanded trade, aid, and debt relief” (Sachs, 2005, p. 2). Donor countries made a pledge to increase their donations from a current average of

0.25% to 0.7% of their Gross National Product (GNP) in official development assistance (ODA) by 2015 (Sachs, 2005), New Zealand was one of these donor countries.

## **Development**

At both an intellectual level and a practical level the concept of development reflects historical experiences and individual values; the use of the term 'development' suggests historical change (Charlton, 1997; Christian, 1999). The concept of development acknowledges the importance of the time dimension (Beer, 1974) and the notion of development also makes an assumption about the human ability to influence and control both the natural environment and the social environment (Charlton, 1997).

The economic and social development of the 'Third World' was not a policy objective for colonial rulers before the Second World War; development objectives would have been incompatible with the division of labour and trading patterns within and between the colonial regions (Thorbecke, 2000). The late 1940s and early 1950s (which signified the end of the colonial system and the creation of independent states) marked the beginning of what Thorbecke (2000) describes as "the revolution of rising expectations" (p. 17). The end of the Second World War was the start of a new era for the less developed countries, marked by an emphasis on inward-looking growth and a move from dependency to independency from the ex-colonial powers. In addition the post war era marked the beginning of significant interest among scholars and policymakers in studying the development process with the aim of creating appropriate development policies and strategies (Thorbecke, 2000).

Non government organisations (NGOs) have taken a leading role in the delivery of aid and development initiatives within developing countries.

### **Characteristics of Non-Government Organisations (NGOs)**

In the broadest sense, the term Non Government Organisation (NGO) refers to any organisation which is neither established nor controlled by government. The principal aims of most development oriented NGOs are to contribute to the reduction of human suffering and to development in poor countries (Streeten, 1997). These organisations are perhaps best known for their relief activities. Famines, refugees, and natural or man-made disasters move them into action. They are also well known for their educational, publicity, and lobbying efforts. In rich countries, they draw the attention of the public and of governments to the needs of the poor countries and urge more generous cooperation

between the wealthier developed nations and the poor. Within developing countries NGOs are often advocates of human rights and women's empowerment.

According to UN reports NGO personnel generally have a high degree of motivation and commitment to their job and are prepared to work at the grass roots level or under difficult circumstances despite relatively low remuneration (United Nations, 1992). NGOs play an increasingly active role in today's political and social arenas; they are part of the national and global civil society and are budding up all over the world. According to the 2002 UNDP Human Development Report, nearly one-fifth of the world's 37,000 NGOs were formed in the 1990's (Global Policy Forum, 2003). NGOs were present at the founding of the United Nations (UN), NGOs like World Vision (WV) work at the community level; they often work in places where there is extreme poverty, in places where external and internal conflict have left their mark of poverty. They work amongst those whom the rich and powerful have largely forgotten. They work in solidarity with the hurting poor and their causes and the process of change begins with the people - mostly the poor and the disenfranchised who are at the grassroots level in the world (Ram, 1999).

Through flexibility of approach, intimate knowledge of local conditions, a capacity to reach intended target groups, cost effectiveness as delivery agents and operational transparency, NGOs have the potential to inspire trust and confidence in both the Government and development partners (United Nations, 1992). NGO personnel often live amongst the people with whom they work with the aim of developing in-depth knowledge and sensitivity towards the local context and an understanding of the needs of the people (Stretten, 1997).

Although the following literature is somewhat dated, I have included it due to its contemporary nature and the emphasis it places on serving and empowerment. In order to play an effective role in poverty alleviation and to empower the individuals and communities in which they serve, it is suggested that NGOs need to demonstrate the following qualities; they need to act as facilitators, play an advocacy and networking role, resource liaison between donors and receivers, be receptive to the needs of the participants, teach problem solving techniques and how to access other support networks (United Nations, 1992). Moreover, NGOs need to be non-exploitative in character, and encourage independence, self-reliance and self-help in the people they work with (United Nations, 1992) – thus moving towards a trajectory of sustainable development. NGOs need to maintain a position of openness to new ideas, and continuously re-examine their role in relation to the people they serve (United Nations, 1992).

Various development models have been employed to strategise and to conduct poverty alleviation programmes over the past five decades. To gain insight into the current approaches to development and poverty alleviation it is essential to provide an understanding of the past models. A brief overview of development trends is covered in the following section; similar development trends and categories emerged amongst all the reviewed literature.

### **Past and Present Approaches to Development**

It is important to note past criticisms of development approaches in order to contextualise the current research. One of the major criticisms has been the ‘top down’ approach where the poor have had little or no influence on the design of the development programme or defining the needs of their communities (Cox & Healey 2003; Thorbecke, 2000). Often, development agencies have dictated where funding will be directed, and to whom it will be directed. Community intervention that is hierarchical, discourages critical thinking or active participation from within a community, is disempowering for communities and encourages dependency on outside help. What is imposed externally can always be withdrawn, thus fostering a relationship of dependency and powerlessness. This is commonly known as a welfare approach to poverty alleviation.

The way in which agencies conceptualise poverty has a significant bearing on how they develop poverty reduction strategies, and on how successful these strategies are in developing countries. Successful conceptual frameworks for poverty reduction involve defining the nature of poverty and its causes and defining how the poor can be identified and targeted for support. Gender equity, social inclusion and active participation in the development process are now recognised as important dimensions of poverty eradication programmes amongst many contemporary development practitioners (Cox & Healey, 2003; Moser, 1993; Thorbecke, 2000). This is a key consideration in conducting research into the psychological and social impacts of development programmes.

There are a number of strategies for poverty eradication that many development agencies adopt and these are economic growth, improvement in gender relations, governance and resolving human rights issues (Mosley & Booth, 2003). A combination of income generating activities, credit programmes, literacy and consciousness raising education are frequently adopted for the target groups (Cox & Healey, 2003; Thorbecke, 2000).

### **Participatory Development and Empowerment**

In the past, many poverty alleviation strategies involved interventions from outside the target communities (Cox & Healey, 2003; Richey, 2000). The poor were seen as targets

rather than decision makers who were capable of improving their own condition if given the right incentives, skills and support. Much of the literature supports the concept that “the more remote a decision-making entity from the subject of those decisions, the lower the probability of those decisions having their intended impacts” (Samad, 1996, p. 30). Embedded within the theory and praxis of successful participatory community development models is the recognition that:

People must participate in as close proximity as possible in decisions that affect their lives, living, workplace and interactions with their exterior world. Any worthwhile programme restructurings at the conceptual and implementation level must acknowledge this simple but often ignored truth (Samad, 1996, p. 30).

The participatory approach to development is recognition that the only way the poor can overcome their difficulties is by direct participation in the formulation of social policy, the development of programmes, implementation at a grass roots level and sharing the benefits of such programmes. Furthermore Silva and Athukorala (1996) overviewed the participatory approach to development and stated that during the 1980’s; participatory development became a dominant model for poverty analysis and intervention in the South East Asia region. Both governments and NGOs have increasingly turned to this approach in their anti-poverty programmes and the past twenty five years has generated a sufficient body of evidence which demonstrates that where the poor participate as subjects and not as objects of the development process, it is possible to generate growth, human development and equity. At relatively low levels of income, it is possible to achieve a high level of human development. The participatory process ensures that the poor assert their right to resources and a fair share of the surplus. The participatory approach to development ensures that the poor take ownership of the development process and work in partnership with development agencies, thus enhancing the likelihood of psychological empowerment for participants (Rowlands, 2003; Silva & Athukorala, 1996).

Another important characteristic of participatory approaches to development is the potential to address unequal power dynamics by actively engaging “excluded and powerless groups and individuals, such as women, indigenous minority groups, young people, older people, people with disabilities, other minority groups, into the centre of development processes” (Rowlands, 2003, p. 46). This approach can be used to “...facilitate active participation, and to include the voices and priorities of people otherwise ignored” (Rowlands, 2003, p. 46).

Today many NGOs have placed much of their emphasis on participation and empowerment. The direct goals of a programme may be improvements in health or literacy or agriculture or credit access, but what is achieved is balanced with how it is achieved and NGOs are often more concerned with how much these projects enhance people's power and meet their felt needs. NGOs focused on a participatory development style have been particularly determined to empower the poor, the weak, and the marginalised, to encourage people to make decisions and take action themselves in order that they become agents of change rather than target groups that are passive recipients of benefits (Rowlands, 2003; Streeten, 1997). Contemporary development literature points out that “frequently, there has been tension between the desire to deliver services and to encourage participation” (Streeten, 1997, p. 5). Service delivery is encouraged by donors, “is short run, visible, and quantifiable”, community participation is encouraged by many NGOs, it “takes longer and cannot be quantified or subjected to cost-benefit analysis” (Streeten, 1997, p. 5). A brief discussion of the monitoring and evaluation of participatory development methods aimed at empowering the people is therefore in order.

Monitoring of development objectives such as empowerment and participation is difficult to do (Richey, 2000). It is widely documented that the majority of aid and development agencies rely on quantitative indicators to regularly monitor and evaluate their programmes and that qualitative methods are less frequently used (Brandt, 1999; Richey, 2000). Conducting research using qualitative methodology to monitor and evaluate development programmes has the potential to unearth rich, varied, detailed information on the impact of development programmes on the lives of programme participants. Qualitative data allows the participants’ experiences of change to define the content of a response.

Mosley and Booth (2003) outline a number of strategies for poverty eradication that many development agencies adopt and these are economic growth, improvement in gender relations, governance and resolving human rights issues. The evidence as to the impact on poverty made by development programmes is weak because many agencies have not monitored or evaluated the impact of their interventions. However, there is a growing awareness amongst many agencies of the need for impact evaluation and this issue is being addressed methodologically and operationally by a range of agencies.

### **Partnership to Promote Poverty Eradication**

Partnership refers to the relationship between the development agency and the community they work with:

Increasingly the development community is highlighting the need to build effective partnerships with developing country players in order to reduce poverty. These effective partnerships are characterised by high quality equal relationships with enhanced coordination (Mosley & Booth, 2003, p. 29).

To have effective development programmes development agencies must build healthy partnerships with the communities in which they work; partnerships can also include the donor who provides the funding for the development programme. Labonte and Reid (1997), both of whom are experienced community development practitioners and researchers, have identified some key aspects for forming, establishing and maintaining healthy partnerships. They suggest that the following key aspects are necessary:

- Thorough analysis of the social, economic and political climate at the time of forging a partnership;
- ethical and moral behaviour underpinning all phases of partnership development;
- establishment of a joint partnership vision and goal;
- definable roles and responsibilities for all groups in the partnership;
- a formal structure to manage the partnership; and
- all partners participating in evaluation with mutually agreed upon criteria for evaluation including short term and long term goals.

### **What is Sustainable Development?**

Within the development literature there are two very different definitions of sustainable development. The first relates to the environmentally sustainable nature of development. It focuses on developing sound environmental practices to sustain resources and protect the environment when industrial and structural development is undertaken. Successful development practices must take into consideration and build into the development programme sound environmental practices (for farming, agriculture, industry, resource and waste management). Sound environmental practices are required to sustain a healthy living environment and promote well being for the communities living in the region.

However, that is not the primary focus of this research. The second definition of sustainable development (which I employ) relates directly to people: will community development continue after the donors and development agents withdraw financial and physical support from the region?

Most contemporary literature on development and most development organisations will include reference to the sustainable aspect of development. Ultimately, sustainability of a project aimed at alleviating rural poverty depends on the success of development agents

to develop a participatory partnership with the communities in which they work. Effective sustainable development becomes indigenous to each society and essentially builds on its own resources. This usually requires a 'grass roots' approach to development where the power of decision making remains with the people in the communities. To be sustainable, all development activities should be integrated into the existing indigenous system and must be acceptable to the people they aim to help (Mosley & Booth, 2003).

My exploration of the literature thus far has been a general examination of the concepts of poverty and development. I now focus my attention on exploring the literature which relates to women, poverty and development.

## **Gender and Development: Women and Poverty**

"The oppression of women is the oldest oppression in the world" (Bishop Mortimer Arias of Bolivia, as cited in Irvine, p. 153, 1996). For centuries women have been conditioned to low self-esteem and men have used both physical strength and economic advantage to subordinate women and to assert their own assumed superiority (Irvine, 1996). In many nations female children enter a world that is prejudiced against them and in some societies female gender brings immediate death. Millions of girls do not have the same access to education, health care or vocational opportunities as boys. More than one billion people live in extreme poverty (less than US\$1 per day), 70% of them are women and girls (Sharma, 2005; Stocking, 2003). No country or society is innocent of gender related crimes against females (Irvine, 1996; Kabeer, 1999).

The 'poorest of the poor' are usually women, given that discrimination often blocks their escape routes from poverty, denying women education, health care, equal pay, employment, access to land and finance and political and decision making opportunities (Ackerly, 1997; Eade, 1999; Hudson-Rodd, 1994; Silva & Athukorola, 1996; Stocking, 2003).

Incorporation of gender-based perspectives into research on development has established the significance of gender as a central dimension of poverty (Sharma, 2005). A large body of evidence indicates that women are disproportionately represented among the poorer groups of the world's population and that households whose primary breadwinners are women tend to be poorer than those whose primary breadwinners are male (Kabeer, 1999).

Changing distribution in poverty is frequently an aspect of broader processes and events such as natural disasters, wars, and depletion of environmental resources or unjust macro economic policies (Kabeer, 1999). Recognition must continue to be given to the systems within communities that create disadvantage, and as Kabeer (1999) states, the changing distribution in poverty is:

always mediated by the institutionalised structures of rules, norms, entitlements, and practices which shape individual access to and control over resources within given societies. Gender-related dimensions of poverty arise from a combination of interlocking systems of disadvantage embedded in these various social institutions (p. 33).

Half of the world's population is made up of females; women in developing countries are a force for change in their families, villages, cities and countries. Research shows that women tend to put any money they have back into their family's education, health, and welfare – helping to break the cycle of poverty (e.g. Ekins, 1991; Goetz & Gupta, 1996; Naved, 1994; Sharma, 2005; White, 1992;). What is true of families is also reflected in communities and ultimately reflected in national trends. There is a wide body of evidence that shows that investing in women's development brings significant benefits for families, communities and nations (Frechette, 2003; Sharma, 2005). Women play a pivotal role in determining the health and welfare of a nation's children (Goetz & Gupta, 1996; Sharma, 2005). All the evidence points to one conclusion: economic growth and improvement in the quality of life for everyone is faster in areas where women's status is higher (Frechette, 2003; Kabeer, 1994; Sharma, 2005).

### **Women, Health and Education**

The poor status of women in the developing world contributes to the equally poor health that many women experience throughout their lives. Anaemia resulting from malnutrition is a serious health problem for millions of women in the developing world, particularly in pregnancy (International Food Policy Research Institute, 2004). Poor people often have large families because children can work from an early age and then look after their parents in later years; this is a form of social welfare. However, the pattern of repeated childbearing at a young age and short intervals between birth and pregnancy results in high risks to the health of women and children. Lack of family planning and access to basic contraception is another contributing factor to the high birth rate; however Bangladesh is one of the few poor countries in which the majority of the women use contraception.

Well educated women 'reduce the damage' that poverty does to health, as women are mainly responsible for a range of activities that affect health such as household cleaning, processing food and meal preparation, feeding and caring for children and looking after the sick (Hudson-Rodd, 1994).

A critical determinant of women's socioeconomic status is education (Richey, 2000). The statistical link between higher female educational levels and a reduction in female fertility has also caught the attention and support of development agencies for who gender justice is not a goal in itself (Eade, 1999). Better educated females usually marry later and their children have lower infant mortality rates because of better health practices (International Food Policy Research Institute, 2004). Research indicates that "for each year of schooling a girl receives, her own children are 5-10% less likely to die as infants" (Sharma, 2005). Yet, despite these facts the reality is that twice as many women than men in the world are unable to read (Eade, 1999). For many millions of girls the right to education and to 'free universal primary education' as declared in the Universal Declaration of Human Rights (UDHR) is a long way from realisation (Eade, 1999).

Women make up the greatest percentage of illiterate adults in the developing world (Stocking, 2003). Illiteracy means that a woman is unable to read the instructions on a packet of contraceptive pills or a pesticide container, or is unable to read an invoice, a salary slip or a newspaper. Illiteracy excludes women from the full benefits of development and limits their contribution as citizens, particularly in relation to passing on literacy skills to their children (Sharma, 2005).

In most of the developing world fewer girls than boys have the opportunity to go to school (Stocking, 2003). Unequal access to education ensures that most women in the developing world live lives of low status and restricted employment opportunities (Richey, 2000). Despite removal of formal barriers to school enrolment in most countries, families often hold the belief that there is little benefit to them in educating a girl when she could be working in the marketplace, home or field (Kabeer, 1999). A past and present commonly held belief is that educational investment in the girl child is wasted investment because girls generally marry and leave the family in contrast to boys who remain within the nuclear family and provide financially for their parents (Kabeer, 1994; Leach, 1999; White, 1992).

### **Women and Work**

Discrimination against women often begins at home with the undervaluing of non-income-generating domestic work. Some research suggests that when this unpaid work is

taken into account, women appear to work more hours per week than men (Kabeer, 1999). Women often face significant restraints when it comes to working. Three major restraints are: limited access to land and related resources; lack of control over their own labour and the fruits of their labour; and lack of mobility because of family responsibilities or because of social and cultural restrictions (Ackerly, 1997). A large proportion of agricultural work is carried out by women. Despite the pivotal role of women in agricultural work, women rarely have property rights or are included in agricultural training programmes (Stocking, 2003). Because women lack the resources and knowledge necessary to improve farming productivity, their families suffer (Leach, 1999). Land is usually the most important means of production in rural societies and lack of access to it has significantly affected and disadvantaged women (Leach, 1999; White, 1992).

Many women in the developing world face the added burden of running households by themselves as their husbands are absent from the home due to divorce or migration in search of work (Kabeer, 1999). For households headed by women, legal restraints on access to credit or land ownership prevent women from improving their situation, and contribute to making these single parent households the poorest of the poor (Ackerly, 1997).

There are many other restraints on women which impede their participation in the employment arena. Low levels of literacy and numeracy among adult women significantly restrict employment opportunities (Richey, 2000). Social constraints on females who have reached puberty or who are married can mean that members of their family (usually males) may not allow them to leave the home to take up employment or to attend training courses (Kabeer, 1994). Sometimes the lack of time, energy and mobility for women who are already burdened by domestic duties hinders their ability to attend training courses which would educate them and open up new employment avenues for them (Eade, 1999). A lack of part time and flexible working hours, job sharing opportunities and transport for those with childcare responsibilities can make it difficult for women to gain employment (Sharma, 2005). In addition to all of these issues which hinder employment opportunities for women, there are also the difficulties women face in obtaining credit, restrictive labour laws, unequal pay and in some cases the encroachment of technology on women's traditional skill areas (Kabeer, 1999; Sharma, 2005).

### **Women and Development**

Women's development is an integral aspect of successful development and must be integrated into all aspects of development practice. The advancement of women and the

achievement of equity between women and men are human rights and social justice issues and should not be seen in isolation as women's issues (Wieczorek-Zeul, 2003). A sustainable, just and developed society encourages empowerment of women and equality between women and men which are "prerequisites for achieving political, social, economic, cultural and environmental security among all peoples" (Richey, 2000, p. 247). Gender and development and women's human rights evolved as two separate and specialised streams of the women's movement. Recently the paths of development practitioners and human rights advocates have been converging (Kerr, 2001) due to recognition (amongst some development practitioners) that human rights and human development share a common vision to secure the freedom, well being and dignity of all people everywhere (UNDP, 2000).

In past developmental practice, gender issues have largely been ignored despite rhetoric about the importance of women in development. During the UN decade for women (1975-1985) only 3.5% of the projects of various UN development agencies, representing 0.2% of their budget, targeted women (Richey, 2000). Currently the main international instrument specifically addressing the rights of women is the Convention on the Elimination of all forms of Discrimination Against Women (CEDAW), adopted in 1979 by the UN and currently ratified by 170 States (Torres, 2003). CEDAW defines gender discrimination and distinguishes between nominal and real gender equality in both public and private domains, including family relations. Despite significant advances in the 20<sup>th</sup> century towards building more egalitarian and equitable societies for women and men there is still a long way to go to attain gender equity; human rights have not been thoroughly instilled in culture either conceptually or in practice (Torres, 2003). The rights and responsibilities of women and men are interdependent and cooperation between women and men is necessary to end gender based discrimination (Stocking, 2003).

## **The Chronological History of Women and Development**

Throughout the developing world there have been various policy approaches since the 1950s which have sought to incorporate and address the needs of women who are living in poverty. There has been a constantly changing variety of approaches to dealing with the issues surrounding gender and development and extensive literature has been written about these different policy approaches. I suggest that the high turnover in this conceptual realm may indicate both the successes and the failures of previous approaches (Richey, 2000).

## **Women in Development (WID)**

The Women in Development (WID) approach originated in the early 1970s after the publication of Ester Boserup's book *Women's Role in Economic Development* (1970). The term WID was coined by the Women's Committee of the Washington, DC, Chapter of the Society for International Development, a network of women development professionals who were influenced by the work on third world development undertaken by Ester Boserup and other anthropologists (Kabeer, 1994).

WID was the first official wave of feminism within the international development agencies and sought to make women visible as a category in development research and policy. The concept behind WID was that if planners and policy makers were made aware of women's concrete and valuable contribution to the economy, women would no longer be marginalised in the development process (Kabeer, 1994). However, it was not just misconceptions and misinformation that kept women marginalised in the development process.

A review of the literature on WID revealed extensive criticism of WID and suggestions that contributions to issues concerning women were frequently tokenistic and unsupported by material resources and/or political commitment (Richey, 2000). Development conferences might timetable a workshop on women and a development project might have a checklist to ensure that 'women's concerns' were considered, however, this was not an integrated approach to development (Kabeer, 1994, 1999).

Other criticisms Of WID were:

- Relying on women as the analytical category for addressing gender inequalities in development sometimes led to a focus on women in isolation from the rest of their lives and from the relationships which perpetuated these inequalities (Kabeer, 1994);
- Women's development was primarily considered to be an economic issue and not an equality issue (Richey, 2000). WID focused exclusively on the productive aspect of women's lives while ignoring or minimising the reproductive aspects of their lives (Visvanathan, 1997). The focus on increased productivity could increase the work load of the already heavily burdened women; and
- WID discourse primarily fosters development practices that ignore differences amongst cultures and countries and which legitimise foreign solutions to women's problems while ignoring indigenous knowledge and local expertise (Richey, 2000). WID stresses Western values and rationality; consequently it is ethno-centric in that it

views progress in a linear fashion and targets women at an individual level holding them responsible for their own condition (Richey, 2000).

However, support for WID suggested it could be seen as a genuine effort by women to raise the issues of discrimination and equality and also provide a means of visibilising women's questions and concerns in the arena of development theory and practice (Visvanathan, 1997).

### **Gender and Development (GAD)**

After the focus on WID there was a shift from 'women' to 'gender relations', known as Gender and Development or GAD. The GAD approach developed in the late 1970s as an alternative to the WID approach. Although there is some criticism of GAD, recent literature generally supports the GAD approach to development over the WID approach.

The shift from WID to GAD became a key focus of analysis in development when feminist scholars and practitioners brought the power relations between women and men into view (Judd, 1999). The GAD approach showed the limitations of focusing on women in isolation (as with the WID approach) and increased attention on both genders in relation to development. This focus on gender rather than women was influenced by such writers as Oakley (1972) and Rubin (1975). These writers challenged perceptions of women's problems in terms of their sex (their biological differences from men) rather than gender - the social relationship between women and men, in which women have been systematically subordinated (Moser, 1993). GAD sought to completely restructure institutions within society to address the gender inequalities that were present (Judd, 1999).

The terms WID and GAD are often used synonymously yet they have very different meanings (Richey, 2000). WID and GAD differ fundamentally in terms of their focus and have very different theoretical positions with regard to the problems experienced by low-income women in the developing world.

The WID approach focuses mainly on women in isolation, promoting measures such as access to credit and employment to better integrate women into the development process (Richey, 2000). In contrast, the GAD approach maintains that to focus on women in isolation is to ignore the real problem, which is women's subordinate status to men. GAD emphasises a focus on gender relations when designing measures to work with women in the development process (Moser, 1993). GAD offers a holistic perspective for addressing issues for women in the development process and it offers an approach that looks at all

aspects of women's lives. Another positive aspect is that it does not exclusively emphasise female solidarity but welcomes contributions from empathetic men (Richey, 2000). A further aspect of GAD is that it recognises women's contribution inside and outside the household, including non-commodity production (Visvanathan, 1997). GAD rejects the public/private dichotomy and gives attention to the oppression of women in the family by entering the so called private arena. It also emphasises the state's duty to provide social services to promote the emancipation of women (Visvanathan, 1997).

Women have a central role in the GAD development process as they are seen as agents of change rather than as passive recipients of development assistance. This approach also stresses the need for women to organise themselves to be a more effective political voice. There is a recognition that patriarchy operates within and across classes to oppress women (Richey, 2000). With GAD there is a focus on strengthening women's legal rights, including the reform of inheritance and land laws (Visvanathan, 1997).

Within the literature there have been some criticisms of GAD. One criticism is that gender has been used to replace the term women but the focus is still just on women (Richey, 2000). Another criticism is that focusing on gender has provided an excuse to abandon any measures specifically designed to benefit women (Richey, 2000). Some people have argued that focusing on the concerns of women and having women-focused policies and projects goes against the spirit of gender analysis (Kabeer, 1994, p. xii). Other critics have concluded that while the language has shifted from WID to GAD, the development approach towards women still focuses primarily on women as individuals, while neglecting the potential for transforming aid to a gender perspective (Richey, 2000).

An effective GAD approach can have far reaching implications when considering a relational analysis of gender inequality where not only issues of male prejudice and preconceptions are addressed (as in the early WID approach) but also the institutionalised basis of male power and privilege (Kabeer, 1994). The GAD approach suggests that issues of male power and privilege need to be addressed not only within the domestic domain of families and households but also at the level of policy making. In particular, this is important at an institutional level where development policies are both made and implemented (Kabeer, 1994).

Although the GAD approach began in the late 1970s it has only gained momentum in the 1990s. The reason for its rise in popularity is that during the 1990s a number of UN affiliated international meetings promoted the institutionalisation of gender as an

important component of development (Richey, 2000). These meetings were focused on children (1990), the environment (1992), human rights (1993), population (1994), social development (1995) and most importantly the Fourth World Conference on Women: Action for Equality, Development and Peace (known as the Beijing Conference, 1995). The popularised version of GAD, known as the equality model of development (see following section, *Chronology of Development Models*), came out of the Beijing Conference and is now the main approach used amongst aid and development agencies (Richey, 2000).

Gender mainstreaming is a phrase coined by Jahan (Richey, 2000) for the strategy used by both government and private development institutions to incorporate gender issues into all stages of policy planning, programme design and programme implementation. There are two types of mainstreaming strategies that are mentioned in much of the literature, the integration approach and the agenda setting approach.

The integration approach adds gender issues into the already existing development sectors; the agenda setting approach addresses the agenda of women as a whole rather than women as individuals. The Working Party on Gender Equality of the Development Assistance Committee (DAC) of the Organisation for Economic Co-operation and Development (OECD) states that the agenda setting approach holds the greatest potential to support equality between men and women (Richey, 2000). However, evidence suggests that the agenda setting approach to mainstreaming is not the predominant one used in practice (Richey, 2000).

In conclusion, gender should be inherent in a participatory approach to development, but without a particular goal to include gender it is not automatically addressed.

What follows is a brief chronology of the various development models and their perspectives in relation to gender and/or women.

### **Chronology of Development Models**

The *Welfare Model of Development* was the earliest approach to dealing with poverty issues for women (in the developing world) and was most popular from 1950 to 1970. It is still widely used today (Moser, 1993). The welfare model was a residual model of the social welfare approach under colonial administration (Richey, 2000). The focus was on the care of women in relation to their role as mothers (Kabeer, 1994). The needs of women were addressed within their reproductive role and the focus was on food aid, malnutrition and family planning. Women were seen as passive beneficiaries of

development. This approach was widely popular with government development projects and with traditional NGOs (Richey, 2000).

The *Equity Model of Development* was the original Women in Development (WID) approach and was most popular between 1975 and 1985 (Moser, 1993; Richey, 2000). The focus of this approach was to gain equity for women in the development process. Women were considered to be active participants in development. The needs of women were to be addressed directly through state top-down intervention aimed to give women political and economic autonomy by reducing the inequalities of women in relation to men. This approach was criticised as Western feminism and was considered threatening by some. In general it was not popular with governments (Moser, 1993; Richey, 2000).

The *Anti-Poverty Model of Development* was the second approach to WID and was a toned down version of the equity approach because of criticisms the equity approach faced. It was most popular from the 1970s onwards and still has limited popularity (Richey, 2000). The purpose of this approach was to ensure poor women increased their productivity. Women's poverty was seen as a problem of underdevelopment and not subordination (Moser, 1993). The needs of women were addressed at a productive level by helping them to earn an income, particularly through small-scale income generating projects (Richey, 2000). Criticisms of this approach were that there was a tendency to recognise women only in their productive role. This approach was popular at the small scale NGO level (Moser, 1993; Richey, 2000).

The *Efficiency Model of Development* was the third approach to WID and emerged as a result of the economic crises of the mid 1970s and the resulting deterioration of the world economy (Moser, 1993). Policies of economic stabilisation and adjustment relied on women's economic contribution to development. This approach was most popular in the post 1980s era and is still a popular approach to women's issues in foreign aid, particularly amongst governments and multilateral agencies (Richey, 2000). The purpose of this approach was to ensure development was more efficient and effective than in the past. The efficiency approach shifted the emphasis away from women and towards development because it was assumed that increased economic participation for women in the developing world was automatically linked with increased equity (Moser, 1993). The major objective of the efficiency approach was to utilise the previously untapped potential of 50% of the workforce by incorporating women into national development efforts. Therefore, one of the major criticisms of this approach is that the entire focus on women was in terms of their capacity for economic contribution (Kabeer, 1994).

The *Empowerment Model of Development* arose out of the failure of the equity approach and out of Third World women's feminist writing and grassroots organisations (Richey, 2000). It was most popular from 1975 onwards but accelerated in popularity during the 1980s. The purpose of the empowerment approach was to empower women through greater self reliance: power was identified less in terms of domination over others (e.g., a gain for women and a loss for men) and more in terms of women's capacity to increase their internal strength. The oppression of women was also considered to differ according to a woman's ethnic background, social class and position in the international economic order. It is largely unsupported by governments and agencies and does not have widespread popularity: it is mostly supported by third world women's NGOs and by under-financed voluntary organisations (Kabeer, 1994; Moser, 1993; Richey, 2000).

The *Equality Model of Development* was established in 1995 and is currently a popular approach to women's development. It is a recent development approach to GAD. The equality approach originated from the Fourth World Conference on Women (1995). Inequality in gender relations was the main objective to be addressed rather than women as such. Inequalities between women and men were viewed as not only a cost to women but to development as a whole (Richey, 2000). Unequal gender relations were seen as both creating and reinforcing inequalities between women and men. The emphasis was on empowering women living in poverty to participate in decision making at all levels in order to bring about socio-economic change and to address gender inequalities. It was thought that inequality could be reduced by attention to gender disparities at all levels of development, thereby mainstreaming gender into all areas of development (Richey, 2000).

Next I briefly outline several contemporary approaches frequently incorporated into development initiatives which aim to empower women in the developing world. These development initiatives for women include Income Generation Projects (IGPs), access to credit and training programmes.

### **Income Generation and Women's Development**

Income Generation Projects (IGPs) in the developing world are often incorporated into development projects for women or are stand alone projects (Leach, 1999). The majority of IGPs are funded and set up by NGOs. Training is often a core activity of these IGPs, commonly in basic literacy and numeracy skills or in specific skills for employment or self employment. Regardless of what the framework of the IGP has been, IGPs have largely concentrated on support for the provision of goods and services, an extension of

traditional female activities in the home, such as handcrafts or food production (Leach, 1999).

The major criticisms of IGPs are that they have done little to bring financial reward or to reduce the subordinate and dependent position experienced by many women within society (Kabeer, 1999; Leach, 1999; Moser, 1999). Moser (1999) who is well known for her work on gender planning, has suggested that women's projects have largely failed because they have sought only to address the questions of increasing women's productivity and income, without attempting to improve the status of women within society. They address women's practical and immediate needs for survival without addressing their strategic needs to overcome their subordinate position in society.

An overview of the literature reveals a number of common weaknesses and characteristics in the informal sector training provided for women (Leach, 1999). Access to education and training for women is not enough to increase women's participation on equal terms with men in the labour market. It is suggested that assessments of market opportunities and surveys of the socioeconomic conditions in which women work are essential before any training is offered in a particular skill area in order that training meets market demands.

### **Access to Credit and Training for Women**

Another very important development key for women is access to financial credit. Often only a small amount of money is needed to get a small business or cooperative underway. Some development practitioners see the provision of credit as the most cost effective form of support for poor women (Leach, 1999). A successful example of this is the Grameen Bank in Bangladesh (see Chapter Two, Bangladesh & Development, p. 51).

Gaining access to credit is rarely easy for the poor but for poor women it is even harder than it is for men to procure a small loan. This is despite the fact that the literature on offering loans to poor women provides clear evidence that women are more reliable than men at repaying loans (e.g. Sharma, 2005).

Training in business skills may be an essential aspect for women to set up and sustain their own small business enterprises but training also needs to address the broader issues of women's self development such as gender awareness, assertiveness and confidence building (Leach, 1999).

One interesting finding in the provision of training programmes for income generation is the success that programmes have had when they have encouraged successful programme participants to act as trainers and role models for other women who enter the programme (Leach, 1999). Another successful dimension of training programmes has been to offer women training in groups. Group training tends to provide increased self esteem and self awareness to women, as well as to create an environment of mutual support.

Financing women's development is an investment that has been shown to bring significant positive benefits for families, communities and nations - women generally invest any money that they have back into their family's health, education and welfare (Sharma, 2005).

## **Researching Poverty & Development**

Researchers in the area of poverty face a plethora of problems that are not encountered by researchers in other areas. They have been described in terms of being weighed down by the conflicts surrounding their area of research, by the uneasiness of working in a field where neither the concepts, the methodologies, nor the theories are precise enough to be useful working tools, by the concern for an overwhelming poverty, and by the lack of an up-to-date infrastructure for doing research: "Poverty researchers feel more frustrated and lonely than do researchers in most other fields" (Oyen, 1996, p.4).

Oyen's (1996) observation provided insight into the difficulties that ensued as a result of choosing to research international poverty and development related issues. Her observations from the very inception of this research proved to be astute and accurate. On occasions the concept of 'development' was viewed with suspicion, the tendency of academia to pull down rather than build up (Scheyvens & Nowak, 2003) to deconstruct rather than to actively build upon and construct new ways of viewing issues relative to impoverished communities and development interventions was clear.

Scheyvens and Nowak (2003) provide a cautionary warning to evaluation-based researchers assessing the overall success or failure of development programmes. These authors raise the point that the combination of a desire to find a perfect solution to the complex problem of poverty, coupled with what Chambers (1983) describes as a widespread approach within Western universities to receive greater praise for criticism as opposed to writing about success, can create a negative bias that affects findings pertaining to poverty and development research. This negative research bias tends to

highlight shortcomings and fails to recognise the achievements of the projects, programmes or policies that are being investigated (Scheyvens & Nowak, 2003). It also ignores or minimises the obstacles that have been overcome in reaching these achievements (Scheyvens & Nowak, 2003). These latter authors conclude with the suggestion that as researchers “perhaps we need to temper our idealism with a greater appreciation of the social reality and extremely difficult circumstances in which development organisations sometimes operate” (Scheyvens & Nowak, 2003, p. 107).

### **The Nexus between Community Development and Human Rights**

How people view poverty differs according to their cultural and social values. Despite this, a consistent observation in the literature is that people’s descriptions of their experiences of poverty throws up underlying themes of powerlessness, deprivation, hunger, lack of freedom, helplessness, humiliation, social isolation and gender inequity (World Bank, 1999). All these themes generalise across cultural and geographic boundaries (World Bank, 1999).

The Universal Declaration of Human Rights adopted by the UN in 1948 confirmed that all people in every nation are entitled to basic human rights and freedoms, including the right to self-determination and to pursue economic, social and cultural development (UNDP, 2000). Poverty can be regarded as an outcome of having inadequate power to enjoy these fundamental entitlements (Alevar, 2003; Friedmann, 1992; Goulet, 1995; Mungoven, 2003). Thus, since poverty is a state of disempowerment, developmental initiatives need to focus on ways in which people, and in particular those who are most marginalised (e.g., women) can enter into decision making and gain voice to be involved in community life in ways that are sensitive to their personal and cultural values and that affirm their fundamental human rights. Here we see the nexus between the agendas of human rights organisations and development organisations that share a common agenda to ensure justice for marginalised peoples. As Mungoven (2003), Global Advocacy Director for Human Rights Watch, points out; development and human rights organisations share a common mission which is to ensure that the poor, the vulnerable and those who are socially outcast are able to claim and defend their rights. However, as Mungoven (2003) suggests:

they will never be able to do so when they are hungry, homeless and illiterate – nor when they are prevented from speaking out, organising politically or accessing justice (p. 2).

Requisite are empowering and transformative models of community development that tackle the issue of structural and social justice for the poor.

## Summary

This review of the literature has shown the need for research which explores the relationship between poverty and development to consider that:

1. There is a lack of qualitative research on the effects of poverty, and the psychological and social impact of development programmes within the lives of women in the broader Asia region.
2. Women and girls make up the majority of people in the world today living in poverty; the vast majority of whom live in developing countries. It is important that community development organisations address the gender related face of poverty.
3. The poor are not a homogenous group; they are a heterogeneous group. The majority of the poor in developing countries live in rural communities and the landless poor can be defined as the poorest of the poor. There are specific issues which relate to poverty in rural areas. These issues need to be defined and addressed.
4. Rural poverty cannot be studied in isolation. It has an historical origin and setting which simultaneously connect the present to the past and establish boundaries to what is possible in the future. The history of rural poverty is part of the history of underdevelopment.
5. Poverty alleviation must address the issue of a lack of resources and access to resources. Resources include economic, social, political, and psychological resources. Access to clean water, as well as basic education, the opportunity to vote, a guarantee of a basic income, and freedom from hunger and epidemics are all considered to be resources. Effective poverty alleviation efforts usually comprise income generating activities, credit programmes for the target group, asset formation, employment, literacy, and consciousness raising for the participants (of which gender discrimination is an essential aspect).
6. Women's access to credit and income generating activities has resulted in increasing household income. Although the income generated is often meagre, it is also frequently considered critical (by women and their families) to make ends meet. Even when the level of income generated is not high, women stated that their income was critical to some important segments of family investment and in particular expenses related to children.

7. The only way the poor can overcome their difficulties is by direct participation in the formulation of social policy, the development of programmes, implementation at a grass roots level and sharing the benefits of such programmes.
8. Monitoring of development objectives such as empowerment and participation are difficult to do. The majority of aid and development agencies rely on quantitative indicators to regularly monitor and evaluate their programmes and qualitative indicators have rarely been used. There is a need to conduct qualitative research which explores issues of empowerment and participation in relation to development.
9. Participatory models of development are considered integral to successful development. Research also shows that at relatively low levels of income, it is possible to achieve a high level of human development. The participatory process ensures that the voices of the poor are heard, and that they assert their right to resources and that their voices are heard.
10. Evidence of the impact on poverty through development programmes is weak because many agencies have not monitored the impact of their interventions. There is a growing awareness amongst many development agencies of the need for sound methodological and operational impact evaluation of their programmes.
11. People's descriptions of their experiences of poverty throws up underlying themes of powerlessness, deprivation, hunger, lack of freedom, helplessness, humiliation, social isolation and gender inequity and all these themes generalise across cultural and geographic boundaries. Poverty can be regarded as an outcome of having inadequate power to enjoy these fundamental entitlements, known as human rights. This forms the nexus between community development and human rights based approach to poverty alleviation.
12. There is a nexus between human rights organisations and community development organisations that share a common agenda to ensure social justice for marginalised peoples.
13. CEDAW is the main international instrument specifically addressing the rights of women. CEDAW defines gender discrimination and distinguishes between nominal and real gender equality in public and private domains (including family relations). It was adopted by the UN in 1979 and is currently ratified by 179 States.

# **CHAPTER 2: BANGLADESH AND DEVELOPMENT**

## **Introduction**

### **A Country Profile**

#### **The History of the Nation**

Bangladesh was part of the Indian empire until the region was partitioned in 1947. The British ruled the region until the 20<sup>th</sup> Century. As Amin (1993) explains, their rule was accepted by the Hindu minority, but resented by the Muslim majority. In 1947 the British granted independence to the region which was then divided into India and Pakistan; this division was purely on religious grounds with Pakistan being predominantly Muslim and India being predominantly Hindu. The country was divided into East Pakistan and West Pakistan, with the West governing the East. Apart from their religion the two territories had few similarities. When the government (in West Pakistan) decreed the national language would be Urdu those in the East, whose language was Bangla, began to push for self governance. During the 1971 national elections, riots began and independence was proclaimed for East Pakistan. There was a short war in which the Pakistani army occupied all major towns and using napalm slaughtered thousands of East Pakistanis. India became involved and finally the Pakistani army withdrew and the nation of Bangladesh was born.

According to Amin (1993), famine starved the country in 1973 and 1974. The president Sheikh Mujibur Rahman, who was elected in 1973, was executed in a coup in 1975. The country suffered under military rule from 1975 until 1991, apart from a brief period of democratic rule in 1979 until 1981. A huge movement headed by the Awami League and the Bangladesh Nationalist Party (BNP) forced the resignation of the military dictator. The BNP won power and the economy strengthened under this new leadership but conflict with the opposition parties created political turmoil and national strikes ensued. Strikes continued throughout 1995 and 1996 and these strikes cost the economy a great deal which served to further cripple the already underdeveloped country. In 1996 national elections were boycotted by the main opposition parties. A caretaker prime minister was appointed until the elections which saw the Awami League voted back into power after 21 years in opposition. The current political scene remains volatile.

## **The Environment**

With a land mass of 133,910 square kilometres, approximately the size of the South Island of New Zealand, and a population of approximately 138,448,210 (CIA World Fact Book, 2003), Bangladesh is one of the most densely populated countries in the world. Bangladesh is also one of the most disaster prone countries in the world; its geographic location means it is prone to cyclones, flash floods, tidal surges, tornadoes and mudslides (Amin, 1993; del Ninno, Dorosh, Smith & Roy, 2001). The greatest humanitarian threat to the people of Bangladesh is the periodic flooding: about a third of the country floods annually during the monsoon rainy season, hampering economic development (Amin, 1993). In 1998 the worst floods ever witnessed covered almost two thirds of the country and approximately 15 million people were affected by this flooding (del Ninno, Dorosh, Smith & Roy, 2001). In the floods of 2002 six million people were either stranded or displaced (World Vision International, 2003).

Climate problems have been partially attributed to what is known as the 'Asian Brown Haze'. This is a blanket of pollution covering the continent. The haze is disrupting rainfall patterns in the river region south of the Himalayas (United Nations Environment Programme, 2005). Feedback from the United Nations Environment Programme (UNEP) suggests that the haze may also be affecting farming and human health (United Nations Environment Programme, 2005).

## **The People of Bangladesh**

The life expectancy of the total population was 61.33 years, with an estimated life expectancy of 61.46 years for men and 61.2 years for women. I suggest these figure are estimates because many Bangladeshis lack basic numeracy skills and are unaware of their age. The ethnicity of the population is 98% Bengali and the others are indigenous tribal groups and non-Bengali Muslims. The religious breakdown of the population is 83% Muslim, 16% Hindu and 1% other. The literacy rate (which is defined as people over 15 years of age who are able to read and write) is 43.1% of the population, the male rate being 53.9% and the female 31.8% (2003, est.) (CIA World Fact Book, 2003).

Poverty is widespread in Bangladesh, figures for 2002 indicated that the percentage living below the poverty line was 35.6% (est.) with an unemployment and underemployment rate of 40% (est.) (CIA World Fact Book, 2003). The Gross National Income (GNI) per capita was US \$380 (CIA World Fact Book, 2003).

Bangladesh was ranked as one of the most corrupt nations in the world by an anti corruption group called Transparency International (Transparency International, 2003).

The World Bank has suggested that without corruption Bangladesh could achieve double the per capita income. The 2003 Transparency International Corruption Perceptions Index which charts the levels of corruption in 133 countries reported that nine out of ten developing countries urgently required practical support to fight corruption (Transparency International, 2003). Of the 133 countries surveyed in 2003 Bangladesh was ranked 133, ranking it as the most corrupt country of those surveyed, New Zealand ranked third, one of the least corrupt countries surveyed (Transparency International, 2003).

### **Rural Poverty in Bangladesh**

Eighty percent of Bangladesh's 138 million people live in rural areas (The World Bank Group, 2005). An acute imbalance exists in the ownership of land in Bangladesh (White, 1992). Poverty and the absence of employment opportunities are made more severe due to economic under development, lack of industrialisation and misdistribution of land in a country that is agriculturally dependent (Sobhan, 1998). Landlessness is possibly the most crucial element in explaining the level and growth of poverty in Bangladesh because of the importance of agriculture in Bangladesh and because land is the primary factor in agricultural production (Silva & Athukorala, 1996).

While agriculture provides income for the majority of the population, many people are forced to look overseas for work due to the lack of employment opportunities in Bangladesh (World Vision International, 2003).

### **The Status of Women in Rural Bangladesh**

Next I briefly outline the position of rural women in Bangladeshi social structure. Two significant and powerful systems of social stratification dominate rural Bangladesh, one being patriarchy and the other being social class (Amin, 1993; White, 1992). Patriarchy is a form of social organisation in which the father or eldest male is the head of the family and descent is recognised through the male line. In this research, the term 'patriarchy' refers to a set of social relations with a material base that enables men to dominate women. In Bangladeshi rural society the patrilineal and patrilocal kinship practices have been identified as severing rural women's social capital ties to their natal villages (Larance, 2001). The basis of patriarchy in rural Bangladesh is that men control property, income, women's labour and women's social networks (Amin, 1993; Larance, 2001). In particular, a strong gender-based division of labour exists which frequently denies women access to wage earning agricultural activities as do kinship, religious and political systems which have all supported and reinforced the exclusion of women from public life (Amin, 1993).

'Social class' has a more indirect, although important, impact on the status of women in rural Bangladesh (Amin, 1993). Agriculture is the principle source of livelihood for rural Bangladeshis, and social class is determined primarily by land ownership; given that women do not normally own land, a woman's social status is decided by her father's class background before she is married, and by her husband's class background after she is married (Amin, 1993; White 1992). A combination of these two factors (patriarchy and social class), has resulted in women of all backgrounds having minimal autonomy and little or no control over resources (Amin, 1993; Larance, 2001).

Hashemi and Morshed (1997) define what life is like for many Bangladeshi women. Ideal norms stress male responsibility and women living useful and happy lives within the protected space of the home, in reality women and girls face discrimination in everyday life, rationalised by the fact that they are seen as an economic burden. Typically rural Bangladeshi women have no independent sources of income, little or no education and few marketable skills, no independent property or money, and no socially sanctioned identity outside the family (Larance, 2001). When resources are scarce and there is not enough for everyone, women and girls are most likely to be underfed and malnourished, and to go without healthcare and education (Hashemi & Morshed, 1997).

Hashemi and Morshed (1997) also suggest women are so accustomed to this injustice and to being treated as second rate citizens that they come to view dependence and deprivation (relative to male family members) as natural. Wife beating is common, societal norms and practices provide a model that encourages women to accept men's violent behaviour with even the first sexual encounter being forced and unwanted for many women and girls. A general trend is that life is changing for rural Bangladeshi women and it is mainly because of new economic opportunities. In the rural areas there are small rural industries such as rice mills and these employ women. According to Hashemi and Morshed the most important catalyst for change in traditional gender roles in rural areas are credit programmes of governmental and non-governmental (NGOs) organisations. Women in credit programmes are more empowered than women in communities without such programmes and that they are less likely than other women to be beaten by their husbands (Hashemi & Morshed, 1997).

Building on the importance of microcredit programmes for women in rural Bangladesh, Larance's (2001) research on the impact of participation in Bangladesh's Grameen Bank found that the social impact of microcredit lending was as powerful as the economic impact in women's lives. Larance stated that "sustainable prosperity both economic and

social, appeared to be cultivated by regular and frequent interaction at a sanctioned gathering place” (p. 16).

### **Purdah - Seclusion**

Purdah, or female seclusion, is closely linked with both the patriarchal and social class systems that define Bangladeshi society (White, 1992). Purdah is a system that secludes women and enforces high standards of female modesty (Amin, 1993; White, 1992). Purdah not only dictates propriety in deed and thought, but it confines women to the homestead or bari (conglomerate of kin related households) and its immediate surrounding area, purdah norms also require women to be fully covered when travelling outside their villages (Larance 2001). Furthermore, purdah reinforces the gender based division of labour within the household (White, 1992).

Traditionally all public space is defined as being a male domain, and the presence of women in these areas is traditionally seen as offensive and morally reprehensive to some others in the community (Amin, 1993; Larance, 2001; White, 1992).

Through development programmes large numbers of women are involved in credit groups and similar activities. Participation in these groups results in a substantial change in lifestyle for women. As soon as a woman becomes a member of a group she has to come out of her home and attend regular group meetings. Attendance at group meetings marks a significant change in mobility for women; they are no longer bound to the confines of the homestead (Hashemi & Morshed, 1997; Larance, 2001; Naved, 1994). Naved's (1994) research *Empowerment of Women: Listening to the Voices of Women* focused on how women participants in empowerment programmes perceived their interventions and what according to them is the outcome of such interventions. Since the late 1970s there has been a variety of programmes focusing on the empowerment of rural Bangladeshi women and a significant proportion of these research projects have sought to measure the impact of these programmes from the perspectives of researchers, donors or programme implementers. Naved's research focusing on the perspectives of women and their reported outcomes adopted qualitative methodology involving in-depth interviews and focus group discussions. The findings described womens' perceptions of the changes brought about by credit and conscientisation programmes. In this research conscientisation refers to a process defined by Paulo Freire (Freire, 1970). It is a cyclical process (as opposed to a linear process) of critical reflection which leads to action, which informs further reflection and action. Conscientisation is a process (Freire, 1970) in which the oppressed become aware of their situation (consciousness raising), reflect and take action.

According to Naved's (1994) findings many important and positive changes took place at individual, familial and societal levels. Women gained greater access to and control over resources. The relationships amongst participating women and other community members also improved. To a lesser extent they became able to change the external environment. Naved noted a range of opinions amongst rural Bangladeshi women about women's right to enter public spaces, from outright defiance to a carefully constructed and negotiated right. Some women had strong viewpoints about seclusion "certainly we are criticized for our mobility, but we don't care;" another woman expressed strict conformity to her society's norms of purdah as "a luxury" she cannot afford (p. 167).

Of all the changes noted in the Save the Children research on participation in Women's Savings Groups (WSGs) and perceived changes in relationships with the world beyond the family, increased mobility of women was said to be the most striking and remarkable of these changes (Naved, 1994) according to women participants, community leaders and Save the Children staff. Naved's research found that membership in women's groups; group activities and mobility of women have become widespread and were socially accepted phenomena in the area (p. 175). Other researchers have also noted the importance of increased mobility for rural Bangladeshi women through participation in NGO development initiatives. Advancing on the concept of increased mobility, Larance (2001) identified the importance women placed on increasing social networks through membership and participation in weekly Grameen Bank meetings. Larance's findings are further explored in the following section, Development in Bangladesh, The Grameen Bank.

### **Kinship, Marriage and Dowry**

In Bangladeshi society the ideal age for marrying is low, with the search for a husband typically beginning at puberty (Naved, 1994). Legally, girls are not permitted to marry until they are eighteen years of age and boys are not permitted to marry until they are twenty one years of age. However, these laws are seldom reinforced or adhered to, particularly in rural areas (Hashemi & Morshed, 1997). Newly married couples form an independent household some time after marriage. Marriage within a village is permissible, but often not feasible due to the small population of the villages; parents prefer to marry their daughters to someone living nearby.

Marriage is considered to hold prospects of economic benefit and social mobility for the female and her family. The dominating determining factors for marriage prospects for females are suggested to be appearance, education and dowry size (Hashemi & Morshed, 1997). Although the dowry system is outlawed, this law is seldom enforced (Naved,

1994). According to some, dowry in Bangladesh has evolved into a system of institutionalised extortion (Hashemi & Morshed, 1997). Dowry is seen by many as obligatory compensation to the bridegroom's family for taking the bride off her parents' hands. The amount of dowry usually increases with the bride's age, which inadvertently encourages child marriage because the younger the bride the less her parents are required to pay in dowry. Often in desperation to find their daughter a husband parents promise more dowry than they can deliver and this frequently results in violence or threats of future violence by the bridegroom's family towards the bride in order to extort money or property from her family. Violence by a husband towards his wife is an expression of a patriarchal social system. Women in rural Bangladesh spend most of their time within the confines of the family, and most violence against them is domestic (Amin, 1993).

Patrilocal<sup>1</sup> and patrilineal<sup>2</sup> norms and customs within rural Bangladeshi society generally sever ties with teenage women's natal villages once they are married (Larance, 2001). Violence or threats of violence against women in rural Bangladesh plays a large part in maintaining patriarchal norms. Violence can prevent women from exercising legal rights to property inheritance, it can also constrains their ability to take advantage of economic opportunities while keeping them confined to the home (Hashemi & Morshed, 1977). Women's isolation within the private sphere through purdah related norms renders them particularly vulnerable to domestic violence (Amin, 1993; Hashemi & Morshed, 1997).

Marriages are arranged by the families of the bride and groom, with the personal preference of the female generally being unimportant in the selection process: in contrast, the male has more say in the selection process, both in stating preference and vetoing a suggestion (Hashemi & Morshed, 1997). Women have traditionally been accorded low status, suffering violation of basic human rights (e.g. CEDAW).

The following section gives a brief synopsis of the approach to development in Bangladesh.

---

<sup>1</sup> Denoting a custom in marriage whereby the wife goes to live with the husband's community – Oxford English Dictionary, 2002.

<sup>2</sup> Relating to or based on relationships to the father and or based on descent through the male family line – Oxford English Dictionary, 2002.

# Development in Bangladesh

## Women and Credit in Bangladesh

Credit institutions in Bangladesh have gained international attention and in particular those offering credit to poor rural women (Amin, 1993; Ekins, 1991). Already some of the better known NGOs such as BRAC, the Grameen Bank and BRBD have been discussed in the previous section. In this section I will explore who actually controls this credit and whether in reality women are empowered by their access to credit.

Since the mid 1980s credit institutions have greatly increased the access to credit for poor rural women (Goetz & Gupta, 1996). This access to credit is intended to contribute to women's empowerment but the question that needs to be asked is does access to credit actually mean control over credit? It is generally assumed by loan organisations that women have control over loans and are empowered by these loans because of the high demand for loans and women's notoriously high propensity to repay loans (Goetz & Gupta, 1996). In fact women in Bangladesh have gained an international reputation for their excellent credit performance in credit institutions targeting rural poor (Goetz & Gupta, 1996; Hossain, 1988).

There are a number of reasons why there was a shift to targeting women through special credit programmes. One of these reasons was that in the 1980s there was increased pressure from foreign aid donors and from Bangladesh's domestic development community to introduce gender-sensitive development policy (Goetz & Gupta, 1996). Part of the push for gender-sensitivity involved the inclusion of women in rural credit and income-generating programmes (Goetz & Gupta, 1996). The benefits of credit for low income women were considered to be critical for increasing women's employment in small scale enterprises (Naved, 1994). Naved's (1994) research also indicated that credit was critical in making the programme acceptable to the community and within the family (p. 175). Access to credit was also expected to enable women to improve the technology they used in their small businesses which in turn would increase their productivity (Goetz & Gupta, 1996).

A number of research studies and a search of the literature indicate that an increase in women's income generally has a flow on effect to other household members and improves wellbeing in areas such as health and nutrition and increased educational opportunities for children (e.g., Ekins, 1991; Goetz & Gupta, 1996; Naved, 1994; White, 1992; Sharma, 2005). A variety of research findings indicate that generally the

contribution of women from their personal earnings towards household maintenance is greater than that of men (e.g., Ekins, 1991; Naved, 1994).

Another positive link between women's waged employment and children's nutritional status was found by Kumar and Gulati (1978) among agricultural labourers. Kumar noted that:

When mothers are not in the labour force an increase in (the household's) wage income shows absolutely no incremental effect on child nutrition ...but for those mother's who are in the labour force, it is their own wages that primarily account for the positive wage income effect in child nutrition...It is possible that their (women's) participation in the generation of income gives them better control over its allocation and they might more equitably distribute assets among family members (Naved, 1994, p. 165).

It is interesting to note that some studies have found a positive correlation between women's ability to provide an income and reduced domestic violence by husbands (e.g., Hashemi & Morshed, 1997; Naved, 1994). A study by Hashemi and Morshed (1997) on the effect of women's economic empowerment and incidence of violence against them found that women who were most successful economically, or whose incomes provided most of the family's support (cases in which husband's earnings were inadequate or intermittent, for example because of poor health) reported minimal domestic violence. This research suggests that there may be a positive correlation between women's financial contribution to the family and the reduction of violence, however, the researchers did suggest that this correlation was only present when financial contributions reached high levels.

Another study in Hashemi & Morshed (1997) suggests that providing women with access to credit can reduce domestic violence; bringing home a resource that benefits their husbands and families reduces poverty-related stress in some households, and raises the woman's perceived value. Another aspect of participating in credit programmes such as those offered by BRAC and Grameen Bank was weekly public exposure at the mandatory women's weekly meetings. This exposure may provide women with a level of protection against domestic violence (e.g. Naved, 1994). Group members attend about 100 group meetings; in meetings women have contact with other members and with programme staff from outside the village. Group meetings also foster support networks outside of the family, which may provide sources of intervention or sanctuary (Hashemi & Morshed, 1997; Naved, 1994)). Naved (1994) also reported that there was reduced domestic

violence (as stated by women participants) in Bangladesh amongst rural women participating in the Women's Savings Groups (WSG) with Save the Children (SC). The women in this research (conducted in four Bangladeshi villages) reported that "in general, verbal and physical abuse of women has significantly been reduced in recent years" (Naved, 1994, p. 166). Women related these changes to the changing roles in the family as a result of participation in WSGs. Women were now perceived to be directly contributing to the family income which "enhanced their status within the family" (Naved, 1994, p. 166).

Naved's research on the impact of empowering women's participation in development programmes has yielded interesting results. The participants were members of WSGs organised by SC, USA. SC ran a programme which focused on women's empowerment, with WSGs being the main forum for general education, health education and development of economic opportunities for women. The fundamental organisational objective of SC was to promote the well-being of children (Naved, 1994). The objectives of the WSGs were to enhance the status of women within the household and the greater community (Naved, 1994). Major components of WSGs were savings, credit and training. Training was provided in health and family planning, income generation, organisational management and social conscience (Naved, 1994). The data was gathered from participating women and community leaders. The aim of the research was to see the impact of the programme on the women's lives. The immediate changes that were noted were described in the following way, "she has to come out of her home to participate in a completely new type of network. She has savings facilities and she has access to credit" (Naved, 1994, p. 159).

Another important aspect was a small increase in income, WSG members and key informants stated that women's access to credit and income generating activities had resulted in increasing household income (Naved, 1994). Although the income generated is often meagre, it is also often considered critical to make ends meet. Even when the level of income generated was not high, women stated that their income was critical to some important segments of family investment and in particular expenses related to children. One woman in this research said "we bear the expenses of children's food and education with the additional income we earn" (Naved, 1994, p. 163).

The researchers for this study said that the results from interviewing the women participants concluded that women "use their income for the family's well being. They are honoured for their contribution to the family, which makes them less vulnerable to abuse from their husbands" (Naved, 1994, p. 163).

In conclusion, Naved (1994) reported the following results from this study. Firstly there was undoubtedly additional income generated at the household level as a result of women's participation in income generating activities. Secondly, at the very least, a portion of the income was controlled by women. Thirdly, the women used the income they generated primarily on the well being of their children and fourthly women's status within the family improved as a result of providing income for the family (Naved, 1994).

### **Development Initiatives - Non Government Organisations in Bangladesh**

Over the past thirty years, NGOs have played a vital role in 'grass roots' development activities within rural Bangladesh. Some of the significant players will be discussed. There has been a well established history of privately initiated agricultural co-operatives in Bangladesh (Amin, 1993). In addition, the post-independence economic recovery programme meant that a large number of private organisations were involved in relief and rehabilitation in Bangladesh (Amin, 1993). Once the post-independence crisis was over, these organisations began to focus on more long term development activities (Amin, 1993).

Another reason for the prevalence of NGOs is that public sector agricultural and rural development programmes have been unsuccessful at reaching the landless of Bangladesh (Amin, 1993). An increasing awareness of the economic vulnerability of these groups has seen the emergence of small scale privately initiated organisations filling a role that was played by public sector programmes in many other developing countries (Amin, 1993).

The poverty alleviation programmes referred to in this review have been chosen because they are specific to Bangladesh, are of significant size and have been functional over an extended period of time. Included amongst the poverty alleviation programmes in Bangladesh is World Vision (WV); the organisation in which my research into the impact of poverty alleviation strategies for women is based. A brief synopsis of WV is included here to provide the reader with a background understanding of the organisation and its long term development model. Detailed information about WV is included in the results (see Chapter Five).

### **Bangladesh Rural Development Board (BRDB)**

This is one of the largest projects in Bangladesh involved in poverty alleviation. The focus of this project has been undertaking group based loans for the poor through cooperatives. BRDB have established cooperative societies for asset-less farmers, this involves both women and men (Hasan, 1993; United Nations, 1992). Projects under the

BRDB are implemented throughout Bangladesh through the formulation of these cooperatives (Hasan, 1993).

### **The Grameen Bank (GB)**

The Grameen Bank (GB) was established in 1976 by a thirty seven year old economics professor from the Chittagong University named Muhammad Yunus (United Nations, 1992). He set out to prove that contrary to popular banking perceptions of the time, the poor were a bankable social group and that the universal demand of banks for collateral, which the poor could not access, was both unjust and bad banking practice (Ekins, 1991). The objectives of the GB were to extend banking facilities to the poor; to eliminate the exploitation of the money lenders; to create opportunities for self employment for the vast underutilised person power; to bring the poor into an organisation they could understand and operate and in which they could find mutual support and socio-political and economic strength (Ekins, 1991).

The GB specifically targets the landless poor and predominantly focuses on women; around 90% of its borrowers are women (Ekins, 1991). Hossain's (1988) independent evaluation of this programme, concluded that the GB project villages had consistently higher income levels, less unemployment and higher asset levels relative to the control group of villages. Households in GB villages reported higher average expenditure on education, health and housing compared with those in control villages. Researchers in this evaluation concluded that the GB made a positive contribution to the alleviation of poverty in the areas of its operation.

Larance (2001) conducted research to explore whether GB membership promoted the formation of social capital; social capital is defined as "trust among a diverse group of citizens within the same community that facilitates cooperative networks among those citizens" (p. 8). Larance (2001) noted that the GB's institutional framework, which required women to meet weekly at the GB centre to repay GB loans, provided women with a safe environment to share experiences and to make friendships. Larance concluded that "the social implications of microcredit lending can be as powerful as the economic implications" (p. 16).

### **Bangladesh Rural Advancement Committee (BRAC)**

BRAC was founded by F.H. Abed in 1972 following Bangladesh's liberation from Pakistan, and initially functioned as a relief project for refugees returning from India before becoming specifically focussed on the situation of the rural poor (Ekins, 1991). BRAC works with the rural poor in order to resource these people to mobilise and to

manage and control local resources for themselves. Their programmes do not have a rigid set of strategies, but respond flexibly to the needs identified by the people (Ekins, 1991). Incorporated in these programmes are adult education, non formal primary education for unenrolled children (predominantly girls), training and skills development, meetings and workshops, a primary healthcare programme, legal advice and generation of income and employment with credit support (Ekins, 1991).

BRAC's initial success was through organising landless women into credit groups and providing adult literacy training and healthcare (Amin, 1993). Formation of BRAC sponsored groups is initiated and facilitated by BRAC personnel. When BRAC began their programmes there was an initial emphasis on consciousness-raising and group development which was implemented through adult education (Ekins, 1991). Active participation in groups is an important aspect of the programme and group participants are required to regularly attend group meetings and contribute to the group savings pool (Ekins, 1991).

Credit assistance is also provided for income generating projects. Groups of between thirty and seventy asset-less and landless women and men are established in each village, and loans are made available for the participants at this stage of the programme (Amin, 1993). An attempt is made to ensure that women retain control over loans they receive through BRAC rather than relinquishing control to the male members of the household. In a society where women do not traditionally enter the public domain it is not considered viable or culturally sensitive by BRAC to insist that women retain absolute control over resources (Amin, 1993). For this reason women are encouraged to undertake income generating activities such as poultry raising, vegetable gardening and raising cattle for milk (Amin, 1993).

## **World Vision in Bangladesh**

Now I briefly outline the WV model that has been explored in-depth in the results chapter (see Chapter Five). This is to enable the reader to understand the basics of the WV model when it is referred to throughout the text in the following chapters.

There are a number of WV initiatives in Bangladesh. Donor countries sponsor WV projects in urban and rural settings. This research solely studies the impact of long term WVNZ funded Area Development Programmes (ADPs) in rural Bangladesh, of which

there are five: Kaliganj, Laudob, Tarash, Sariakandi and Chitalmari. All the New Zealand funded ADPs were visited during this research, with the exception of Chitalmari.

WVNZs ADPs in Bangladesh are all established in rural settings; hence, this research focuses on poverty in rural areas and the impact of participation in Women's Development Groups (WDGs).

As all the ADPs are funded by New Zealanders and no external evaluation of the impact of these programmes have previously been undertaken, WV places considerable value on information about the impact of these ADPs. Moreover, there are merits in undertaking the evaluation using qualitative research methods as previous internal evaluations have largely focused on quantitative data. I explore this further in the following chapter.

Next in Chapter Three I discuss my research paradigm and personal views.

# **CHAPTER 3: MAPPING MY RESEARCH PARADIGM AND PERSONAL VIEWS**

## **Introduction**

This chapter outlines the research methods, methodologies and my world-view and how they have shaped my research paradigm. A reflexive account of key aspects that have guided my inquiry are discussed (Crotty, 1998; Murray & Overton, 2003).

To begin, I develop a response to the following four questions proposed by Crotty (1988):

- What methods do I propose to use?
- What methodology governs my choice and use of methods?
- What theoretical perspective lies behind the methodology in question?
- What epistemology informs this theoretical perspective?

What follows are answers to each of these questions.

## **Proposed methods**

### **Qualitative Research Methods**

Qualitative research methods were chosen for the current study. Qualitative methods are particularly applicable in the study of social relations (Flick, 2002). Qualitative information is essential to gain an understanding of the processes occurring in complex human systems such as communities (Thomas & Veno, 1996). Qualitative inquiry emphasises the various perspectives of the participants in given social situations and often highlights the diversity of perspectives (Lyons, 2001).

Qualitative researchers are generally engaged with exploring, describing and interpreting both the personal and social experiences of participants and aim to understand a comparatively small number of participants' views of the world or terms of reference (Smith, 2003a). Qualitative research methods have three defining characteristics. Firstly, qualitative research is a way to understand the world through interaction and empathy with people while interpreting their actions and perceptions (Brockington & Sullivan, 2003). Therefore, qualitative methods can be used to explore the meanings people make of their world and the personal or group impacts of social structures. Secondly, qualitative

data is usually collected in natural settings rather than constructed settings such as laboratories. Thirdly, it usually generates theory as opposed to testing it (Brockington & Sullivan, 2003). Qualitative methods are a predominantly inductive and bottom-up theory building technique, building theory from observation and communication (Brockington & Sullivan, 2003).

Traditional deductive methodologies in which research questions and hypotheses are derived from theoretical models and then tested against empirical evidence do not necessarily provide the tools needed for a social researcher to study aspects of rapid social change and the resulting diversity of life worlds (Patton, 1986). Inductive research strategies are being increasingly employed by social science researchers (Patton, 1986). Research methodology can be defined as inductive when the researcher makes sense of the situation being researched without imposing pre-existing expectations on the setting. In inductive research, the researcher begins with specific observations and builds towards general patterns. Emergent themes, categories or dimensions evolve from the data as the researcher studies the results (Thomas, 2000, 2003). Inductive methods allow the important analysis dimensions to emerge from patterns found in the results without presupposing what the important dimensions will be (Patton, 1986).

The inductive approach starts with the experiences of participants within the programme being evaluated (Patton, 1986). I did not want to define or categorise what those experiences would be in advance of the fieldwork, as the data collection is by naturalistic verbal reports (such as interview transcripts) and textual analysis. The focus is on the interpretation of text. Interpretation is conveyed through detailed narrative reports of the perceptions of participants and their accounts or understandings of phenomena. Qualitative researchers recognise the importance of language, given that we make sense of our social world and express that sense making to both ourselves and others linguistically (Lyons, 2000; Patton, 1990; Smith, 2003a). There is a theoretical commitment to the integral part language plays in human communication, interpretation and understanding (Lyons, 2000; Patton, 1990; Smith, 2003a).

The question of the credibility of specific qualitative research findings is not answered through the validity and reliability of findings as with a positivist approach (e.g. Ashworth, p. 11). There are various ways of checking the credibility of qualitative research findings and contemporary leaders in the field of qualitative research methods promote these methods (e.g., Flick, 2002; Lyons, 2001). The following approaches were adopted for the current research:

- Selecting appropriate methods to conduct the research and appropriately applying those methods;
- Keeping close to the data and making sure that both analysis and conclusions closely reflect data, and that findings are grounded in empirical material;
- Clearly defining the research process so as to allow other researchers to replicate the research method in another setting;
- Transparency of the data analysis process in the writing up of the research;
- Reflexivity of the researcher as they explicitly define their theoretical orientations and the process of data collection and analysis;
- Transferability, which means one can speculate on likely applications of data to other similar settings or conditions;
- Fruitfulness of the research in terms of its usefulness - its contribution to knowledge and use to participants and or to other stakeholders such as policy makers or programme implementers; and
- Triangulation, which means comparison of data from different sources (e.g., programme participants, key informants, programme delivery staff, prior research) or different methods of collection (e.g., qualitative & quantitative methods). If such comparisons show that findings hold then this adds more credibility to the findings (Flick, 2002, p. 265; Lyons, 2001).

### **Cross Cultural Research and the Importance of Reflexivity**

An important aspect of qualitative research is the reflexivity of the researcher. Reflexivity is defined within the social sciences as “methods that take into consideration the effect of the personality or presence of the researcher on the investigation” (Oxford English Dictionary, 2002). The researcher’s communication within the field is an explicit aspect of the production of knowledge (Flick, 2002; Lyons, 2001).

In conducting qualitative research it was important to be cognisant of the position and power of my role as the researcher, as well as the politics involved in doing research. As Brockington and Sullivan (2003) suggest, “the in-depth nature of engagement that characterises qualitative research clearly thus is only as good as the degree of critical reflexivity pursued by the researcher” (p. 73). Reflexivity is critical for successful and ethical research, particularly when faced with the inequalities built into the process of field research in developing countries.

As an integral part of the process of knowledge production, a researcher’s reflections on their actions and interventions in the field, their impressions, feelings, observations and so on, become part of the research data and form part of the interpretation for the findings.

The subjectivity of both the researcher and the research participants is part of the research process (Flick, 2002; Lyons, 2001; Patton, 1980, p. 335-336). The researcher's understandings, interests, and social and cultural backgrounds unavoidably influence the research and the findings. This influence extends to the choice of topic to be researched and the formulation of research questions, as well as the interpretation of data and relations (Flick, 2002; Lyons, 2001).

Typically the power dimension between the researcher and the research participants is one of unequal relational dynamics (Adams & Megaw, 1997; Wolf, 1996). The possibility that participants are fearful, intimidated and deferential is reasonably high (Chambers, 1997). Therefore, the need for researchers to display a non-judgmental and open approach to participants and to communicate the sentiment that they value their input is strongly indicated and subsequently adopted during data collection in the current research.

In addition, it is vital to acknowledge that the participants have given up valuable time and energy to the researcher and should be compensated in some culturally sensitive way for having done this. Adams and Megaw (1997) remind researchers to consider the interests and needs of those we interview or work with, and the micro politics of the local situation.

Conducting cross cultural research in developing countries is not inherently uni-directional or exploitative (Storey & Scheyvens, 2003) as some researchers may suggest. Prime motivators for the current project were genuine concern for people living in poverty and the desire to observe and evaluate the impact of the development programme on participants in order to provide feedback on the new development model to the development organisation and any other interested parties. Respect for local people and their culture and customs coupled with a sense of humour and a willingness and openness to share my own experiences and knowledge with the research participants (if they were interested) were all important aspects of the research process (Storey & Scheyvens, 2003).

Sometimes people living in poverty may desire that researchers assume the role of advocate for them to improve their living conditions. Scheyvens (2001) observed that when villagers in Bangladesh inquired how he would use the data they gave him; they were gratified to hear that he would direct their concerns to appropriate development agencies – in this way; he displayed gratitude for the information participants presented and enhanced the perception that their participation was worthwhile. In conducting this

research I will express my personal concern about the marginalisation experienced by people living in poverty and about my desire to work in the area of social justice and human rights for the marginalised. I will also explain that the feedback from participants would enable me to write a report to World Vision (WV) about the impact of the ADP programme on women's lives, that feedback would provide WV with insight about the effects of the programme from the perspectives and experiences of women and would identify any strengths or weaknesses within the ADP model. A shortened report will also be provided for women research participants from the ADP communities in Bangladesh.

My preliminary field work indicated the women were keen to participate in the research. They showed an energised and enthusiastic response to the opportunity to participate in the pilot study. On frequent occasions they expressed gratitude at the opportunity to be involved in a process in which their oral contributions were recorded and valued.

## **Models of Evaluation Research**

Evaluation research methodology has a variety of conceptual approaches (Lunt, Davidson & McKegg, 2003; Patton, 1990, 1997a, 1997b). In the following section I comment on the evaluation methods chosen to conduct the research and why they were chosen.

Evaluation research methods are frequently used by psychologists (Thomas & Veno, 1996) and are very effective in assessing social programmes: "Human beings are engaged in all kinds of efforts to make the world a better place" (Patton, 1990, p. 11). Included amongst these efforts are the assessment of needs, the formulation of policies, the development of communities and the delivery of programmes. These efforts to make the world a better place raise questions such as, are the people involved accomplishing what it is they want to achieve? Evaluation research can answer questions like these by examining effectiveness through systematic data collection and careful analysis of data (Patton, 1990).

All the ADPs in this study were funded by New Zealanders. No external evaluation of the impact of these programmes had previously been undertaken; therefore WV placed considerable value on information about the impact of these ADPs.

Other merits in undertaking the evaluation using qualitative research included the fact that previous internal evaluations have predominantly focused on quantitative data which did not allow for the rich detailed feedback of qualitative data (Guba & Lincoln, 1986).

Following are the different types of evaluation research methods that I drew on.

### **Programme Evaluation**

Programme evaluation is the:

systematic collection of information about the activities, characteristics, and outcomes of programmes for use by specific people to reduce uncertainties, improve effectiveness and make decisions with regard to what those programmes are doing and affecting (Patton, 1986, p. 14).

International agencies involved in development have been using evaluation to assess development efforts in the developing world. The World Bank, UNICEF, the Australian Development Assistance Bureau and the US Agency for International Development are examples of international development organizations with active evaluation offices (Patton, 1997b). Programme evaluation can assess whether effective development is being conducted (Patton, 1986, 1990, 1997b) and for whom it is effective.

### **Utilisation Focused Research**

The applicability of findings within social science research into the realms of every day life has proved to be rather limited in many cases. I agree with Flick's comment that it has:

become clear that social science results are rarely perceived and used in everyday life because – in order to fulfil methodological standards – their investigations and findings often remain too far removed from everyday questions and problems (2002, p. 3).

Utilisation focused research is research that is useful to the intended users. Essentially the researcher asks - what information is needed and wanted by decision makers, information users, and stakeholders to improve programmes and make decisions about programmes? (Patton, 1986). In any evaluation there are many potential stakeholders and a broad variety of possible uses. It is necessary to move from the general and abstract (possible uses, potential users) to the specific and concrete. Utilisation focused evaluation research is highly personal and situational (Patton, 1997b). The evaluation researcher must facilitate a working relationship with intended users to enable them to determine what kind of evaluation they need. Patton (1997b) argues that evaluation use is too important to be left to evaluators to decide upon. In the negotiation of what type of evaluation is needed I offered stakeholders a selection of possibilities inside the framework of

established evaluation standards and principles. This process was undertaken during preliminary interviews with stakeholders at World Vision New Zealand (WVNZ).

There was a nexus between WV's organisational focus on the well being and development of children and my personal concern for the acknowledgment of the needs of children: their well being, empowerment and development. The initial research was planned as an evaluation of the impact of WV Child Sponsorship Programmes on the lives of children participating in WV's Area Development Programmes (ADPs). As a result of initial field observations, a pilot study and discussions with stakeholders, I adjusted the research focus from the impact of ADPs on children to the impact of ADPs on participating women.

### **Impact Evaluation**

An impact evaluation focuses on the direct and indirect effects of the development programme (Patton, 1986). Impact evaluation can be used in at least two ways: firstly it is another name for an outcome evaluation; secondly it can be used to describe the shorter-term impacts of a programme in contrast to a programme's longer term outcomes (Duignan, 2003). It is valuable to evaluate impact during a programme, especially if it has a long lifecycle, as feedback on the impact of a programme can be valuable to key stakeholders in assessing the impact that they are having, and whether or not goals are being achieved (Duignan, 2003). Impact evaluation is any evaluation which aims to determine the positive or negative, intended or unintended, impacts of a programme (Duignan, 2003). In the past this type of evaluation has been predominantly quantitative in nature (and this is generally still the case), however this notion is being challenged with numerous social science researchers suggesting the importance of qualitative evaluation for a variety of programmes (Ashworth, 2003; Brockington & Sullivan, 2003; Flick, 2002; Greene, 2000; Mohr, 1999; Thomas, 2000, 2003; Thomas & Veno, 1996).

### **Development Programme Evaluation is not just a Method**

Programme evaluation is not just about choosing the correct method to provide answers to our questions about a programme. Programme evaluation can play a key socio-political role. My research into the impact of development programmes on very poor women in Bangladesh is comparable to the social programme evaluation that Greene (2000) describes. Social programme evaluators use methods and tools of the social sciences to address "priority policy and practise questions of diverse social actors [rather than] to address abstract theoretical questions of interest to some scholarly colleagues" (p. 981).

A key aspect about this evaluation is that I did not simply consider it to be a data collection method or a value neutral feedback mechanism. It is argued in this thesis that evaluation can and has been used in an ideological manner and is guided and informed by the value stance that I have adopted as the researcher. A stance that desires to give voice to those who have traditionally been marginalised, oppressed and ignored: in this case to give voice to poor rural Bangladeshi women who are now participants in WV WDGs.

It is important to explore the practical impacts of a model once it is being implemented (e.g., the ADP model) and evaluation methodology is an ideal way to do this. External evaluation is an effective way to provide feedback to an organisation on the impact of the programme.

### **Summary**

Broadly speaking, evaluation can include any efforts which are endeavouring “to increase human effectiveness through systematic data based inquiry” (Patton, 1990, p. 11). Patton defines evaluation research as being characterised by an emphasis on gathering information and generating findings that are useful. The purpose of evaluation is to inform action, enhance decision making, and apply knowledge to solve human and societal problems (Patton, 1990).

WV has designed a new model for long term community development; at the time of research no external evaluation had been conducted on the impact of the ADP model on NZ funded ADPs, or of the impact of the ADP model on communities. The aim of this research was to define key characteristics and principles of the ADP model and to evaluate the process and impact of participation from the perspectives and experiences of women. A further aim was to give voice to the perspectives of women participating in community development programmes within the three New Zealand funded ADPs. This is a significantly important piece of research because the voices of the marginalised are seldom heard. WVNZ, WVB and the women from the three participating ADPs would receive feedback from this study which could be helpful in guiding future ADP processes. Therefore in exploring impact it is necessary to understand process.

## **Theoretical and Methodological Perspectives**

Research methods and methodologies entail distinct theoretical perspectives which shape and delimit grounds for inquiry. Similarly, researchers bring assumptions and beliefs to their chosen research methodology and these assumptions and beliefs come from theoretical perspectives. A paradigm is a set of assumptions, concepts, values, and

practices that constitutes a way of viewing reality for the community that shares them (American Heritage Dictionary, 2000). I support the perspective of various researchers (e.g. Guba & Lincoln, 1994) who suggest that it is useful for the researcher to delineate the paradigm they employ, as the flexibility within qualitative inquiry places high demands on the researcher's reflexive capabilities. In this next section I evaluate influential theoretical perspectives and then link them to the research paradigm I have employed.

## **Theoretical Perspectives Informing my Research Paradigm**

### **Epistemological Positions**

From the constructionist perspective, meaning (or truth) cannot be described as objective and neither can it be described as subjective. According to constructionism we do not create meaning, we construct meaning. What we have to work with is the world and the objects in the world (Crotty, 1998).

Constructionism can be defined as the view that "all knowledge and therefore meaningful reality as such, is contingent upon human practices, being constructed in and out of interaction between human beings and their world, and developed and transmitted within an essentially social context" (Crotty, 1998, p. 42). Meanings are constructed by human beings as they engage with the world they are interpreting. Schutz (1962) gives a definition of constructionism; he states the following:

Strictly speaking there are no such things as facts, pure and simple. All facts are from the outset facts selected from a universal context by the activities of our mind. They are, therefore, always interpreted facts, either facts looked at as detached from their context by an artificial abstraction or facts considered in their particular setting. In either case they carry their interpretational inner and outer horizons (p. 5).

The world is socially constructed through different forms of knowledge: ways of world making vary and can be constructed to form everyday knowledge (Goodman, 1978, as cited in Flick, 2002). Hence, it was expected that my participants would create pragmatic meanings during their interviews that would provide literal truths about their world and activities.

## **Ontological Commitments**

Realism, an ontological notion, can be defined as reality existing outside the mind (Crotty, 1998). The realist perspective adopted in this thesis is defined by Heidegger and Merleau-Ponty (as cited in Flick, 2002), in which they suggest there is a physical world made up of galaxies, trees, rocks and other physical properties, a physical world and things in the world which exist independently of human beings' consciousness of that world. The world exists independently of my ability to observe it and will continue to do so whether I am there to perceive it or not. Nevertheless, while we have access to a physical world we do not perceive it naively or directly but through the lens of our interpretations which are informed by beliefs (e.g., spiritual, psychological) and the influence of family, culture, ethnicity, language, gender, class, caste, status, age and history.

Description and narration cannot be seen as representational of reality: when we describe or narrate we are not merely "mirroring 'what is there'" (Crotty, 1998, p. 64). That is because "meanings are hewn by human beings as they engage with the world they are interpreting" (p. 64). Our description of something is a report of "how something is seen and reacted to, and thereby meaningfully constructed, within a given community or set of communities. [Our narration of something,] even in telling our own story... is the voice of our culture - its many voices, in fact - that is heard in what we say" (p. 64).

## **My Research Paradigm**

The perspective adopted in this thesis is that the social world and the natural world are not two distinct worlds existing side by side but they are one human world. As Crotty (1998) suggests "we are born, each of us, into an already interpreted world and it is at once natural and social" (p. 57).

Research is not a value free activity and the researcher's values are always embedded within the research. Values influence research through all stages. Values affect the topic or issue selected for investigation (agenda setting); the assumptions, concepts and models used to develop a framework for the research; the information gathering procedures used to gather data and the procedures used to analyse the data; the interpretations made from the results and the manner in which the results are recorded and disseminated (Thomas & Veno, 1996).

I decided to follow a middle path between the relativist epistemology of social constructionism - where interpretations are constrained from within our perspective - and objectivism - where knowledge exists independently of our knowing. Our embodiment creates a symbiotic relationship to the world, relativism is relativism about the real world – we know the world because we are part of it. A limited form of relativism is essential to capture the full diversity of our world. However, the extreme notion of relativism can lead to a notion of a world view that there is no right or wrong, where everything is relative (Prilleltensky & Gonick, 1994). Without, moral, ethical or empirical high ground there can easily be a drifting into moral relativism and as a consequence a world view that does not espouse higher values, righteous causes or a sense of meaning (Prilleltensky & Gonick, 1994).

To summarise, I adopted an interpretivist epistemology (people construct meanings and interpret their world) that incorporated a realist ontology (Schwandt, 2000). Interpretivism, is “a complex process by which all of us in our everyday life interpret the meaning of our actions and those of others with whom we interact” (Schwandt, 2000, p. 193).

The research paradigm I employed was the General Inductive Approach as outlined by David Thomas (2000, 2003) and employed elsewhere as a ‘generic’ analytic approach (e.g. Silverman, 2000). My approach to research was also influenced by my personal values and the values of community psychology, next I outline those values.

## **Community Psychology**

### ***Historical Origin***

Most literature links the birth of community psychology to a conference held in 1965 in Boston, USA (Duffy & Wong, 1996; Orford, 1992; Rappaport, 1977). This first conference was attended by a small group of clinical psychologists, some of whom were working in community mental health centres. These psychologists examined the limits and inadequacies of their field. In particular, the need for community based psychologists to facilitate social and political change and move from a treatment based focus to a prevention based focus (Duffy & Wong, 1996; Orford, 1992; Rappaport, 1977).

There is no singular agreement on a definition for community psychology and there have been changes and developments in the field since its origins. Duffy and Wong (1996) define community psychology as being a focus on social issues and social institutions along with other settings that influence groups and organisations (and therefore the

individuals in them). The practice of community psychology is aimed at enhancing the wellbeing of communities and individuals through innovative and alternate interventions. Interventions are designed in collaboration with affected community members and with other related disciplines inside and outside of psychology (Duffy & Wong, 1996).

Community psychology considers people within the contexts of the social settings and systems of which they are part of or which influence them. This approach adopts Lewin's (1951) theory that behaviour is a function of the person, the environment and the relationship between the two (Orford, 1992, p. 5). The underpinning concepts are prevention rather than treatment, an ecological approach and a systems perspective (see 'A systems approach' in the following section for more details).

### ***Applying Community Psychology Values and Principles***

The paradigm of community psychology is still emerging; however the values and principles of community psychology provide clear guidelines for practitioners to follow when undertaking social research (Orford, 1992). I locate myself within the field of community psychology and subscribe to its core values and principles: social justice, empowerment, diversity and cultural pluralism, cultural awareness, social innovation, evaluation, community development and participation, collaboration and partnership (Thomas & Veno, 1996, p. 25).

The issues examined by community psychologists are frequently important and pressing contemporary social issues. Research within community psychology is often conducted with what has been described as "a sense of urgency not seen in other fields of psychology" (Duffy & Wong, 1996, p. 27). A key principle of the field of community psychology is to create or engage in some form of social change in order that individuals and communities may benefit. Community psychology emphasises the importance of participatory community development at a grass roots level. It embraces values that are necessary to help oppressed communities in promoting a better and more just society. These values relate to empowerment, self-determination, community participation and social justice (Prilleltensky & Nelson, 1997).

Any social science research that can shed light and insight into the ways to reduce human suffering and to enhance and encourage the capabilities of poor marginalised peoples is valuable to all organisations and peoples who are concerned with reducing the impact of poverty. In order to distinguish the effective from the less effective changes, psychologists need a way to identify, understand and assess these changes. Scientific

research provides that mechanism and programme evaluation provides a highly effective tool to examine the impact of social change within individual lives and community life.

It is essential to regard both theory and action when considering the social and psychological changes necessary for community development. While most of the community psychology literature addresses issues relative to communities within the developed world, occasional reference has been made to issues relating to international development. Community psychologists have a tradition of being action researchers involved in the creation and evaluation of programmes. Alongside this is the tendency of community psychologists to be sensitive to issues of individual differences and cultural diversity (Roesch & Carr, 2000). There is also support for the concept of empowerment theory within community psychology. Empowerment theory supports the concept that locally developed solutions are more empowering than externally imposed solutions (Rappaport, 1987). Community psychologists such as Roesch and Carr (2000) shun the practice of professionals developing programmes in isolation from the communities affected by and participating in the programme. Empowering community development initiatives involve partnerships with local communities, supporting them to have an active voice in the identification of problems as well as supporting them to have an active role in the creation of solutions (Duffy & Wong, 1996; Prilleltensky & Nelson, 1997; Rappaport, 1987; Roesch & Carr, 2000; Thomas & Veno, 1996). There is also a nexus between community psychology and community development. Throughout the development literature (e.g., Ham & Veenstra, 2004; Tembo, 2003; Rowlands, 2003) and the community psychology literature (e.g., Duffy & Wong, 1996; Raeburn, 1996; Sarason, 1974; Thomas & Veno, 1996) the importance of participation and partnership and their relationship and link to sustainable, empowering community development is emphasised.

### ***Social Justice, Empowerment***

Social justice “involves planning social change interventions which benefit people who are experiencing disadvantage” (Thomas & Veno, 1996, p. 26). This is relevant to the current research because WV espouses the promotion of justice as one of its core organisational beliefs (World Vision International, 1996, 1999).

Both the growth of a psychological sense of personal control or influence and a concern with actual social influence, political power and legal rights are inherent in the concept of empowerment (Thomas & Veno, 1996, p. 26). Empowerment is also one of the key principles of the WV ADP model of development (World Vision International, 1996, 1999).

### ***Cultural Awareness***

An awareness of the “culturally-bounded nature of one’s own experiences and a willingness to learn about cultures other than ones own” is necessary to bring the theories and practices of ‘Western’ psychology into perspective (Thomas & Veno, 1996, p. 26). Cross cultural research in Bangladesh requires sensitivity and a willingness to learn about Bangladeshi culture. However, as an outsider I recognise that learning about another culture is different to the lived experience of being a part of that culture.

### ***Community Development, Participation and Partnership***

Community development refers to a process of strengthening a community’s human, economic and environmental resources (Thomas & Veno, 1996) this is also directly relative to capacity enhancement of the individual and of the group (collective). Research has shown that community members must participate in the assessment of needs and setting of priorities in matters affecting them within their communities in order for empowering, sustainable community development (Veno & Thomas, 1996).

WV expresses a commitment to participatory community development (World Vision International, 1996, 1999). Focal aims of this evaluation were to explore and evaluate the nature of partnership and participation and the community change impact; and in particular, to explore the changes that were taking place for women as a result of their participation in the WDGs.

Within the discipline of community psychology partnership was defined as a collaborative approach adopted with community members and any outside intervention (e.g., Duffy & Wong, 1996; Thomas & Veno, 1996). Thus in the present research, it was decided that this definition of partnership could be attributed to intergroup relationships that are developed within the WDGs in the Bangladesh communities. Within the development literature there was a strong emphasis on the importance of a partnership relationship between the development agency (i.e., World Vision) and the development programme participants (i.e., WDG members). Aspects of the nature of this relationship were explored through the current research.

Community psychology promotes the importance of collaboration and partnership in any social interventions. There is an acknowledgement that long term positive changes require work practices which involve collaboration and partnership (Thomas & Veno, 1996). Community psychologists recognise that they do not have a monopoly on important knowledge and value the knowledge, skills and experience of others (Thomas & Veno, 1996). Relationships with community groups and organisations are viewed as

partnerships, where each partner makes important contributions (Thomas & Veno, 1996, p.28).

WVs development work involves working with large numbers of people within their communities. This research explores if and how a collaborative partnership approach to community development is achieved through the WV ADPs. The nature of the relationship between WV and community participants is explored and whether or not, and to what extent, the collaborative partnership exists between the community and WV.

Community development is the basis of the WV ADP (World Vision International, 1996, 1999; World Vision United States, 2000). Derrick (1995) defines community development as:

the improvement of the social, cultural and economic lives of people; assisting and empowering people to make their own decisions and move from dependence to independence; enabling people to identify their own resources and strengths and meet their own needs in a constructive manner; encouraging people to work collectively to secure resources and skills; building on existing community networks to develop better support and community control of services; identifying long term strategies for development (p.20).

Although community development requires action, attitudes and beliefs influence action. Community development is “not just an activity but also a process and a way of perceiving the world” (Munford & Walsh-Tapiata, 2000, p, 254). Munford and Walsh-Tapiata (2000) suggest that “what this means is that community development is not just a ‘job’ or a ‘profession’ but rather it is a ‘mindset’ that characterises a particular perspective on the world”(p.254).

### ***A Systems Approach***

Community Psychology’s efforts to establish an action science which matches up to the ideal of person in context is of paramount importance. The focus is not on the previously individualistic approach that typified psychology but rather a systems approach whereby the individual is linked with the micro and macro environments. The aim is to “consider people within the contexts of the social settings and systems of which they are parts or which influence them” (Orford, 1992, p. 6).

Community psychology takes the approach that problems result from “an interaction, over time, between person and social settings and systems, including the structure of

social support and social power” (Orford, 1992, p. 4). Key attributes and aspects of the WV organisation are that they have core values and guiding principles which are used to guide the organisational practice of all WV staff. Key aspects of community psychology also have core attributes by which the practise of community psychology is guided; these are known as the core values and principles. The type of programme evaluation conducted is openly ideological and explicitly advances a particular value agenda (Greene, 2000), namely social justice, empowerment and social change. This explains the nexus between community psychology, the ideologically based evaluation methodology adopted in this research and programme evaluation of WVs long term community development model. The decision to use these approaches is influenced by my own ideals, principles and values.

### **Personal Views**

I have been influenced by the holistic approach of community psychology and am interested in its application at a practical level when dealing with community concerns. I see a need for psychologists to become engaged with the concrete realities of global poverty (Sloan, 2003) and to contribute to achieving the United Nations goal of reducing by half the proportion of people living in extreme poverty between 1990 and 2015. The application of community psychology principles at a global level has the potential to contribute to ‘just change’; Marsella (1998) calls this wider application of community psychology principles, global-community psychology.

I believe in a foundational basis of knowledge and truth, that there is order, that there is cause and effect and that human beings have the capacity and ability to change their course of action and to influence and affect their world. I believe that individuals can have an effect on their physical environment and on the lives of others within the world. The power of the individual is a force for change and “individuals in interaction with other individuals bring about change, one step at a time” (Narayan et al., 2000, p. 279). I support the belief that “individual commitment, values, and behaviour matter, and can be the most potent sources of change as committed individuals interconnect” (Narayan et al., 2000, p. 279). I consider that the primary human unit of life is the family and that every person has worth and value regardless of ethnicity, gender, age, ability, heritage or culture. These personal views influence all areas of my life. These personal views influenced my decision to conduct research on the topic that I have chosen. I regard poverty related issues as social justice issues. I think that the injustice associated with

poverty is an issue of global responsibility: that every Nation and all peoples of the earth have a responsibility to address poverty related injustice individually and corporately.

## Summary

The key points made in this chapter are as follows:

1. Qualitative research methods were chosen because they are particularly applicable in the study of social relations and social programmes. Qualitative information is essential to gain an understanding of the processes occurring in complex human systems such as communities.
2. In conducting qualitative research it was important to be cognisant of the position and power of the researcher as well as the politics involved in doing research. Typically the power dimension between the researcher and the research participants is one of unequal relational dynamics.
3. All the ADPs in this study were funded by New Zealanders and no external qualitative evaluation of the impact of these programmes had been previously undertaken, therefore WV placed considerable value on information about the impact of these ADPs.
4. Research methods and methodologies entail distinct theoretical perspectives which shape and delimit grounds for enquiry. I adopted an interpretivist epistemology that incorporated a realist ontology.
5. The research paradigm I employed was the General Inductive Approach as outlined by David Thomas (2000, 2003) and employed elsewhere as a 'generic' analytic approach.
6. Community psychology values and principles influenced this research. Community psychology emphasises the importance of participatory community development at a grass roots level. It embraces values that are necessary to help oppressed communities in promoting a better and more just society. These values relate to empowerment, self determination, community participation and social justice.
7. Individual commitment, values, and behaviour matter, and can be the most potent sources of change as committed individuals interconnect to address issues relating to poverty and development.

Next, in Chapter Four, I have provided a detailed account of the method that I designed to conduct this evaluation.

# CHAPTER 4: METHOD - CONDUCTING AN EVALUATION

## Introduction

This chapter describes the research method. The main aspects (in order of presentation) are the *procedure* used to conduct the research, the *participants* involved in it, the *materials* that were used to gather the data and the type of *data analysis* performed. Providing a detailed account of the research process and method is one way that qualitative researchers establish accountability and provides a means of checking the credibility of their research findings (Flick, 2002; Lyons, 2001).

## Procedure

Major procedural steps are outlined in this section and include: choosing a research topic and gaining entry into an organisation, defining the research focus and conducting cross cultural research and the need for an interpreter.

### Choosing a Research Topic and Gaining Entry into an Organisation

Poverty related issues have been a dominating area of personal concern for many years. I have observed the effects of poverty in a number of developing countries and wanted to know whether development programme initiatives could positively impact life for the poor. I decided to make contact with New Zealand based non governmental organisations (NGOs) involved with global aid and development initiatives, with the aim of exploring the possibility of conducting research.

A letter of introduction and invitation was sent to approximately eight New Zealand based NGOs. The letter contained a personal introduction in which I voiced my concerns about the injustice of poverty and the obvious powerlessness of the marginalised. I also outlined my personal sense of responsibility to contribute in some practical way towards breaking the poverty cycle for marginalised people.

I stipulated that no financial remuneration would be required as funding would be sought from outside any participating organisation. World Vision New Zealand (WVNZ) responded to this request and after discussions with the Executive Director it was agreed for research to be undertaken. Practical aspects were discussed with the Executive Director and agreements were made. WVNZ agreed to provide access to; relevant experienced personnel; source documents such as periodicals and other publications;

relevant electronic data; introductions to other World Vision (WV) offices and co-ordination with any other overseas WV office in which research might be conducted. WVNZ also provided a liaison person for the research, Bernard Gomes, newly employed in WVNZs National office as their International Programmes Officer (Asia region). Gomes is a key WVNZ staff member, is of Bangladeshi ethnicity and during initial consultation he had just emigrated from Bangladesh to New Zealand. Prior to gaining residency in NZ Gomes worked with World Vision Bangladesh (WVB) for 17 years.

In return I would conduct the evaluation and provide WV with a copy of the research. It is also my intention to provide a report for both WVNZ and WVB National offices, the ADP field offices and the ADP communities (in particular the women) involved in the research.

### **Establishing a Research Focus**

The initial discussions that were held with the Executive Director regarding the nature and aims of the research eventually progressed to involve three other WVNZ staff members in key management positions.

During these initial discussions the point was made that WVI had introduced a new development model known as the Area Development Programme (ADP). The previous Community Development Project (CDP) model was being phased out in the WVNZ funded development sites and the ADP model was being introduced. This new development model had been designed in 1988 by WVNZ, with New Zealander Peter McNee spearheading the approach. McNee was a former Chief Executive Officer (CEO) of WVNZ and a former Vice President of WVI.

Twenty international test sites were chosen to trial the new development model (Zenz, 2000). This appeared to be a key phase in the operational development of WVNZ and a critical time to conduct an evaluation. It is important to test a new model early on in its use to enable feedback as to its effectiveness and impact within the participating communities.

### **Research Providing a Unique and Original Contribution to Knowledge**

A key point to come out of these discussions with WV was that no previous external research had been conducted on WVNZ development approaches or programmes. WVNZ indicated their interest in externally conducted research that would provide feedback to the organisation about their development initiatives. They recognised and supported the widely researched concept that well planned and effectively implemented programme

evaluation can provide valuable feedback to an organisation (Lunt, Davidson, McKegg, 2003; Patton, 1997b; Royse, 1992). My expectation was that this research would also inform a wider body of knowledge and add a unique and original contribution, providing fresh insight into understanding and defining what constitutes effective strategies for community development amongst marginalised rural people.

As a result of these discussions I established that the research would involve *an evaluation of the impact of WVNZ ADPs focusing on the perspectives and experiences of programme participants in a developing country*. WVNZ effectively offered a broad research opportunity to conduct a study in any of the countries in which New Zealand funded ADPs operated.

### **Choosing a Research Location**

WVNZ had offered me the opportunity to conduct the research in any of the countries in which they operated but my choice of research location was based on more than personal preference. It was my intention to conduct research into an under researched domain and to provide pragmatic and useful results for the development organisation and the wider body of knowledge. To choose a research location I consulted with WVNZ staff and studied WVNZ archival data relating to ADP country and community profiles.

I intended to visit several ADPs to compare results and therefore needed to choose a country in which travel time between ADP sites was relatively quick (e.g. approximately one day). The intention was that the bulk of my time would be used to gather data. Initially I intended to conduct the research in India; however, following discussions with Gomes I decided to conduct the research in New Zealand funded ADPs in Bangladesh. Bangladesh is a comparatively new Nation, established in 1971, and was an ideal country in which to conduct this research due to the widespread extent of poverty within the Nation. A large amount has been written about the Nation and the impact of development initiatives.

### **Refining the Research Focus**

My initial broad research theme, *an evaluation of the impact of WVNZ ADPs focusing on the perspectives and experiences of programme participants in a developing country*, was further refined to, *an evaluation of the impact of WVNZ ADPs in rural Bangladesh focusing on the perspectives and experiences of children participating in the programme*. WV is a child focused development organisation and hence the initial focus on children was coupled with my personal concern to see social justice for the most marginalised and vulnerable members of society, children. My vocational background in the education of

children and my awareness of the vulnerability and needs of children resulted in a natural inclination towards the needs of children. However, the first field trip in which an initial pilot study was conducted (November-December 1997), along with further discussions with WVNZ staff, resulted in my choice to adjust the research focus from children to women.

There were many possible poverty related areas of inquiry; a pressing global issue is the marginalised position of women, particularly in impoverished communities. This research studied the impact of the development programme on the lives of rural Bangladeshi women. The majority of participants involved in the research were women who did not have the means to meet their basic physical needs or to sustain and protect their families; a combination of a lack of access to clean drinking water, sanitation, adequate nutrition, and clothing or shelter. Nor did the majority of these women or their children have adequate access to healthcare, education, and a regular income.

Through this research two distinct areas were explored. The first area was the nature and focus of WVs new development model – the ADP. In Chapter Five I provide results on WVs organisational ethos, theory and praxis as it pertains to the ADP model of development and I explore the development principles adopted by WV of partnership, participation, empowerment, transformation, and sustainability.

The second aspect of this research was to evaluate the impact of the development programme on the lives of the women participating in the ADP programme. Micro level research into the impact of this programme from an independent source (conducted outside the organisation) is important, particularly at a time when a new model of development has been introduced into the organisation. In Chapters Six to Nine I present the results of the impact of the programme on women.

### **Cross Cultural Research Issues**

An important aspect of this evaluation was its cross cultural complexity. Thus, careful planning, and implementation were paramount to ensure that the safety and well being of all research participants was assured. Personal preparation for this research therefore included cross cultural preparation, the consideration of environmental issues and health and safety issues (Leslie & Storey, 2003; Scheyvens, R., Nowak & Scheyvens, H., 2003).

The issue of acceptable dress code for a foreign woman was discussed with some of the WVNZ women staff who had previously visited Bangladesh. I also liaised with a Bangladeshi family who had recently emigrated to Aotearoa New Zealand. My initial

contact with the family was to discuss arsenic contamination of Bangladesh's underground water; Shubash<sup>3</sup> was a science student conducting his PhD on arsenic contamination. Bangladeshi cultural norms and practices reflect a high degree of hospitality and generosity which began in the home of this family and extended into all research communities.

### **Environmental Issues and Data Gathering**

When to conduct the research was of key importance due to environmental issues. There are seasons when conducting this research would not be possible due to the severe flooding that is frequently experienced in Bangladesh. Research was conducted in the misty season after the heavy rains and flooding were subsiding; this is during the months of October, November, and December. There were occasional transport difficulties in rural settings because of recent rainfall. Modes of transport in rural settings involved rickshaw, motorbike, boats, van, foot, and some air travel to reach remote areas (e.g., Laudob ADP, Khulna District, South Bangladesh).

The Arsenic poisoning of ground water was another issue that needed to be considered. Water in some of the WV projects was arsenic contaminated and people living in those villages were either already poisoned or at risk of arsenic poisoning. A decision not to visit the arsenic contaminated ADP region was made until further information was gained on the extent of the problem. This issue had only recently come into the public arena through media exposure and I considered that more detail was required to make an informed decision in relation to personal health.

### **How to Conduct the Research**

I considered a programme evaluation to be an effective method to conduct the research. An outcome evaluation of the ADP process was not possible as none of the ADPs had reached completion in Bangladesh or in any other Nation in which WV operated. I decided to conduct an impact evaluation focusing on the women participating in the ADPs. Some researchers (e.g., Bingham & Felbinger, 2002) refer to outcome, process and impact evaluations as the same kind of evaluation. However, they tend to take a predominantly quantitative approach to evaluation. In this thesis it is argued that an impact evaluation of a programme can be made at different stages in the life of the programme, however, during the research it was evident that to assess the impact the process needed to be understood.

---

<sup>3</sup> Pseudonyms have been used to protect the privacy of all participants or informants. Except where otherwise stated.

The first phase of the research involved gathering key background information on WV. This entailed a general understanding of WVs organisational structure, policies and development practices. The first phase of the research therefore began with time spent gathering data (both interviews and archival) at the WVNZ National office in Auckland, New Zealand.

Following consultation with selected staff in WVNZ and WVB, three ADP sites were chosen in which to conduct the research. Kaliganj began in 1994 (completion date 2010), Laudob began in 1995 (completion date 2010) and Tarash began in 1998 (completion date 2011). Safety and accessibility of the ADPs were important factors; the two other New Zealand funded ADPs (Sariakandi and Chitalmari) in which I had planned to conduct the research were no longer suitable. Disaster relief efforts were being conducted in one ADP region due to severe flooding; and in the other ADP region civil unrest rendered the area unsafe for an outsider to visit.

I decided to conduct a minimum of two field trips. The first fieldtrip was a scoping visit, an opportunity to conduct a pilot study and to prepare culturally. I planned to visit specific ADPs to gain familiarity with the development model. Introductions with ADP community members and WVB National staff were scheduled in Dhaka and in the ADP field offices. Although some data was gathered on the first field trip I considered this to be more of a trial research experience (Sluka, 2003). The second fieldtrip was solely for data gathering.

### **Interpreter**

An interpreter was necessary to translate the interviews with ADP community participants. The interpreter provided a literal translation of all interviews: both my questions to participants and their responses were translated literally. Gender was an important consideration in my choice of interpreter: as my research focused on the perspectives of women, I considered that my interpreter needed to be a woman to ensure a safe and relaxed environment (during interviews) in which women could freely and privately discuss any issues relevant to them. Some previous researchers had found a male presence could result in women being reserved and guarded and therefore restrict access to the private worlds of women (e.g., Razavi, 1992).

I was unable to find an English speaking Bangladeshi woman from a rural background or of similar socio economic status to the community participants. Finding a Bangladeshi woman who was able to speak fluent English necessitated the employment of someone who had access to education. I employed Jenny de Costa as my interpreter, a twenty three

year old woman and medical student in her third year of training to be a doctor. De Costa, who lived in Dhaka city, had not travelled widely within Bangladesh and was interested in gaining some knowledge and insight into the lives of rural Bangladeshi people. Her personal and professional skills were an asset during fieldwork. Her friendly and caring rapport with community participants, coupled with her perceptive intelligence, patience and reliability resulted in a relaxed and positive working relationship between us.

To verify that interviews had been translated literally I employed a second interpreter. The second interpreter randomly selected sections of the audiotaped interviews with women's community groups and translated them from Bangla to English. Next, a comparison of both translations was made; this confirmed that de Costa had provided a literal translation of interviews with women participating in the Area Development Programmes (ADPs).

### **Informed Consent and Ethical Issues**

All research was conducted in accordance with the New Zealand Psychological Association code of ethics. Ethical approval for this research was granted by the University of Waikato Department of Psychology ethics committee. All participant information and invitation sheets and all interview guides were approved for use by the University of Waikato Department of Psychology ethics committee.

All interviews (both individual and group) began with a personal introduction and an explanation about the research. Participants were assured that their participation was voluntary and that their responses would be treated confidentially. It was explained to participants that while information from their responses would be used in the research there would be no link to the respondents, except in the case of WV staff: Responding WV staff could be identified by their employment position within the organisation. All WV staff agreed to this.

Participants were informed that their responses would be used in the writing of this thesis and also to inform WV about the impact of ADPs on the lives of women participating in the WDGs. All participants were told that this document would be made public.

Informed consent was obtained from each participant. Participants who were literate were given written outlines about the purpose of the research and were asked to sign a consent form if they chose to participate. Participants with either basic or no literacy skills were read the research outlines by the interpreter and encouraged to ask any questions about the research before they chose whether or not to participate. Community participants were

also informed that WV would continue to work with them regardless of whether or not they chose to participate in the research. I considered it was essential (in relation to issues of power) to explain to all participants (particularly ADP community members) that I was not part of the WV organisation and that I was not funded or employed by them to do this research.

All participants were informed that they could withdraw their participation from the research at any time without indicating any reason for their withdrawal. Most people approached to participate in this research agreed to do so, and no persons withdrew their participation once research had begun.

## **Participants**

The main participants in this research were the women participating in the WDGs and key WV staff in New Zealand and Bangladesh (see Appendices D, G and H).

### **Women's Community Group Interviews**

Women's community group interviews were held in the three Area Development Programme (ADP) regions of Kaliganj, Laudob and Tarash. Details about the group formation and method of interviewing can be found in the Procedure. The ethnicity of all participants was Bangladeshi, and in some regions participants were indigenous Bangladeshi. All women's community group interviews lasted between one to one and a half hours.

#### **Kaliganj Women's Community Group Interviews**

Eight groups of women were interviewed, the number of participants per group ranged from 8 to 30, with the average number of participants per group being 21. The total number of women present during the Kaliganj women's discussion groups was 166 (see Appendix G). The ethnicity of all participants was Bangladeshi. At the time of interviewing groups had been operating for between three years and one month and three years and ten months. The average length of group duration was three years and six and a half months.

#### **Laudob Women's Community Group Interviews**

Eleven groups were interviewed; the number of participants per group ranged from 12 to 24, the average number of participants per group was 26. The total number of women interviewed during the Laudob community interview groups was 208 (see Appendix G).

The ethnicity of all participants was Bangladeshi. At the time of interviewing, groups had been operating for between eleven months and four years and eight months. The average length of group duration was two years and four months.

### **Tarash Women's Community group Interviews**

Eight groups were interviewed, the number of participants per group ranged from 15 to 20, with the average number of participants per group being 18. The total number of women interviewed during the Tarash community interview groups was 143 (see Appendix G). Six of the eight groups were Bangladeshi ethnicity and two of the groups were indigenous Bangladeshis. At the time of interviewing the groups had been operating for between one year and one month and three years and seven months. The average length of group duration was two years and six weeks.

### **World Vision New Zealand - Auckland Staff**

Four staff members were interviewed at the World Vision Auckland office. They were the Executive Director, the Operations Director and the International Programmes Facilitator (Asia region), all of whom were male. One female was interviewed; she was the Acquisitions Administration Assistant. The ethnicity of two participants was Bangladeshi and the other two participants were Pakeha New Zealanders (see Appendix H).

## **Area Development Programme Field Office Staff**

World Vision Bangladesh (WVB) field office staff were interviewed from the three different Area Development Programme (ADP) regions of Kaliganj, Laudob and Tarash. There were six staff members interviewed in Kaliganj, five in Laudob and six in Tarash.

### **World Vision Bangladesh - Dhaka Staff**

Five staff members were interviewed. Included were the National Customer Services Coordinator and the Advocacy and Gender Specialist; both were female. Also included were the National Health Coordinator and two of the Zonal Operations Coordinators, all of whom were male. Four of the participants were Bangladeshi nationals; one of the participants was an indigenous Bangladeshi. Individual staff participants had been employed with World Vision Bangladesh from between 8 years to 26 years, the average length of employment being 16.2 years.

# **Gathering the Data**

## **First Research Phase**

### **World Vision New Zealand – National office - Auckland Staff**

During site visits to WV archival data was sought and individual interviews were conducted with selected WVNZ staff. Participant observation and informal discussions with staff enabled familiarity with the day to day functioning of the National office.

Semi-structured interviews (using an interview guide) with selected WVNZ staff were conducted. Each participant received an information sheet about the research and was asked if they would be willing to participate in an interview: all those approached agreed to participate. Participants were interviewed either in their own office or, where privacy was an issue because of shared office space, in a separate room. Although names of Participants were not used, Participants could be identified by their job description, all Participants were agreeable to this.

### **First Fieldtrip to Bangladesh**

I made an initial six week fieldtrip to Bangladesh in November 1997. This was a scoping visit. The aims of this initial site visit were;

- to aid in cultural preparation and acclimatization for the second fieldtrip (in which the bulk of the data would be gathered);
- to observe ADPs in action in order to develop the full methodology for the data-gathering field trip;
- to conduct pilot test interviews with ADP participants in order to refine interview questions and techniques and
- to conduct some other interviews with key informants and other community participants.

During the initial field trip I interviewed staff in the WVB National office and in the three ADP field offices of Kaliganj, Tarash and Sariakandi. I also interviewed a selection of ADP participants from the various programmes operating within the ADPs. I interviewed Sponsored Children, Women's Development Groups (WDGs), Men's Development Groups (MDGs), Adolescent Girls Groups, New Mothers Groups and Women's Nutrition Groups. I observed and talked with the various groups that were part of the development programme to gain an overview and understanding of the development model and related

activities. I also visited and observed programme participants in various educational, agricultural and health training programmes.

The first fieldtrip proved to be very important; in response to what was observed and experienced (during data gathering) the research focus was adjusted. The focus changed from evaluating the impact of ADPs on the lives of sponsored children to evaluating the impact of ADPs on the lives of participating women. ADP programme delivery for participating adults was gender specific. WDGs met regularly in pre arranged locations and this allowed me to approach these pre established groups to ask women if they would be willing to participate. Interviews from WDGs yielded a positive response from women participants, who were willing and in many cases appeared eager and enthusiastic to talk about their involvement in the WDGs. The women were familiar with one another through their participation in regular WDG meetings and appeared relaxed together. Women talked, laughed, were quick to volunteer responses to my questions and eager to raise issues relating to their experiences of the programme. Discussions with these groups were lively and impassioned. The fervency with which women discussed their experiences of participating in the DG, coupled with the content of their experiences, indicated that participation in the programme was having a significant impact on their lives.

On the other hand, pilot interviews with children were difficult to arrange and once arranged, elicited minimal responses from participating children. My pilot study indicated that sponsored children were not involved either directly or indirectly in ADP group development initiatives. Neither were they involved in the planning, implementing, monitoring or evaluation of short and long term initiatives which related to their needs. This could have been a reason why they did not volunteer information about the impact of participation in the ADP. At the time of data gathering sponsored children were supported through the ADPs to attend school, to receive basic school stationery (e.g., a pencil and paper), annual health checks, and correspondence from their New Zealand sponsors. In some instances sponsored children received extra educational tuition and participated in other short term programmes. Other reasons were: children were unfamiliar with discussions via an interpreter; children were unfamiliar with an outsider from a different ethnic group; children were unfamiliar with talking about their experiences of child sponsorship; and they were not mobilised into groups that encouraged active discussion, vision and planning like the adults DGs.

## **Semi Structured Interviews**

All interviews with participants in both Bangladesh and New Zealand were based on a semi-structured interview approach. A semi-structured interview involves the use of an interview schedule with a set of questions which acts as a guide for the interview but by no means dictates what will be discussed and in what order issues will be discussed (Smith & Osborn, 2003). During the interview the researcher is free to probe interesting areas that arise and the interview can follow the respondent's interests or concerns (Smith & Osborn, 2003).

## **Second Research Phase**

### **Second Fieldtrip**

The second field trip to Bangladesh was conducted in October 2000. My decision to evaluate the impact of the development projects on women rather than children resulted in my main research question now asking:

- *how does participation in New Zealand funded World Vision Area Development Programmes impact the lives of women in rural Bangladesh?*

As a result of asking this primary question it was hoped that a secondary question would be answered:

- *What does a successful model of aided community development involve?*

Prior to conducting my second fieldtrip WVNZ informed me that two of the ADP communities I planned to gather data were no longer considered safe for an outsider to visit. In one ADP region there was internal conflict and in the other region there was severe flooding. On WVs recommendation I chose two alternative ADP research sites to visit. Once again, flexibility proved essential for this kind of research, unpredictable interruptions must be expected in cross cultural development research.

Before the second fieldtrip I planned a daily research schedule. This schedule was a proposed plan of action for data gathering which I discussed with WVNZ and then forwarded to WVB. Variations to the proposed plan of action invariably occur in research such as this; however, a daily guideline was useful and provided some predictability in what can be an unpredictable process. In this research the only interruption encountered during data gathering was weather related. Heavy rain interrupted travel (by rickshaw) to a remote rural community in which I was scheduled to meet WDG members. Alternative arrangements were made; I conducted an impromptu interview in another community with a group of WDG members who were meeting at the time I was passing. As always,

interviews were conducted once the research was explained and only if women agreed to participate in the research.

## **Women's Community Group Interviews**

### ***Rationale***

Community group interviews were conducted with pre-existing WDGs in all three ADP communities (Kaliganj, Laudob, Tarash). The participating groups had been operating as WDGs for several years and would continue to operate for the lifetime of the ADP (approximately 17 years) and beyond.

The term interview has been used to describe the format of the meetings rather than discussion. The language barrier and the use of an interpreter slowed the pace of the meetings and meant that communication was more controlled than it would have been in a free flowing discussion between group participants.

Women's community groups shared many similarities to focus groups - like focus groups they could provide a safe and relaxed environment for women to talk about their feelings, attitudes, hopes and dreams and to tell their stories amongst other women like themselves (Madriz, 2000; Wilkinson, 2003). Women in the community groups were already familiar with one another having previously shared many group experiences through the WDG. Women's community groups were homogenous; group members had many commonalities (Madriz, 2000; Stewart, Shamdasani, 1990): Participants were of the same gender, culture, ethnicity and nationality; they shared the same socioeconomic background, lived in the same village and were all members of the same WDG. Women identified themselves as belonging to one of three major belief systems, either Muslim, Hindu or Christian. Most groups were a heterogeneous blend of two or more of these faiths. Occasionally groups were homogenous in their faith. In all ADP regions women spoke of the tolerance and harmony that existed between WDG members of different faiths. Participant observation and key informant feedback also supported the concept of harmony and tolerance between group members of differing faiths (see Appendix G for Participant Profiles).

Women's community group interviews were run along the lines of focus group interviews. They differed from focus groups in that they had more participants. The norm for a focus group is between four and eight participants (they can have as few as two or as many as twelve or so) (Wilkinson, 2003). The women's community groups had between

12 and 30 participants: however, not all women actively contributed to interviews with some remaining silent throughout.

The properties inherent in focus groups allow them to be a culturally sensitive method by which to gather data (Madriz, 2000; Wilkinson, 2003). The collectivist nature of group interviews as opposed to the individualistic nature of individual interviews or questionnaires is ideal in environments where women have previously been oppressed and have had little opportunity to have their voice/s heard (Madriz, 2000) (as was the case with the women participating in this research).

Group data gathering methods are one way of addressing the individualistic bias that exists in social research by providing a forum to study individuals in their social contexts, by generating interactive data, and by contributing to the social construction of meaning (Madriz, 2000). Group interviews also provided a highly effective method “for uncovering the complexity of layers that shape women’s collective, and individual, life experiences” (Madriz, 2000, p. 847).

Group interviews allowed me to listen to the multivocal conversations and multiple perspectives of women, while also providing a method to gather large amounts of data in a limited time (Madriz, 2000). Group interviews provided an ideal forum to discuss women’s individual and collective perspectives and experiences about the impact of the ADP on their lives. Group research methods provided an effective and relaxed method to ask about “women’s shared, and often ignored, stocks of knowledge” (Madriz, 2000, p. 848).

Community group interviews allowed women to meet in a familiar environment; they took place within the group’s own territory (in the village) and were usually conducted in the location where WDG meetings were held. My intention when data gathering was to minimise disruption to women’s daily schedules, hence, where possible I would meet women following their WDG meetings. On occasions, with the group’s permission, I was present as an observer while the women conducted their usual meetings. Participant observation enabled me to become familiar with the general process and format of DG meetings.

I stayed in the ADP region and travelled daily to various neighbouring villages where the WDGs were scattered. My interpreter, Jenny de Costa, was present to translate interviews. Travel modes within ADP regions to meet WDG members were by rickshaw,

van, motorbike, foot and occasionally boat. Transport modes depended on the regions accessibility. Many of the WDGs were not in close proximity to one another.

### ***Conducting the Interviews with Women***

Each group was interviewed individually, typically between two and three WDGs were interviewed daily. Babies and young children were usually present with their mothers during interviews. The duration of each interview was approximately one hour, women had children to care for, homestead chores to attend to and many also laboured in the fields or had small businesses to manage. After the semi formal community group interviews the women usually brought light refreshments (water, fruit, and biscuits), on all possible occasions I accepted these invitations of hospitality (as was culturally appropriate). This was a relaxed time of friendship with the women and children. Women frequently invited me to their homes and asked me to look around their homesteads, their gardens, their animals and their small business ventures. I was able to visit some of the homes, to meet other family members and to spend relaxed and informal time with the women and others in their communities. This was an important and always enjoyable part of the day.

### ***The Interview***

I directed the interviews with women. Interviews took place outside and women sat on the ground in a group. Women frequently offered me a chair and writing desk to conduct the interview; however, I preferred to join the women and sit on the ground, creating a more informal atmosphere and less physical and social distance between myself and the women. I introduced myself to the women in the local Bangla language (which I learnt in Aotearoa, New Zealand), describing my family and country of origin. Due to the women's level of literacy they needed to be orally briefed about the research. Following my introduction, the interpreter explained the nature of the research by translating the Participant Information sheet I provided (Appendix A). After the first few interviews a verbal summary of the Participant Information sheet was presented as participant observation indicated that women were losing interest in listening to the detailed information. On all occasions I emphasised that the information women provided was valuable; that it would be used towards my studies; that it would form the basis of a report to WVB; and that a copy would be available for each of the participating ADP communities. I had also asked WV field staff to read the report to interested WDG research Participants. I explained that I was conducting research on poverty and development issues as a result of my concerns about social justice. On some occasions, if women were agreeable, I would take photographs of the WDG members gathering for meetings, without exception they agreed. Following requests by WDG members I sent

copies of the photographs back to the ADP communities for WDG members to share. The voluntary nature of participation was always emphasised, women were told during the research information briefing that if they agreed to participate, they were welcome to leave during the interviews if they needed or wanted to. Women were always asked whether or not they agreed to be interviewed before interviews began.

Each interview began with questions from the interview guide. The interview guide provided a guideline (only) for the direction of the interviews. The content of each interview varied depending on what issues were raised by Participants. I used a Dictaphone to record interviews and made handwritten notes of key points during interviews; translation meant that a slower pace of interview allowed time for note taking.

At the completion of each interview women were asked if there was anything they wanted to add or discuss. I always offered to answer women's questions in an effort to reciprocate for the time and information they provided during interviews. In the majority of interviews women did raise questions, predominantly in relation to family or culture. In some of the interviews women had comments to add in relation to research questions or in relation to their involvement in the development programme. Women also asked whether similar groups operated in New Zealand.

I carried an album containing photographs and postcards of Aotearoa, New Zealand, at the conclusion of interviews I made it available for women if they wanted to view it. I took care in choosing the images so as not to flaunt New Zealand's relative affluence in comparison to the predominant living conditions of these women. The album contained some family photographs and New Zealand scenes. Women were interested in viewing the album; many of them had some awareness of New Zealand as they had children who were sponsored by New Zealanders (through WV). I also took small gifts (e.g., balloons, small toys, pencils and paper) for the children of participating mother's. The photographs and gifts were a way for me to reciprocate to the women and children for their time and input, a way to show them gratitude (Scheyvens, R., Nowak & Scheyvens, H., 2003).

On a few occasions local male community members came to observe the interviews with women. I always ensured that adolescent and adult male observers left the area (which they willingly did) to ensure that women had privacy to raise issues of their choice. On each occasion either women within participating WDGs, senior males (within the community), WV field staff or I would ask male observers to leave. On several occasions MDG members requested that I speak to them following my interviews with women. I

accepted their request. MDG members spoke about their experiences and perspectives of the programme as DG members.

### ***Area Development Programme Field Office Staff Interviews***

Individual semi structured interviews were also conducted with ADP field staff. An interview guide was used. An interpreter (Jenny De Costa) was available but the majority of staff were fluent in English and the interpreter was seldom required. Interviews lasted between half an hour and one hour. I used a Dictaphone to record interviews and made handwritten notes of key points during interviews.

### ***World Vision Bangladesh - Dhaka Staff Interviews***

Individual interviews were conducted with selected staff members as a way to canvas staff perceptions of the development process and to allow staff the freedom to speak about their perceptions of the programme. These interviews were conducted once all other interviews had been completed. Participants received an information sheet outlining the nature of the research, and the voluntary nature of participation. All staff were interviewed individually and privacy was maintained by interviewing in the boardroom of the World Vision Dhaka office. All participating staff had different roles within the organisation; individual interviews enabled them to discuss those roles. Staff names were not used in presenting feedback; however their position of employment was identified unless anonymity was requested. All WV staff indicated their willingness for their employment positions to be noted in response to their feedback and perceptions of the programme. An interpreter was available for the interviews but rarely required. All interviews lasted for approximately one hour. I used a Dictaphone to record each interview and made handwritten notes of key points during interviews.

## **Analysing the Data**

This section is a summary of the types of data collected and the methods used to analyse the data. Data analysis of results was conducted using a General Inductive Approach (Thomas, 2000, 2003). Although an inductive approach to analysis is adopted and the results are grounded in the data, I acknowledge that as the researcher I had foreknowledge of the development programme and its modus operandi. This foreknowledge was considered to be an important aspect of the research to ensure that evaluation of the development programme was orchestrated in an informed and cohesive manner that met a dual purpose: the requirements of an effective research methodology, and the needs of the WV organisation.

## **General Inductive Approach - Thematic Analysis**

A General Inductive Approach (Thomas, 2000, 2003) to qualitative data analysis is evident in several types of qualitative data analysis and in particular Grounded Theory (Glaser, 1974; Strauss and Corbin, 1990). It is also similar to other qualitative data analysis approaches (e.g., Miles & Huberman, 1994; Rubin, H. & Rubin, I., 1995).

It must be noted that a purely inductive approach to data analysis is not considered possible. As a researcher there is clear understanding that prior knowledge of the ADP programme meant that there was an element of deductive reasoning employed alongside the inductive approach to data analysis.

## **The Method**

I transcribed all audio-tape recordings of interviews with WVNZ staff into Microsoft Word. All hand written notes from the interviews with other participants (WVB Dhaka staff, WVB field office staff and WDG community groups) were entered into the computer using Microsoft Word.

Due to the large number of WDG participants in the Women's Community Group interviews, and the extensive amount of data gathered, I did not transcribe all audio-tapes. I entered the detailed hand written notes (of literal conversations) from the interviews with the WDG members into Microsoft Word. Audio tapes were used to check the conversations during the interviews for more data if the need arose. Audio tapes were also used to cross check the accuracy of the literal translation by getting an independent translator (fluent in both Bangla and English) to interpret random selections of three different interviews – accuracy of translation was verified

Following this, content analysis of the interviews was undertaken. Content analysis involved examining the meaning and the implications of the data for the research question. In this research I coded for themes: I also looked for information which described the different stages and steps in the development programme and the development process (Glaser, 1979, Miles & Huberman, 1994; Rubin & Rubin, 1995; Thomas, 2000, 2003).

The content of the transcript was sorted into various themes; this technique is known as thematic analysis. Next I explain what is meant by themes, how the themes emerged, how they were identified and what was done with the themes once they were identified (Crotty, 1998; Flick, 2000; Wilkinson, 2003).

Thematic analysis was carried out by first going through each transcript and identifying those sections of the transcript that were relevant to the research question and then dividing the text into various topics. The different topics were identified by a word or phrase which best identified the theme of the issue being discussed. As each interview was analysed all the relevant data was classified under the emerging themes (Glaser, 1978; Miles & Huberman, 1994; Rubin & Rubin, 1995; Thomas, 2000, 2003). Some segments of text were coded into more than one category, and some of the text was not coded into any categories because it was not relevant to the research topic (Miles & Huberman, 1994; Thomas, 2000, 2003).

Inductive analysis refers to approaches that start with the raw data and from which concepts, themes and model/s are derived from the readings and interpretations made from the raw data. Italics have been used to identify the emergent themes, core themes and the overarching theme identified from the raw data (see Figure One). The emergent themes are subordinate to the core themes. The core themes best convey the transformational process that is taking place for the women participants.

### **Emergent Themes – Core Themes – Overarching Theme**

Emerging themes were identified through repeated study of the transcripts and coding of topics that were relevant to the research question. Themes were identified from meaning units or actual phrases within the text segments. Emergent themes were sorted according to their saliency for the participants and their fit to the research topic. Each category was given a label. Some segments of text were coded into more than one category. This kind of overlap is typical in qualitative data analysis (e.g., Glaser, 1974; Miles & Huberman, 1994; Strauss & Corbin 1990; Thomas, 2000, 2003).

Further systematic reading of the transcripts identified several clusters of emergent themes. These clusters were reduced into summary categories which best captured the emerging themes. These are the core themes:

- *Coming out – Stepping out of the bari;*
- *“We have our own voice”: Gaining voice – Speaking out, Social Justice;*
- *Social cohesion: Networks outside the bari, and;*
- *Expanded opportunities- planning the future, “Now we can”.*

The overarching theme is the overall theme that best captured women’s experiences and best explained the impacts on women’s lives was *transformation through empowerment*.

# Summary

The key points made in this chapter are as follows:

1. Participants were women and key WV staff.
2. There were two data gathering phases to the research. In the first research phase time was spent at WVNZ National office (Auckland). Archival data was sought and individual interviews were conducted with selected WVNZ staff in order to understand the theory, philosophy and praxis behind WVs organisational approach and their new community development model, the ADP. The first research phase also involved an initial site visit to scope the scene and to conduct a pilot study.
3. Following the scoping visit and pilot study my research focus shifted from evaluating the impact of ADPs on children to evaluating the impact of ADP participation on participating women.
4. The second research phase involved a site visit to Bangladesh in which data was gathered from three different New Zealand funded ADPs (Kaliganj, Laudob and Tarash ADPs).
5. A General Inductive Approach (Thomas, 2000, 2003) was selected for data analysis. This method is particularly suited to 'bottom up gathering' and explanations of phenomena.
6. Various themes emerged from the data; these themes were chosen due to the frequency with which they occurred in the data or because of their saliency to the research topic. The main core themes to emerge from the women's data were around the transformational and empowering impact of participation in the ADP and were *Coming out – Stepping out of the bari; "We have our own voice": Gaining voice – Speaking out, Social Justice; Social cohesion: Networks outside the bari, and; Expanded opportunities- planning the future, "Now we can"*.
7. The key emergent theme was *transformation through empowerment* and this provided the analytical lens to sort and group the data.

Next, in Chapter Five, I present the results of my research with WV. I introduce WV as an organisation and then define the ADP model. The ADP model is viewed from various perspectives; the rationale for interviewing a cross section of WV staff is to develop a clear understanding of the model.

# CHAPTER 5: RESULTS

## WORLD VISION: THE ORGANISATION & THE ADP DEVELOPMENT MODEL – ETHOS, THEORY & PRACTICE

### **Introduction**

In this chapter I outline the history of World Vision (WV), its ethos, and the theory and praxis of its long term development model - the Area Development Programme (ADP). In order to contextualise the development model I begin with an organisational background of WV. Following the organisational background I present the ADP model of development. During initial data gathering it became evident that there was no clearly standardised ADP model, or standardised theoretical definition of the model. As a result of this I gathered data from multiple intra organisational sources. Archival records were sourced within World Vision New Zealand (WVNZ) which included written material from World Vision International (WVI), and other WV offices (e.g., World Vision Australia [WVA], World Vision United States [WVUS] and World Vision Bangladesh [WVB]).

Interviews were conducted with key WVNZ and WVB personnel to clarify aspects of the ADP model. This was necessary due to the lack of standardised information and at times confusing explanations and definitions for some of the key theoretical principles. A thorough analysis was conducted of multiple WV records and documents to build up a comprehensive view of the ADP model and the theoretical basis from which it originated.

What follows is WV's historical, ethical, theoretical and practical response to world poverty and development.

### **Section 1: The History and Structure of the Organisation**

The history of WV and its organisational structure will be outlined followed by the key aspects of WV's ADP development model.

## **World Vision International**

World Vision International<sup>4</sup> is a faith based organisation and describes itself as an international Christian relief and development partnership; and is the largest of this set of agencies (Whaites, 1999; World Vision International, 2003b).

The origins of WV go back to 1950 when the founder, Dr Bob Pierce, set up the organisation as a way to care for orphans in Asia (Whaites, 1999; World Vision International, 2003b). Today WV describes itself as an international partnership which focuses on the long term self sufficiency of communities working on six continents (Whaites, 1999; World Vision International, 2003b). In 2005, WV stated that they currently offered support to 86 million people in 100 countries. World Vision New Zealand (WVNZ) currently supports more than 70 projects in 18 of these countries (World Vision International, 2003b).

WVs stated aim is to transform the lives of children and families in need around the world without regard for their religious beliefs, gender, race, or ethnic background: with an over riding goal to help communities to help themselves (World Vision International, 2003b). They also aim to promote the well being of all people, especially children, through emergency relief, education, health care, economic development and the promotion of justice (World Vision International, 2003b).

WV along with many other NGOs (e.g., Care, Oxfam, Save the Children Fund, and Medicins Sans Frontieres) is motivated to address humanitarian needs and issues of global injustice which has resulted in the emergence of some common development principles such as participation, community ownership and sustainability (among others) (Whaites, 1999). These principles have emerged as an evolutionary set of shared beliefs about the role and objectives of development initiatives (Whaites, 1999), the history of which was outlined in Chapter One (Literature review).

### **Structure of the Organisation**

According to WV literature, WV functions as a partnership of interdependent national offices which are overseen by their own boards or advisory councils. The WV partners share a common mission statement and there are shared core values which bind the partnership together (World Vision International, 1996, 1999, 2003b). In 1978 a restructured and enlarged WV formulated a “framework for joint global action”

---

<sup>4</sup> From here on any references to WVI will be referred to as World Vision (WV) which denotes the world wide partnership.

(Partnership Policy Manual, 1999, p. 25) known as a “Covenant of Partnership” (p. 25) which was based on the concept of “interdependent national entities” (p. 25), of which there were over sixty in 1999. The Covenant of Partnership is signed by each partner establishing that they agree to abide by common policies and standards and an ongoing system of peer review is in place with the aim of holding partners accountable to one another (World Vision International, 2003b).

The partnership offices are located in Geneva, Nairobi, Vienna, Los Angeles, San Jose and Costa Rica. According to WV the strategic operations of the organisation are run from these partnership offices which also represent WV in the international arena (World Vision International, 2003b). Each national office, regardless of how big its programmes are, has equal voice in partnership governance which WVI says erases the distinctions usually evident between the developed and developing world (World Vision International, 2003b).

An international board of directors oversees the WV Partnership, full board meets twice a year; they appoint the partnership’s senior officers, approve strategic plans and determine international policy (World Vision International, 2003b). There are 24 board members and they are from 19 different nationalities. There are also national boards which are comprised of business, church and social service leaders and they exercise governance at a national level (World Vision International, 2003b). WV states that, as much as possible, operational decisions are made within local or national levels, with national directors approving more than 90 per cent of all projects within previously approved budgets (World Vision International, 2003b).

Almost 80 per cent of WVs funding comes from private sources such as individuals, corporations and foundations, with the remainder of the funding coming from government and multilateral agencies (World Vision International, 2003b). As well as cash contributions WV accepts gifts-in-kind donated through corporations or government agencies which are typically clothing and food commodities (World Vision International, 2003b).

WV addresses international poverty issues at a number of levels, from emergency relief and rehabilitation through to long term community development projects. At a political and global level WV voices their concern about poverty related issues. WV is part of a coalition of aid and development agencies and organisations lobbying governments internationally to put in place policies that address issues of justice (Green, 2005). WV

also supports the global campaign which began in 2004 to Make Poverty History (Green, 2005).

### **Gender and Development – a Matter of Human Rights**

Fatuma Hashi, Director for Gender and Development with WV, states that WV implements a Gender and Development (GAD) policy and has endorsed the Convention for the Elimination of all forms of Discrimination Against Women (CEDAW), WV also “advocates for the universal ratification and implementation of all human rights treaties” (Hashi, 2003, p. 5). According to Hashi “the promotion of gender equity is a top priority for WV” (2004, p. 3). A review of the most recent literature indicates that WV is actively involved in lobbying Governments internationally to address issues of gender justice. In March 2006, WV prepared a briefing paper for presentation on enhancing women’s participation in development to the 50<sup>th</sup> session of United Nations Commission on the Status of Women. WV stated they shared “the goal of creating an enabling environment for achieving gender equality [with] concrete actions ...taken in response to womens’ and girls’ physical, spiritual and psychosocial needs” (p.4).

### **World Vision New Zealand**

World Vision New Zealand (WVNZ) originated in 1957 and was run on a voluntary basis until 1971. A full time Executive Director, Geoff Renner, was appointed to the WVNZ position in 1971 and the position has continued. At the inception of this research and during data collection Colin Prentice was the Executive Director.

Within the international partnership WVNZ sponsors were amongst the highest donors per capita (World Vision International, 2003b). In 2005 WVI stated that they were offering support to over 85 million people in nearly 100 countries, of which Vision New Zealand (WVNZ) was supporting more than 70 projects in 18 of these countries (World Vision International, 2005).

WVNZ started providing funding in Bangladesh around the early 1980s. Originally the WV funding was used to support a number of small Community Development Projects (CDPs), however in the late 1980s these CDPs were clustered to make way for ADPs with larger funding. WVNZ is currently funding five rural ADPs in Bangladesh and each ADP has a population of approximately 100,000 people (personal communication, International Programmes Officer, April 15, 2004). By the end of 2002 there were over 100,000 children sponsored by New Zealanders in WV programmes in Bangladesh (World Vision International, 2003b).

## **World Vision Bangladesh**

WV first worked in Bangladesh in 1970, when it was still known as East Pakistan, providing flood and cyclone relief in the coastal region (World Vision International, 2003b). Following the 1971 war for independence WV worked in the Northern provinces helping to build infrastructure that was damaged during the war (World Vision International, 2003b). World Vision Bangladesh (WVB) opened in 1973 in Dhaka (Bangladesh's capital city) which ran a childcare programme providing assistance for children aged four to 14 (World Vision International, 2003b).

WV continued to do emergency relief work in Bangladesh but also began long term development programmes in 1975 which have continued until now with a commitment to continue indefinitely (World Vision International, 2003b). WV also provides disaster relief in Bangladesh, as the need arises (World Vision International, 2003b). In 1993 gender based research was undertaken by WVB staff into the situation of girls in Bangladesh, the results were published in a book called *Girl Child: in the Family and Society* (World Vision Bangladesh, 1993).

In the late 1990s the focus of WVs development approach in Bangladesh shifted to economic development and the projects were grouped into WVs new development model - the ADP (World Vision International, 2003b). Next I identify the key principles of the ADP model.

### **World Visions Development Model – The ADP**

To understand the mechanics of the ADP model and its underpinning philosophy I sourced and analysed WV documents referring to the ADP model, studied archival records, reviewed the literature, conducted a web based search, and interviewed some key WV staff in New Zealand and Bangladesh. It was necessary to cast a broad net to gain an understanding of the ADP model due to the absence of a standardised model and uniform definitions of key terms. Zenz (2000) also noted the absence of literature in his Masters thesis, *World Vision Area Development Programme: Evaluating empowerment*. He stated that within the international WV partnership there are:

shortcomings in the way the model is documented [and] there is no clear and uniform definition of key terms, such as empowerment, transformational development and participation [with] no clearly standardised ADP model (p. 54).

With the limited information available I have sought to accurately define the ADP model and its underpinning theoretical base.

### **From CDP to ADP**

In the late 1990s WV adopted the ADP approach which is described by WV as a broad and comprehensive approach to deal with the issues associated with poverty (World Vision International, 2003b).

Compared to the ADP model, the traditional CDP model conducted relatively small sponsorship projects, covering populations of as few as 500 and as many as 10,000 people (World Vision International, 2003b). The total number of registered children (for child sponsorship) in any one project would average 300 with budgets of US \$25,000. Each CDP would cover a few villages (World Vision International, 2003b). Therefore:

In highly populated areas it was common to find a few villages benefiting from World Vision assistance and several others surrounding them, equally needy, but left out of the programme. [The idea of area rather than community development] came about because of its all inclusive nature,.... instead of just a few villages an ADP could cover a whole geographical area or an area within clearly defined political boundaries such as districts, provinces etc (World Vision United States, 2000, p. 5).

With the ADP model of development the programmes are much larger with 500 to 10,000 registered children (for child sponsorship) in any one project and covering populations from 10,000 to as many as 50,000 people (World Vision United States, 2000, p. 5). ADPs usually cover large geographical areas and each ADP involves between 20 and 50 villages. The ADP model is based on “a long term commitment to the community” (World Vision International, Asia Pacific region, 1999, no page number), programmes last approximately 10 to 20 years as opposed to the CDP model with a project lifetime of 3-7 years. According to WV the ADP concept of increased project lifetime came about “as a result of the realisation that development is a process that takes a long time.... three years was not enough to expect people to undergo genuine transformation” (World Vision United States, 2000, p. 5). Another aspect of increased project lifetime was “that it provides opportunities for donors to sponsor their children for longer periods of time which would result in improved donor retention” (World Vision United States, 2000, p. 5). WV documents suggest:

True transformational development does not create dependency.... it helps the poor to manage their own resources and be able to continue with the development

process even after the development assistance phases out.... this is sustainable development (World Vision United States, 2000, p.4).

ADPs are funded mainly through Child Sponsorship (World Vision International, 2003). Child sponsorship is a system whereby individuals, families, and groups are linked with specific children or specific community projects in either their own country or overseas. Sponsors pledge a certain amount of money each month to support these children and their communities (World Vision International, 2003b). It is intended that eventually communities will become self sustaining.

The ADP concept has been “introduced partnership wide” (International Programmes Officer, personal communication, June 30, 2004) which means that the ADP model has been introduced at a global level into all partnerships. There are currently “45 ADPs being supported by WVNZ in three continents - Asia, Africa and Latin America” (International Programmes Officer, personal communication, June 30, 2004).

WVNZ acts as the support office: the support office is located in the donor country where sponsorship and funding is managed. WVB is the implementing office where the ADP model is implemented and funds are distributed.

### **Transformational Development and the Promotion of Justice**

WV states that that they are a development partnership “working with the poor and oppressed in the pursuit of justice and human transformation” (World Vision International, 2005, p.25). WV has an organisational ethos. The ethos, which is adopted partnership wide, is described in the WV mission statement, core values, statement of faith, covenant of partnership, and ministry policies (World Vision International, Asia Pacific region, 1999; World Vision International, 1996, 1999). The WV ADP trainer’s manual notes that:

There is a creative tension between partnering with a group of communities, each of which has its values and priorities for development, and maintaining values and priorities consistent with the World Vision ethos (World Vision International, Asia Pacific region, 1999, no page number).

WVs development approach is to “work out goals and objectives and standards with partners in an ADP” whilst maintaining organisational integrity and working within the boundaries established by organisational ethos.

A point of reference I have kept at the forefront of analysis throughout this evaluation is WVs mission statement. Two of the six areas of the mission statement pertinent to this evaluation have been used as comparators to evaluate the process and impact of WVs development programme with women's perspectives and experiences of participation in the programme. They are:

- **“Transformational Development** that is community based and sustainable
- **Promotion of Justice** that seeks to change unjust structures affecting the poor among whom we work” (World Vision International, 1999, p. 1).

### **Promotion of Justice**

The World Vision Partnership Policy Manual (1999) provides a World Vision Mission Statement, of which a key aspect and core philosophy is the “Promotion of Justice” (World Vision International, 1999, p. 24). World Vision also states that the partnership will pursue and commit to the following goals:

- “We stand in solidarity in a common search for justice. We seek to understand the situation of the poor and work alongside them towards fullness of life” (World Vision International, 1999, p. 21);
- “promotion of justice that seeks to change unjust structures affecting the poor among whom we work” (p. 24);
- “promote the empowerment of the poor and oppressed to cooperatively and peacefully redress oppression and other injustices” (p. 23);
- “address networks and structures that cause poverty and oppression in the communities in which we work” (1996, p. 23).

Hence, organisational goals and values embedded in any WV partnership are intended to be: justice, understanding and support.

### **Transformational Development**

Much is written in the WV literature about the intended transformational impact of the ADP model. There are various similar definitions within the WV partnership that seek to convey the transformational nature of their development process. World Vision United States (WVUS) defines clearly some aspects of transformational development. Transformational development “is a process that is not a one-time overnight event.... it implies change, not just growth or multiplication of the same” (World Vision United States, 2000, p. 4). One of the key characteristics of WVs transformational development concept is that it is viewed as a long term change that is sustainable, thus it is frequently referred to in multiple WV documents as sustainable transformational development (e.g. World Vision United States, 2000; World Vision International, 1996, 1999). WVUS documents highlight the importance that WV places on supporting communities to

become self sustaining, they outline this by saying that “transformational development requires that we (in WV) develop the ability to disempower ourselves, in order to allow those whom we seek to serve to grow and change to empower themselves” (World Vision United States, 2000, p. 4). One of the aims of the study was to assess whether WV ethos and theory met with praxis and had the desired impact within ADP communities, their intentions were evaluated against women’s perspectives and experiences of the programme.

Inevitably, there are consequences associated with the process of supporting and facilitating increased empowerment. One outcome for WV might be that over time, the organisation becomes redundant, as people rise up out of their disenfranchised states and take power into their own hands in ways that are constructive for their various groups and cultures. In this respect, WVUS documents suggest that:

self disempowerment may mean working ourselves out of a job.... keeping our jobs under the pretext that the poor cannot change or develop themselves is not people empowerment, but self empowerment” (World Vision United States, 2000, p. 4).

This stance is in line with the community psychology concept of empowerment where communities and their members are encouraged to manage issues within their own environments and where the role of either development worker or community psychologist is to facilitate change to the point of empowering local community members to take over the role as change agents. As the WVUS document states: “development facilitators need to pass on the skills so that the people they seek to assist can stand on their own” (World Vision United States, 2000, p. 4). The focus on empowerment contrasts with the welfare approach to development still in practice by many aid and development agencies. The latter is an approach imposed from the outside rather than evolving from within the community in partnership with the change agent - and a direct contrast to the WV ADP transformational development mode. WV documents state that development that is imposed from the outside, rather than being worked out or worked at from within the reality of the people’s conditions, is not transforming, “imposed development may give an impression of change, but time usually tells whether that change is intrinsic, or whether it is fake” (World Vision Unites States, 2000, p. 4).

Change that is motivated from within the community and supported by local community members has a much higher likelihood of being maintained and sustained by the community as they are taking ownership of the process (Veno & Thomas, 1996). Increased levels of confidence within the community are developed as people exercise

their skills and abilities. Development which is intrinsically motivated within the community is also far more likely to be in line with the needs of the community because the community members have highlighted their main concerns and needs. On the other hand, externally imposed change may not be in line with the main issues of community concern, as the perception of community needs from outsiders can be different from the perceptions of community members.

Transformational development is also defined by WVUS (2000) as more qualitative in character rather than quantitative:

Qualitative changes, including those in attitude and world view, take relatively longer to become evident and therefore cannot be easily measured for monthly reports or annual reports (World Vision United States, 2000, p. 4).

Thus the current research is timely and valuable as these qualitative aspects of the WV development approach that are such an integral aspect to the development programme have not yet been externally researched and formally assessed either internally or externally. The transformational development approach can be defined as an internal process in that it is “internal to the individual and to the community” (World Vision United States, 2000, p. 4). The intention of transformational development (as has been defined by the WV ADP development style) is that change is happening within the lives of individuals and within the life and structure of the community. WV states that transformational development “requires dialogue, and the skills of listening, hearing and empathy” not only does it require dialogue but “being with people and giving them our attention – which requires time, an expensive commodity for many who are supposed to be development promoters or implementers” (World Vision United States, 2000, p. 4). The giving of time is considered by WV to be integral to successful development, they state that:

If we are to contribute to transformational development we should be willing to change our perspective of time and invest in those processes that have enduring results.... time is a resource (World Vision United States, 2000, p. 4).

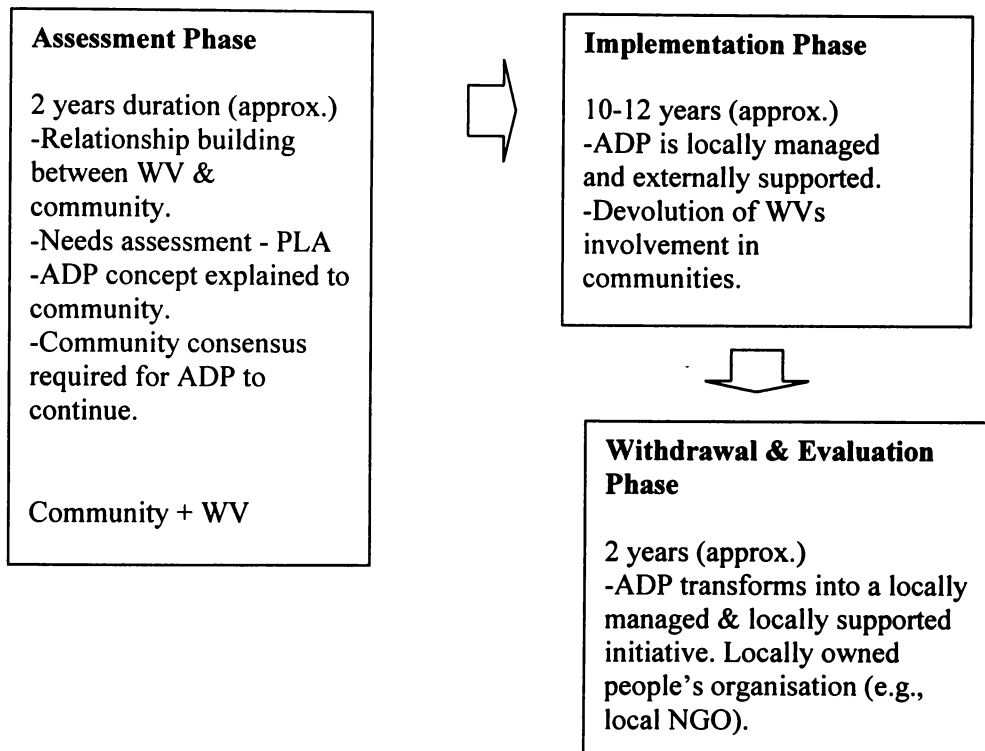
The value that WV places on time appears to be a very important aspect to their development model considering the ADP approach is a long term time commitment of approximately 17 years within a community.

In conclusion, I ascertain from the various WV sources that the ADP model can be summed up as a long term approach to development, based on partnership, participation,

empowerment and transformation. I also ascertain that WV emphasises the importance of sustainable development that can be maintained by community members once WV withdraws from the ADP regions. WVs focus on the “promotion of justice... to change unjust structures affecting the poor” (World Vision International, 1999, p. 1) is an integral aspect of the ADP model for women. Gender inequity for women and girls is endemic amongst the poor, 70% of the worlds poorest people are women and girls (Sharma, 2005; Stocking, 2003; United Nations, 2004).

Next I explore the ADPs process of phased involvement, depicted in Figure Two.

**Figure 2. Phases of the ADP Model**



**Programme Planning and Design – Phases of the ADP Model**

Development projects begin with WV national staff approaching a poor community and discussing the possibility of working with them to set up an ADP. Sometimes initial contact with WV is made by community members approaching WV staff through the nearest WV office, local church, council or some other agency. This often happens as a result of the development process being observed between WV and neighbouring communities. WV field staff visit the community requesting a WV programme and assess the situation in terms of need. Local people are involved in this needs assessment and prioritise their own needs (Bryant, 1996). This is called the assessment phase (also known as research phase or seed phase): it lasts for two years and according to WV this allows

them to build relationships with the communities. This is the time when WV explains who they are, their development philosophy and their major funding methods (Personal communication, International Programme Officer, WVNZ, 2000). This two year period is also when WV collects and verifies key community information on the level of poverty, health, education, community capacity and other key problems facing communities. According to WV literature extensive programme planning and design are key aspects of the ADP development process. They state that “it is critical that we understand the current situation in a community before implementing a new programme if we are to measure success” (World Vision United States, 2000, p. 5).

Traditionally, child sponsorship projects were managed from a central office. A project coordinator would visit the project once every one to two months. Sponsor Relations Services (management of child sponsorship) were also managed from central offices. The ADP model takes a different approach: the coordinator of the ADP lives in the community (instead of in the city) and she/he becomes a development facilitator, available to the ADP community to facilitate development and to answer development questions as the need arises (World Vision United States, 2000). Sponsor Relations Services (SRS) staff also live within the community. This is to enable tracking of the sponsored children, to deal with changes in circumstances and to address any special needs such as educational or health related issues as they arise (World Vision United States, 2000).

After this initial needs assessment everyone works together at the community level to determine project goals and a committee is selected to be in charge of the project (Bryant, 1996). Goals differ from community to community depending on the community needs (Bryant, 1996). A budget is set. Children that are to be sponsored are selected by the project committee and must meet certain pre established criteria, again in terms of need, the poorest and those with disabilities (Bryant, 1996). Once there is agreement that a community wants a project then funds need to be sourced. WV works out how many child sponsorships are needed to fund the project and then sets about raising the necessary funds (predominantly within donor countries) by appeals of various types (World Vision United States, 2000).

### ***A Broad Based Model of Development***

The ADP is a broad based model for development offering a wide range of programmes for different groups within the community. The Bangladesh ADPs had gender based Development Groups (DGs), with 15 to 30 members per group. There were also Adolescent Groups (gender based), New Mothers Groups, Nutrition Groups (for women), and Child Sponsorship initiatives. Activities with DGs included microcredit and small

business development and educational programmes which involved topics such as: numeracy & literacy, human rights – gender equity education, and social justice & health education. There were other training programmes for various groups in the ADP communities depending on identified needs (e.g., non-formal school for working children, training on improved stove making, Trained Birth Attendant -midwifery up-skilling, up-skilling for school teachers, hygienic food handling and preparation for café staff, and agricultural programmes). At the start of ADPs basic amenities were introduced (e.g., tube wells, sanitary latrines), communities contributed towards the subsidised cost and labour of these amenities as the ADP model was not a hand out welfare style model but an empowerment model focusing on sustainable development.

The ADP initially addresses issues of immediate concern to the community such as access to food, health care and housing, with long term goals of economic stability, environmental improvement and education for the whole community (World Vision International, 2003). Multiple documentation and interview sources suggest self reliance of the community is WVs aim (World Vision International, 2003b, 2005) and so needs such as sanitary latrines, well building, water pumping, soil cultivation and agricultural techniques need to be prioritised by the community members under the guidance of WV staff (World Vision International, 2003).

After the 10 to 20 year project WV states their intention is to withdraw from the ADP area. WV envisages that once they withdraw, the ADP community will become a legally registered independent NGO which is completely run by the local community and has no external assistance (World Vision International, 2003b, 2005) if that is what the community chooses. The process whereby the ADP is totally managed by the community is achieved through a process of phased involvement. The initial phase is the relationship-building phase and the ADP is externally facilitated and supported. The second phase is the implementation phase, where the ADP is locally managed and externally supported. The third and final phase is known as the withdrawal and evaluation phase and this is when the ADP is locally managed and locally supported (World Vision International, 2003b).

WV states that its ultimate goal is to help communities to develop the skills and confidence to manage their own development that will continue long after WV has left the area (World Vision International, 2003b).

Next I present an overview of the three Bangladesh ADPs in which the research was conducted (Kaliganj, Laudob and Tarash). For each ADP I present a summarised history

of the project; a description of the location and the development focus for each area. This background information was sourced from documents called ADP design frameworks: these planning documents follow a set format and are a requirement for all WV ADPs. A team of WV staff in each ADP are responsible for creating their ADP design framework: included in each document is the ADP background, the needs of the community and a phased plan for the lifetime of the ADP. Yearly annual plans are also designed within each ADP.

Much of the planning addresses community changes that are quantitative in nature and that address the physical and infrastructural needs of these communities. The physical and material aspects of poverty cannot be ignored; these are included throughout the research, however it is the psychological and social impacts of development initiatives that are the main focus of this research. The psychological and social aspects of poverty and development are an under researched domain (Healey & Killick, 2000; The World Bank Group, 2000).

I provide more background information on the Kaliganj ADP due to the more extensive amount of background information presented in the ADP design document.

## **Kaliganj Area Development Programme**

Kaliganj ADP began in October 1994 and completion date is expected to be October 2010, the lifetime of the programme is 16 years. The first field visit for this research was undertaken in 1997 with the second field visit and data collection being undertaken in October/November 2000. The ADP had been operational for six years when the data collection for this research was carried out.

The Kaliganj ADP design document (Kaliganj ADP team, 2000) states that Kaliganj ADP was developed through a variety of means. World Vision Bangladesh (WVB) had previous working experience in this region through their CDP development work (now superseded by the ADP model). WV staff have had interactions with the communities, churches and the Government nation-building department. WV staff have also carried out research through Participatory Learning and Action (PLA) (Aune, 2003; Ngunjiri, 2003) and Participatory Rural Appraisal (PRA) (Aune, 2003; Leurs, 2003; Ngunjiri, 2003) programmes and baseline surveys in this region. PRA and PLA are non traditional research methodologies aimed at appraising community needs and planning development approaches. The Kaliganj ADP staff state that the findings from their initial contact with

key groups and individuals as well as their surveys have been considered and incorporated into the Kaliganj ADP design document (Kaliganj ADP team, 2000).

Kaliganj ADP is situated in the Gazipur region of Bangladesh, Kaliganj is described as the sub-district and Gazipur is the district in which the ADP is situated (Kaliganj ADP team, 2000). Kaliganj ADP is located 45 kilometres away from Dhaka city, the capital city of Bangladesh, and is in the north east of the country. It takes approximately one and a half hours by car to get from Dhaka city to Kaliganj ADP.

There are 130 villages in the programme area which covers a geographical area of 115.0 square kilometres (Kaliganj ADP Team, 2000). WV staff have estimated that there are “about 60,000 people to directly and indirectly be impacted by the Kaliganj ADP” (Kaliganj ADP Team, 2000, p. 7). The people eligible to participate in the programme are categorised as poor, landless, subsistence farmers. For these people agriculture is said to be the single, largest source of income and contributes to 36.2% of their yearly household income, the other 63.7% of household income is said to come from non-agricultural sources and practices (Kaliganj ADP Team, 2000).

The problems within the target community (those targeted as the poorest members of the community) were identified in the Kaliganj design document as; low income (average income US \$ 1, 496 per annum); irregular income; little or no access to formal credit outlets; arsenic contaminated drinking water; deforestation; poor sanitation; low levels of child immunisation; low levels of child education (high drop out rates, inadequate facilities); no involvement in community development, management or governance; and no formal support networks (Kaliganj ADP Team, 2000, p. 7).

Kaliganj ADP had 300 DGs with 6,600 people actively involved as DG members, 60% of the DGs were for women (180 WDGs) and 40% were for men (120 MDGs), this was in response to the marginalisation of women in the region. DGs were intended to increase the leadership and management capabilities of members and increase their resources. Within the ADP community it was expected that as a result of the ADP there would be increased agricultural yields; expanded economic activities; access to arsenic free water and sanitary latrines for approximately 35,000 people; improved and expanded health care services with training for traditional birth attendants and village doctors; expanded immunisation services; mother and child healthcare centres; increased retention of children in schools (improved facilities and teaching); and community support systems (Kaliganj ADP Team, 2000).

The ADP design document stated that DG members would receive; skill and management development training with the intention of enhancing leadership capabilities and the effective use of resources; microcredit for Income Generation Activities (IGAs); sanitary latrines for selected member families; and assistance in the development of systems to take care of others. The vision was stated as “building together an empowered community that confirms quality of life” (Kaliganj ADP Team, 2000, p. 36) and the overall goal was to “strengthen the community capacity to sustain livelihood security” (Kaliganj ADP Team, 2000, p.36).

### **Laudob Area Development Programme**

Laudob ADP began in October 1995 and completion date is expected to be October 2010, the lifetime of the programme is 15 years. The first field visit for this research was undertaken in 1997 with the second field visit and data collection being undertaken in October / November 2000. The ADP had been operational for five years when the data collection for this research was conducted.

The project is situated in the Khulna district in the South of Bangladesh - 351kms South-West of Dhaka city. Reaching the research location entailed a 30 minute flight from Dhaka city followed by a three hour bus journey.

The overarching goal of Laudob ADP as stated in the design framework document was to:

achieve transformational sustainable development of the population of Laudob through increased household income, better natural resource management, new agricultural techniques, positive health behaviour, access to education and hope by the year 2010 (Laudob ADP Team, 2000, p. 4).

### **Tarash Area Development Programme**

Tarash ADP began in October 1998 and completion date is expected to be October 2011, the lifetime of the programme is 16 years (Tarash ADP Team, 2000). The first field visit for this research was undertaken in 1997 with the second field visit and data collection being undertaken in October / November 2000. The ADP had been operational for two years when the data collection for this research was conducted.

WVB had previous working experience in this area through the CDP they implemented in 1987. Due to WVs changing development philosophy the CDP was superseded by an

ADP in this region. The Tarash ADP involves 150 villages and it is estimated that 65,000 people living in the area will be directly and indirectly impacted by the ADP (Tarash ADP Team, 2000). The project area is situated in the Sirajgonj district in the North West region of Bangladesh. Tarash ADP is located 200 kilometres away from Dhaka city, the capital city of Bangladesh. It takes approximately five hours by car to get from Dhaka city to Tarash ADP. The main purpose of the Tarash ADP, as stated in the Tarash ADP design framework, was:

to release the God-given potential of the poor, to promote justice and to promote participatory, transformational, sustainable development in the target community. [The project goals were intended to be achieved through] empowering the poor, enhancing people's participation in planning and implementation of programmes and projects and creating a sense of responsibility for the environment and neighbours (Tarash ADP Team, 2000, p. 2).

## **World Vision New Zealand - Gender and Development**

Archival research resulted in minimal policy and planning documents outlining WVNZs approach to gender and development. Informal discussions and formal interviews with WVNZ staff indicated that gender and development issues were considered an important aspect of the WV approach to long term development. Reference to the needs of women and girls was found within World Vision International partnership documents. There was however recognition amongst staff of the need to develop a formalised documented WVNZ policy pertaining to gender and development. Some staff spoke of developing a committee to address gender and development issues within WVNZ. Due to the absence of accessible formal policy documents on gender and development I discussed the issue with WVNZs International Programme Officer (IPO) for Asia and the Pacific regions. He provided the following information about WVNZs gender and development policies: stating that WVNZs policies were guided by WVI policy on gender and development, a document that I was able to access (International Programme Officer, personal communication, April 15, 2004).

The IPO said that WVNZs aim amongst ADP communities was:

to strengthen the partnership between men and women in their shared responsibilities in the home, the work place, the community and the nation (International Programmes Facilitator, personal communication, April 15, 2004).

He stated that WVNZs focus was to:

increase our sensitivity to understand and overcome the lack of equity in the relationship between women and men, girls and boys, with particular concern for women's and girl's unjust subordination, exploitation and oppression (International Programmes Facilitator, personal communication, April 15, 2004).

WV aimed to empower women and the goal was to:

increase women's capacity to improve their own and their family's social, cultural, economic, spiritual and political condition and increase women's access to and control over resources, including land (International Programmes Facilitator, personal communication, April 15<sup>th</sup>, 2004).

WVNZs goal was to address the needs of women and girls which he said included “spiritual, physical and mental health, literacy, education, vocational training and information” (International Programmes Facilitator, personal communication, April 15<sup>th</sup>, 2004). In reference to the development process, WV intended to “ensure that women and girls participate actively in the design, implementation and evaluation of activities supported by WV” (International Programmes Officer, personal communication, April 15<sup>th</sup>, 2004). WV's role in conflict and disaster management was to:

take action through advocacy and programming to ensure respect for and protection of women's and girls' rights in situations of war/conflict, natural disasters and domestic violence and abuse (International Programmes Officer, personal communication, April, 15<sup>th</sup>, 2004).

In conclusion, WVNZ considered that its role was to “develop strategic alliances and participate actively in international dialogues on gender issues” (personal communication, International Programmes Officer, April 15<sup>th</sup>, 2004). WVNZ is currently working on a Gender and Development Policy and does “not have a formalised gender policy... although our emphasis always has been on gender aspects in our ADPs” (International Programmes Officer, personal communication, April 15, 2004).

Graeme Irvine, who worked in World Vision for 28 years and was the president of WVI from 1989 to 1995, suggested that in WV:

the awareness of the needs of women has been slow in coming...in a way that produced a major change in policy and strategy... they are traditionally denied

participation in the management and control of the development process” (Irvine, 1996, pp. 153-154).

He suggests that in spite of this past shortcoming “we have done very good things in countless places to affirm the dignity of women (p. 154).

WVI policies on gender and development aim to address traditional gender inequities between women and men and girls and boys which exist in many developing countries. Some countries within the WV partnership have established a selection criteria for DG members and sponsored children which is known as the 60:40 ratio: the aim of the 60:40 ratio is to endeavour to ensure that 60% of the DG members are women and 40% of children sponsored in any ADP project are girls, with the remaining 40% being men and boys (World Vision United States, 2000). ADP profiles show this policy was upheld in all three Bangladesh ADPs.

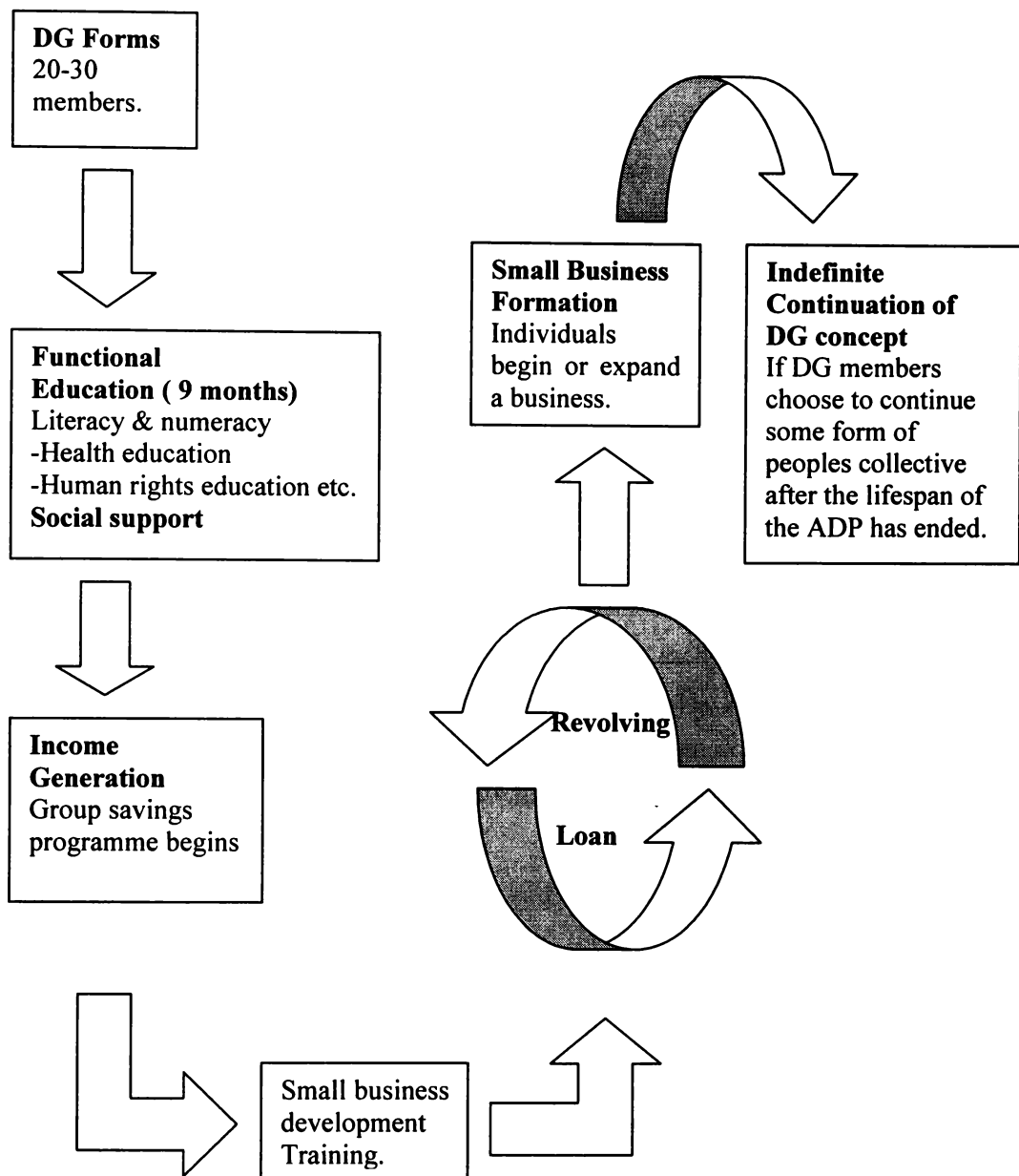
### **Development Groups (DGs)**

Minimal literature was available on the history and philosophy of WVB Development Groups (DGs). The DG is a new concept, designed and introduced by WVB. I understand WVB is the only partnership to use the DG model (International Programmes Facilitator, personal communication, June, 2004). The DG is the method used within WVB ADPs to facilitate community development– as at December 2004, there had been no external evaluation of the DG model. I have designed a diagram to define the proposed stages in the DG life cycle as described by WV staff (see Figure 3).

There are Women’s Development Groups (WDGs) and Men’s Development Groups (MDGs). There are 12 to 30 members per group. These groups are intended for the poorest community members. DGs last the lifetime of the ADP (approximately 17 years) and may continue once WV withdraws from the area.

The size of the DG is considered to be a small enough number for members to share their problems. Every DG has a president, secretary and treasurer chosen by the group members. There are between 250 and 300 DGs currently operating within each Bangladesh ADP. There are about 6,000 people participating in DGs in each ADP region. Approximately 60% of members are women and about 40% are men. When the lifetime of the ADP is over and WV leaves the area DGs can continue following the same management style members have learnt (members decide if they want to continue) (International Programmes Officer, WVNZ, personal communication, July 2004).

**Figure 3. The WVB Development Group Phases (as of 2000)**



DGs follow a set timeframe, I have summarised a discussion with the WVNZ IPO (personal communication, September 2000) in which the activities and timeframes of the DG are described. Firstly a nine-month literacy programme is run for the DG group members. During this course group members learn new skills and also learn to work as a group and to show support and care for one another. After the nine-month literacy course is completed income generating activities are introduced to the group members. Group members are people who previously had little or no opportunity to earn an income. Firstly a group savings programme starts within the DG; all members contribute a set amount to the weekly savings. The group members decide on the amount to be saved each week. After the group has been saving for a period of time members are able to access a loan

through the group. The personal loan is used to begin or expand a small business. Each woman will run her own business and pay back the loan over a set amount of time. This is a revolving loan, which means that each group member has a turn at accessing a loan from the group savings. As one member repays their loan, another member then takes out a loan for their business. A book is kept with the minutes of each DG meeting and a group member keeps the accounts for all savings and loans within the group (International Programme Officer, WVNZ, personal communication, September 2000).

## **Core Values: WV Organisational Ethos**

There is a WV organisational ethos within which goals, objectives and standards are determined. The World Vision Partnership Policy manual contains a series of key documents which outline the core beliefs and values of the organisation. WV describes itself as an international partnership. They have a mission statement, core values and a statement of faith. There is also a “covenant of partnership” and ministry policies. The ministry policies provide a “framework for acting upon each of the six commitments in the mission statement” (World Vision Partnership, 1996). The core organisational values are: “We are Christian, we are committed to the poor, we value people, we are stewards, we are partners, and we are responsive” (World Vision International, 1996, pp 7-8).

Core values relevant to the research topic will be summarised. Where the word World Vision appears this means the WV partnership.

### **‘Our Commitment’<sup>5</sup>**

People who work with WV are asked to embrace the values of the organisation and these values are overtly expressed throughout the WVI partnership manual. WV aims to uphold core organisational values by requiring staff to commit to the following covenant:

We covenant with each other, before God, to do our utmost individually and as corporate entities within the World Vision Partnership to uphold these Core Values, to honour them in our decisions, to express them in our relationships and to act consistently with them wherever World Vision is at work (World Vision International, 1999, pp. 22-23).

---

<sup>5</sup> Headings which have single quotation marks have been directly quoted from the World Vision International Partnership Policy Manual to which all WV partnerships adhere.

The WV partnership manual states that: “values cannot be legislated; they must be lived. No document can substitute for the attitudes, decisions and actions that make up the fabric of our life and work” (World Vision International, 1999, p.22).

As an outside observer and researcher I experienced a culture amongst WV staff and an atmosphere within WV offices that was friendly, transparent (open to outside enquiry), cooperative and welcoming. Within the Bangladesh setting the staff in the field offices joined together to share meals; lunch and in some cases an evening meal was prepared on the premises. Staff in WVNZ and WVB also joined together for daily devotions.

### **‘We Are Committed To the Poor’**

The WV partnership affirms a commitment to people living in poverty and establishes that WV staff “are called to serve the neediest people of the earth; to relieve their suffering and to promote the transformation of their condition of life” (World Vision International, 1999, p. 21).

World Vision states: “We stand in solidarity in a common search for justice. We seek to understand the situation of the poor and work alongside them towards fullness of life” (World Vision International, 1999, p. 21). Hence, organisational goals and values embedded in any WV partnership are: justice, understanding and support.

### **‘We Value People’**

The statement of core values has a separate section which addresses the intrinsic value that WV attributes to all people:

We give priority to people before money, structure, systems and other institutional machinery. We act in ways that respect the dignity, uniqueness and intrinsic worth of every person – the poor, the donors, our staff and their families, boards and volunteers. We celebrate the richness of diversity in human personality, culture and contribution (World Vision International, 1999, p. 21).

### **‘We are Partners’**

The concept of partnership between WV, the donors and ‘the poor’ is promoted throughout WV literature. The document outlining WV core beliefs and organisational values states, “We are partners with the poor” (World Vision International, 1999, p. 21).

## Summary

A summary of the key points is made from archival data, interviews with WV staff, literature and web based information.

The overarching aim of the ADP is to empower the people within the communities with which WV works so that community participants can eventually self manage (own) their development process.

1. The ADP model is designed to facilitate empowerment by providing a framework for development on multi-levels (e.g., development is expected within the personal and communal lives of all participants).
2. WV aims to promote development which is both transforming in the lives of the people they work with, does not create dependency and is of autonomous sustainability.
3. The ADP is a long term community commitment and has three phases in its life cycle. The initial phase is the relationship-building phase - the ADP is externally facilitated and supported. The second phase is the implementation phase - the ADP is locally managed and externally supported. The third and final phase is the withdrawal and evaluation phase - the ADP is locally managed and locally supported as an NGO.
4. There is a lack of policy within WVNZ relating to gender and development. In the past there has also been a lack of policy and strategising within the WV partnership which addresses the needs of women within the development arena.
5. The DG concept is unique to Bangladesh. It is a method used for programme delivery of the ADP model. The DG lasts for the life time of the ADP and is for the poorest community members. No external evaluation has been previously conducted on the DG.
6. WVI outlines core beliefs and values which all members of the WV partnership must covenant to uphold. The core beliefs and values evaluated in this research are: *we are committed to the poor, we value people and we are partners.*

## Section 2: World Vision New Zealand

Interviews with key WVNZ staff were conducted prior to the field trips in order to gain knowledge of the ADP model. Two key interview topics were explored during the WVNZ staff interviews, they were:

- The key characteristics (theory and praxis) of the ADP development style; and
- the impact this development style was having on the women participating in the programme.

The following themes were raised by WVNZ participants - *A Unique Development Style, Partnership, Participation and Sustainability* (italics indicate the main themes) – and are presented next.

### A Unique Development Style

Staff have described the New Zealand designed ADP model as unique, one staff member says:

I am very familiar with what other NGOs are doing because I am on the Council for International Development as well as being on the PSC which is the Project Selection Committee for Government funded projects and I'm quite confident in saying that the World Vision model is unique (Operations Director, 2000).

Another WVNZ participant noted the two main differences between the ADP model and other development models were “pragmatic” and “philosophical” (Operations Director, 2000). The pragmatic differences were considered to be the duration of the programme, the large number of participants involved and the range of activities offered in the programme:

The ADP projects are larger and longer compared with CDPs and projects of other NGOs (that I am aware of). I think the CDP model is common to lot of agencies; it's where most agencies operate... the WV ADP programme... is significantly longer than most other agencies will run a programme and it runs across a significantly broader spectrum of activities (Operations Director, 2000).

The philosophical difference was described:

The focus is not so much on activities but on changing people's mindsets. The development style does provide an opportunity for creating lasting positive

change or what we at WV term as transformational development (Operations Director, 2000).

There was unanimous agreement amongst WVNZ Participants that the ADP model provided an effective framework for long term community development. All Participants spoke about the transformation and empowerment of individuals and communities through the ADP process. The Executive Director (2000) summed up his response by saying, “I just think that the ADP development style is the most amazing effective way of doing transformational development, that’s also sustainable, that I know of”.

### **Hope, Change and Power**

Issues of hope, change and power were frequently raised by WV staff as they sought to describe their perception of the impact of the ADP within the lives of community participants. ADPs were defined by all WV staff as having a positive impact in all participating communities. WV staff recounted personal experiences of visiting ADPs. The following excerpt reflects the contrasts the WVNZ Executive Director (2000) observed between life prior to and then post ADP participation:

A community that was hopeless and is feeling hopeless actually ends up with hope, and a community that felt oppressed feels it has power itself (Executive Director, 2000).

The Executive Director of WVNZ (2000) gave another example of his observation of dramatic community change.

In Uganda when we first went into the AIDS districts the Mayors of the local districts said ‘don’t come here it is hopeless’. Anyway, we persevered and three years later they actually said ‘please stay with us you bring us hope’. The people in these areas were so depressed (Executive Director, 2000).

It was this capacity to transform seemingly intransigent situations that was raised on a number occasions by WV staff during interviews.

### **Long Term Commitment**

Long term commitment was a hallmark of this new development style: “the lifetime of a CDP was five to six years, whereas the lifetime of an ADP is approximately 15 years” (International Programmes Facilitator, 2000). Long term commitment was considered to be a positive change from the short term involvement of the CDP model and created time for partnerships to develop and an understanding of community needs to be established.

What I really like about the ADP style of development is that WV is in the community for the long haul; and therefore they understand the community and their needs. With the ADP style of development the focus is on making a long term difference within communities (International Programmes Officer, 2000).

WV staff said that through the ADPs long term needs would be addressed within a community. However, the reality of short term needs was considered an issue that must also be addressed at the start of the development process.

First of all the ADP fixes some immediate and short term needs. Although we are talking about long term sustainable development, it begins with immediate and short term needs; they have to be addressed. Short term needs deal with immediate problems facing communities, such as access to clean drinking water or concerns regarding sanitation due to inadequate toilet facilities. You can hardly have people believing that you are going to have much change if you keep talking about long term and nothing much happens (Executive Director, 2000).

WV staff considered that short term steps provided visible and pragmatic change for participants and were a necessary condition for belief in the viability of the ADP.

## **Partnership**

### **Solving Community Problems through Partnership**

The relationship between WV and the ADP community was described by WV as a partnership relationship. WV discussed with community members whether or not they wanted to participate in an ADP, ultimately the community decided whether or not they wanted to commit to a long term partnership that focused on ways in which they would resolve community problems.

When we go into a community we conduct a Participatory Learning Appraisal (PLA) and find out what the main problems for the community members are. Next we discuss with the community members whether they would like to change their problems or not. The problems differ from area to area (International Programmes Officer, 2000).

## **Participation**

WVNZ staff highlighted the value they placed on involving community Participants in the development process. Staff referred to the importance of involving ADP participants in the planning, implementing and evaluating of programmes.

This kind of development is about involving the communities we work with at all stages of the development process. We want the communities to participate in planning the programme. They must be involved in its implementation and also in the monitoring and evaluating. It is about communities owning their development (Chief Executive Officer, 2000).

Another WVNZ staff member raised the importance of good planning.

The ADP style of development consists of good planning. Community participants are an integral part of the ADP planning process (International Programmes Officer, 2000).

## **Empowerment**

The ADP development style is about long term community involvement and taking ownership of the development process:

There are short term needs but I think that it is much more about the long term empowerment of a community and the community taking responsibility for its actions (Executive Director, 2000).

WV staff spoke of how communities not involved in an ADP often asked WV if they could also participate.

What I love about the ADP development style is that the concept of empowering a community is truly contagious. Quite often communities actually ask for us to go to their area and set up an ADP, they have seen ADPs in action in other communities and like what they see (Chief Executive Officer, 2000).

### **Group Development - Collective Empowerment for Women**

The Development Groups (DGs) were the predominant method of adult programme delivery in Bangladesh ADPs. DGs were unique to WVB and were described as:

a collective way to empower women through providing opportunities for WV participants to develop and transform their lives (International Programmes Officer, 2000).

One WVNZ staff respondent talked about the power of group development:

The ADPs have a great impact on the lives of women participants. Being part of a group, the DG, gives women power; power which they did not have when they were alone (International Programmes Officer, 2000).

Economic development is a core issue of importance for people with few resources and minimal access to resources.

Through the development group loan system women are getting economic empowerment by being able to access loans to develop their own businesses (International Programmes Facilitator, 2000).

Educational development was defined as a key aspect to WVs development approach.

Women are also developing new skills through the development groups; they are learning to read and write and do basic arithmetic (International Programmes Officer, 2000).

## **Transformation**

Transformational development is a concept often talked about by World Vision staff. Transformation is defined by the Oxford Dictionary as “a marked change... usually for the better” (Oxford English Dictionary, 2002, p. 1523). There is no uniform definition of transformational development amongst interviewed staff but all definitions are similar. For example:

I think I could define transformational development as truly life changing; it is about empowering people most of all. Whether it is women becoming free from oppression or children being freed from bonded labour or stopping kids going on the rubbish dump (to live and forage for a livelihood) ...I really believe that the ADP concept of transformation and empowerment is really very deep indeed (Chief Executive Officer, 2000).

Transformational development was frequently linked by WV staff with an increase in opportunity and choice:

Transformational development is about empowerment for the community participants we work with. When people live in poverty they have a lack of choices relating to their lives. Our aim for community participants is that through participation in the ADP's they will have better opportunities to make choices relating to their lives (International Programmes Officer, 2000).

The power of choice and decision-making also extended to community members choosing whether or not to allow outside intervention into their community.

It is our aim that community participants will be able to make decisions about their lives and this means being able to say no to outside intervention if that is what community participants want (International Programmes Officer, 2000).

The International Programmes Officer travels at least two times per year within his region (Asia, Pacific); during this time he spends 50% of the time visiting community people and the other 50% of the time with project staff. He says:

On my visits to the ADPs I hear many stories about the impact of the ADPs on people's lives. Many lives have been impacted and changed through the ADPs (International Programmes Officer, 2000).

## **Sustainability**

### **Sustainable Development through Partnership and Community Participation**

Empowerment of communities is in contrast with the welfare model of development, introduced in the 1950s, widely used until the 1970s, and still prevalent within some organisations today. In contrast to the 'hand out' welfare approach, the WV approach focuses on the long term sustainability of a community once the lifetime of the ADP is complete – the focus is on sustainable development and sharing of resources. The general philosophy behind the sponsorship aspect of the programme is described in the following way:

We try to get across to the communities that we work in, that the people who are providing you with these resources, the sponsors, are not wealthy people and they are doing it as a hand up not a hand out (Executive Director, 2000).

According to WV staff the ADP model emphasises participatory development and the partnership with WV is intended to be an empowering relationship. The concept of sponsorship is not intended to be a hand out.

Sponsors are providing resources in order for you to work, to work your way out of difficulties and to work your way to hope, to work your way into employment and to work your way into water that is clean water (Executive Director, 2000).

WV staff suggest that here are major fundamental changes in the new ADP model which sets it apart from the previous CDP approach (reflective of the welfare model of development) which focused on the supply of goods and services to the target communities in which community members were treated as passive beneficiaries of development. In contrasting philosophy the ADP model is described by WVNZ staff as espousing development through partnership:

The CDP provided community members with handouts whereas the ADP is much more about development and partnership between community members and WV (International Programmes Officer, 2000).

In contrast to the previous CDP approach in which CDP staff lived away from the target communities most WV staff live and work within the communities in which the ADP is operating. The aim of this is to build relationships and to develop understanding:

The ADP style development is a partnership between WV and the communities they work with (International Programmes Officer, 2000).

According to WVNZ staff the aim of this development style is continued community development once the lifetime of the project is over and WV leaves the community.

### **Ownership and Sustainability**

WV staff suggest the long term aim of the ADP is for the community participants to own the development process, and to eventually access resources and maintain the development activities without external aid or development intervention. As yet, none of the ADPs in Bangladesh have reached maturity: Valle ADP in Honduras has reached maturity.

The extraordinary thing is that some of our ADPs are now local NGOs negotiating for funding, it's incredible, they are sustainable.... Some of these ADPs are actually negotiating funds from the local government and national government. They have moved from being an oppressed, depressed, hopeless community to one that is really running its own affairs, it is extraordinary (Chief Executive Officer, 2000).

## **The Development Process**

WVNZ staff respondents discussed their view of the development process and the WVNZ Executive Director (2000) concluded that development is a complex issue.

I think that any fool can stand up and give you the propaganda that WV or Tearfund or Christian Children's fund or OXFAM or so and so 'we do brilliant work'. I think that we do excellent work but I am more than aware to suggest that development is straightforward is madness (Executive Director, 2000).

The partnership relationship and the attitude that goes with being a donor country are explored from the WVNZ perspective in the following excerpt:

We live in our country but we have resources that can be shared. As long as we don't end up thinking, they're over there, the recipients of our aid, they're the beggars with their hands out and we are the wonderful charitable white workers who are doing it all (Executive Director, 2000).

Development was considered to be an "enormous challenge" by the WVNZ Executive Director (2000) but a challenge that he considered worthwhile getting involved in:

I have great faith in WV but I also have a realistic understanding of the enormous challenge of doing development work. Development is long, hard and so on but it is enormously worthwhile (Executive Director, 2000).

## **A Concluding Remark**

The following comment reflected the WVNZ attitude and experience and was a fitting summation of the WVNZ perspective.

The poor have dignity, generosity of spirit and much the same values as probably I and my family have. They are just waiting for a break and what we are doing is that. Sometimes that hand up just gives them that break that will transform not just their family but a lot of other people as well (Executive Director, 2000).

## Summary

The main points made by WVNZ staff about development and the ADP model were:

1. The ADP development model provides an opportunity for creating long term positive change, what WV term transformational development. Transformational development is linked with empowerment, choice and increased opportunity. Hopelessness is replaced with hope, oppression is replaced with power.
2. Long term commitment is a positive and unique aspect of the ADP model. Long term involvement in a community is a way for WV to understand the needs of the community and a way to develop a relationship with the community which enhances the possibility of long term change.
3. A partnership relationship between WV and the ADP community is a vital aspect of the ADP model.
4. Participation of community members in the development process is another hallmark of the ADP model. Communities are involved in the planning, implementing and monitoring of programmes. Participation ultimately leads to the community ownership and full control of the development process.
5. The ADP model aims to promote sustainable development and this relates to the long term empowerment of communities. Sustainable empowering development is in contrast with the hand out development style known as the welfare approach, most popular from 1950 to 1970 but still widely used today.
6. The ADP model is based on empowering communities - economic and educational development are seen as keys to development. They are important aspects of the programme.
7. Development is difficult, it is neither straightforward nor easy but it is worthwhile and rewarding.

## **Section 3: World Vision Bangladesh Field Office Staff**

### **Introduction**

World Vision Bangladesh (WVB) field staff were interviewed to gain knowledge of the ADP model from a programme delivery perspective. Interviewed staff worked and lived in one of the three research ADPs (Kaliganj, Laudob or Tarash).

### **Development**

Field staff talked about the organisation's perspective on development and also about their personal development perspectives.

There was a unified understanding of ADP philosophy amongst field staff. The recent change (late 1990s) from the Community Development CDP model to the ADP model resulted in staff education on the philosophy and practice of the new model. The ADP philosophy is defined as a community owned venture.

I think it was necessary for WV to change its development style from CDP to ADP. I think the ADP is more effective and more development orientated. The CDP development style is traditional and relief orientated. I think the CDP development style had no internal philosophy but the ADP has a philosophy. The ADP philosophy is that ADP ownership belongs to the people; the CDP did not think this (Field staff, Kaliganj, interview 2).

WV staff described a development model that allowed the people whom the development process most affected to have a central role in the decision making.

The ADP development style has a bottom up approach in that the direction and ownership of the development programmes comes from the community people (Field staff, Tarash, interview 3).

According to WV field staff the CDP model did not actively include participants in the development programme,

...they received relief and help from WV.... With the ADP development style community participants work out their own problems and why they are not developed. Community participants prepare, plan, organise, implement and monitor the programme. We, the WV staff, work as facilitators to empower the community participants (Field staff, Tarash, interview 2).

Staff frequently spoke of their commitment to the organisational values and objectives. In the majority of interviews field staff raised their commitment to 'serve' people.

As an organisation WV has a vision and they have specific objectives. WV staff are trying to achieve the objectives established by the organisation. WV staff have a contract letter and in the letter it states 'you are called to serve the poorest of the poor' (Field staff, Laudob, interview 4).

Staff definitions of development were similar and encompassed a holistic view of human development in which the physical, spiritual and intellectual dimensions of people's lives were considered important.

Sustainable transformational development involves the physical, mental and spiritual development of a person. WV is working for the poor and for their transformational development (Field staff, Kaliganj, interview 5).

Staff emphasised the importance WV placed on enhancing local knowledge and skills.

WV believes that local people have their skills and the potential to fight poverty. We think that we need to work with the local poor to help them to find their way, to release their abilities and to realise their potential and skills. Sometimes people's skills and potential may be hidden inside so our main activity is to empower them to realise their skills and knowledge (Field staff, Kaliganj, interview 5).

Participation in the ADP was described by WV staff as an empowering process for programme participants. Sharing problems with other community members was considered to be an important part of problem solving. Field staff suggested that once problems were acknowledged they could be discussed and programme participants could draw on the internal and external resources of the community to solve their problems.

With the ADP development style community participants work out their own problems and why they are not developed (Field staff, Tarash, interview 2).

WV staff suggested that participants defined their own needs and solved their own problems within the partnership relationship with the support of other community members and of WV staff.

What I like about the ADP development style is that the community people are planning, implementing and monitoring their own development programmes.

They think the problem is there and that they should solve it. I also like the fact that they are sharing their problems (Field staff, Tarash, interview 3).

According to staff WV aimed to facilitate change through the ADP by introducing new opportunities into the communities in which they worked. The long term intention of the ADP model was for DG members to take full ownership of their development and for WVs involvement to be phased out.

It is intended that eventually current development groups of 15 to 30 people will merge and bigger development groups will be formed so that by 2010, the time WV phases out involvement in the ADP, the community will be fully independent and in charge of their own progress and development (Field staff, Laudob, interview 2).

### **A Unique Development Style**

Staff often raised the uniqueness of WVs development style. Many staff members had worked for other NGOs, or were familiar with the work of other NGOs in Bangladesh, and they frequently compared and contrasted WVs development style with that of the other NGOs in the region.

I think WVs development style has many aspects that are different from the development style of other NGOs. Many NGOs work in this region but I think that WVs development style is unique (Field Staff, Laudob, interview 1).

One of the unique aspects of WVs development style that was raised was their holistic approach to development. Physical needs of participants were considered along with the personal growth and development of the psychological and social dimensions of people's lives.

The activities of other NGOs are mostly in a specific area and focus on providing loan systems to the individual. WVs ADP style focuses on many different areas: health, education, infrastructural development, agriculture, animal husbandry, economic development (with a system of revolving loans for participants), environmental development, leadership and management development, spiritual and moral development and Food Security Enhancement Initiatives (FSEI) (Field staff, Laudob, interview 1).

The philosophical view of humanity and the worth of the individual were often raised by field staff.

WVs development style is different to the development style of other NGOs. WV believes in the hidden power of human beings. WV believes that all the resources and that all the talents human beings have are given by God. WV believes everybody has potential and lack of opportunities means the person is not able to use their potential (Field staff, Laudob, interview 3).

### **A beliefs based philosophy underpins World Vision's work**

Field staff talked of their personal commitment to the people in the communities in which they described themselves as "serving". Field staff spoke of their care and concern for the well being and development of the people in the ADP communities.

My hopes and dreams for the community that I serve is that the people will laugh, that there will be no shyness amongst them, that they will be literate.... The dream is the backbone... of development. I think generally the people in the communities I work in have no power; my job is to create the bridge between them and the development message (Field staff, Laudob, interview 5).

WV staff often remarked on the uniqueness and trustworthiness of the organisation: "WV is a special organisation, WV is trustworthy" (Field staff, Laudob, interview 4). Along with WVs unique development style the importance of personal integrity was raised by some WV staff who spoke about the significance they placed on congruence between personal ethos and action.

I think there are some unique aspects to WVs development style. WV mainly supports transformational development and the promotion of justice. Staff members' lives, words, deeds and signs, ought to reflect their beliefs (Field staff, Laudob, interview 2).

### **Living Amongst the People they Serve**

Field staff lived amongst the people with whom they worked. This was in line with the organisational philosophy of ensuring staff were familiar with the needs of the people in the communities in which they worked. It was also aimed at building relationships between the staff and the community.

Most field staff spoke positively about living in the communities in which they worked. In some instances staff raised the difficulty of living in remote regions where spouses were unable to get work and there were limited educational opportunities for their children.

I am very pleased to work at WV. Through my job I can serve the community and I like to live among the community people that I work with. I am happy here, I was born near here. My family live here with me, my wife and children and mother live here (Field staff, Laudob, interview 2).

Some field staff spoke of the intrinsic reward of working within an ethics based organisation such as WV.

The main reason I am working with WV is because it gives me internal satisfaction.... through working with WV I can support my physical life and my spiritual life (Field staff, Tarash, interview 2).

### **Women and Development**

Field staff raised the issue of women's needs; they discussed the health needs of women and said that women were being educated through the development programme to address health related concerns. There was acknowledgement amongst field staff that life was very difficult for poor rural Bangladeshi women and for women in general because "in Bangladesh the women are very deprived" (Field staff, Tarash, Interview 2).

Staff spoke of the value that the organisation placed on the empowerment of women.

The emphasis is on empowering participants with a strong focus on women's development....The impact the programme has had on women is significant. Women are empowered and their role as leaders within the community has increased. Women's empowerment is significant (Field staff, Laudob, interview 1).

WV staff spoke of the importance of participatory development. Importance was placed on participants' ownership of the development process and their active involvement in defining and shaping the nature of their future.

The main focus of the ADP style of transformational development by the people is through participatory action or active participation. The emphasis is on empowering participants with a strong focus on women's development and power decentralisation....Many women are now contributing to the family income (Field staff, Laudob, interview 1).

Field staff often spoke of the positive changes in women's lives as a result of their involvement in the ADP.

As a result of the ADP influence people are free from superstitions, free from shyness. Women now come out of their houses and they speak out in front of males. Women are now receiving different kinds of training; women implement what they learn through the ADP training in their family life and in their community life (Field staff, Laudob, interview 1).

There was overall support and enthusiasm for the ADP model amongst WVB field staff, all of whom said that the ADP was a more effective development model than the CDP. Most staff thought that the ADP model would bring long term sustainable change into women's lives, particularly those participating in WDGs. Long term sustainable change within the individual and collective lives of other community members was also anticipated by the majority of WVB staff.

## **SUMMARY**

Key points raised during interviews with ADP field staff in Bangladesh were:

1. The ADP is a far superior development model to the CDP. The ADP is a more effective way to introduce sustainable transformational development into ADP communities.
2. The ADP is a participant-oriented model that places power into the hands of those whose lives will be affected and changed by the development process. It allows the people whom the development process most affects to have a central role in the decision making. It places value on what participants have to say and allows them to develop their skills and abilities.
3. Staff definitions of development were similar and encompassed a holistic view of human development in which the physical, spiritual and intellectual dimensions of people's lives were considered important.
4. Staff emphasised the importance WV placed on enhancing local knowledge and skills. They spoke of working with local poor to help them to release their abilities and to realise their potential.
5. Field staff said that for community participants, sharing their problems with other community members was considered to be an important part of problem solving. Field staff also suggested that once problems were acknowledged they could be discussed and programme participants could draw on the internal and external resources of the community to solve them. According to field staff, ownership of the development process by local participants allowed them to have the power to resolve problems.

6. WV suggest that through the ADP they can help to facilitate change by introducing new opportunities into the community through resources, educational development, skill building and networking with other local organisations and other people within the communities they work. The long term intention of the DG model is for community members to take full ownership of their development and for WVs involvement to be phased out.
7. The ADP helps to facilitate change by introducing new opportunities into the community through resources, educational development, skill building and networking with other local organisations and other people within the communities they work.
8. Field staff frequently spoke of being personally committed to the people in the communities in which they described themselves as serving. Field staff expressed their care and concern for the well-being and development of the people in the ADP communities.
9. Relationships between the staff and the community were reported to develop as staff lived amongst the people they worked with.
10. Staff spoke of the value WV placed on the empowerment of women. According to WV staff women were involved in the development process as active participants and not passive recipients of aid and hand outs.
11. In general, staff described a development style in which community participants were central to the development process as opposed to the welfare model of development involving externally controlled outside intervention.

## **Conclusion**

There was a consistent understanding of key ADP principles across all WV partners interviewed in this research (WVNZ, WVB Dhaka and field staff). This indicates that staff are familiar with the new ADP model of development with a clear understanding of the phases of the ADP. A general conceptual understanding of the basis of the model was evident, in particular the understanding of participatory development, partnership and the goal of sustainability. There was some interchange between the defining of transformation and empowerment. My analysis is that on occasion's staff referred to empowerment and transformation interchangeably, as if they were synonymous. I suggest that empowerment identifies the process by which people's lives are transformed. Transformation also identifies significant positive change which is a process; however it is the process of empowerment that brings about the process of transformation. Therefore empowerment is the precursor for transformation.

There was unanimous agreement amongst WV staff that the ADP model was a superior approach to community development in comparison to the previous CDP model. Staff supported the ADP concept of empowering community members and creating and establishing long term sustainable change.

Next, in Chapters Six to Nine, I describe and analyse the women's perspectives and experiences of participating in a WDG to gain an understanding of the process and impact of participation in the development programme. Evidence of the key ADP principles of participation, partnership, empowerment, transformation and sustainable development practices are identified throughout analysis.

# **CHAPTER 6: IMPACT**

## **COMING OUT – STEPPING OUT OF THE BARI**

### **Introduction**

The development journey began with the coming out process. Stepping out from the bari, marked a moment of transformation, the impact of which introduced change into multiple aspects of a women's lives. Participation in a Woman's Development Group (WDG) was a defining moment for women and signified the beginning of a long term commitment. A commitment which could involve the next 17 years of a woman's life: the approximate lifespan of Area Development Programmes (ADPs). This was a journey characterised by a partnership, a joint venture with other women in the group. This partnership also involved the commitment of the development organisation – World Vision (WV). There was a third partner, the donor and a sponsor who provided funds. This was a three way partnership between communities, change agents and donors.

A brief synopsis of the initial contact with WV and of group formation is presented to lead the reader into other aspects of the process and impact of change. Life prior to group participation is compared and contrasted with life as a WDG member, thus highlighting the changes in women's lives. The physical and material changes are mentioned, as are the new opportunities to gain an education, develop economically and improve awareness of health issues and social justice issues. In particular it is the psychological and social changes that provide new insight into the impact of development. All these aspects are dealt with in more depth in the following three Chapters: Seven - Nine.

The Development Group (DG) is the method used within WVB to facilitate ADP programme delivery – as at December 2004, there had been no external evaluation of the DG model.

### **Participating in a Mohila Unnayan Dol**

A brief overview on DG formation follows next, to lead the reader into the more detailed effects coming out of the bari and participating in the development programme.

# Formation of Women's Development Groups (WDGs)

One main way in which programme delivery of the ADP was undertaken within the World Vision Bangladesh (WVB) ADPs was through DGs. These findings reveal how women's participation in a Mohila Unnayan Dol or WDG impacted on their everyday lives. In order to give background understanding to the development programme and the manner in which women became involved in the WDG, I have included the process of their involvement as described by the women. I have identified two stages in the process of establishing a WDG: Stage One: initial contact between the women and WV and Stage Two: group formation.

In the following section please note that a capitalised 'P' for Participants refers to the participants in this research. Pseudonyms have been used for all participants and the names within quotes have also been replaced with pseudonyms in order to protect the privacy of participants in the research. Each WDG was identified by a name chosen by the group members, I have not used any of these names to protect the privacy of Participants, and instead I have given each group a number (e.g., WDG 1). The names of the three ADP regions are as stated in the text (e.g., Kaliganj, Laudob, Tarash).

## **Stage One: Initial Contact between Women and World Vision**

Women talked about their relationship with WV and how this was first established. There were a variety of ways in which women first got to know about the WDG concept. Some women learnt about the DGs through their participation in other WV programmes (e.g., adult education classes).

First we were students at WVs Adult literacy and Development Education classes; we were also in the New Mother's group (Jui, Tarash, WDG 1).

Women also came to know about the WDGs through their observation, and this would lead them to explore the possibility of forming their own group.

We were interested about the WDG because we had seen other WDGs in our area so we approached WV and asked them if we could be involved. We gathered group members and then WV came and visited us and the group (Rakhi, Tarash, WDG 3).

Sometimes other WDG members told women about the concept of the DG. This aroused interest amongst women in the community.

Some other women in this area belonged to WDGs and they told us about the group. We felt that we could develop and so we formed this group (Nilufar, Laudob, WDG 8).

Mothers of sponsored children had contact with WV staff.

Daemon, the WV field worker for this area asked all the mothers of the sponsored children to join him and he explained about the WDG. Those of us that wanted to join the WDG did after that (Kaniz, Kaliganj, WDG 7).

### **Stage Two: Forming the Group - Participation**

This was an interesting process because women who were not ordinarily involved in activities outside the bari were considering the idea of meeting with other interested women to discuss forming their own group. This involved leaving the confines of the bari for purposes other than paid work (e.g., harvesting rice in the fields), in one interview women raised the issue of restrictions around leaving the homestead, I asked:

Did you all used to stay inside your homes prior to participation in the WDG?  
(Researcher)

Yes, we would go outside our homes for our jobs as day labourers but the rest of the time we would stay inside (Rakhi, Tarash, WDG 3).

I have also explored this topic in depth later in this chapter.

Women who were interested in participating in a group would meet to discuss forming a group. Sometimes these were women who were acquainted with one another through proximity; or kin based relationships, sometimes members said they did not know each other at all. Most of the women interviewed spoke of the relationships they had with one another (prior to their participation in the DG) as relationships that were not close (Chapter Eight explores the nature of change in relationships amongst women).

Most women spoke of making an individual decision to meet with other women to discuss the possibility of forming a group:

Everyone that came, came because of their own interest (Joia, Laudob, WDG 2).

Deciding to meet and then to participate in a group indicated new opportunity to network with other women in the community and the potential for significant change to women's

collective and individual roles within their communities as they considered the possibility of interactions outside the bari.

### **Criteria for Group Membership**

In order to participate in a group women explained that they had to meet certain criteria as there were usually more women wanting to participate in groups than there were available places. Income level was one of the main criteria; Nilufar gave a comprehensive outline of the criteria requirements to be eligible for group membership:

WV have some rules, who can be members and who cannot. The women have to be in the same income bracket. The family income must be below 10,000 Taka per year. Members need to be local, in the same village and locality. Members cannot be transient; they must be a permanent community member. Members cannot be under 18 years of age. Members have to agree to obey the group by-laws (Nilufar, Laudob, WDG 2).

The by-laws or what some called ‘group rules’, required the following of WDG members:

They have to consent to maintain all the group rules. Some of the main rules are; to save money weekly, to join the weekly group meeting and to participate in various group training (Sukhi, Laudob, WDG 5).

Sometimes new members were welcomed into an established group and occasionally members left the group. Several reasons were given as to why some women left:

Two members left, one because she was not able to save money, the other left because the mother in law and daughter in law lived in the same house and two members from the same house cannot belong to a group (Minu, Tarash, WDG 7).

Occasionally women left the area because of marriage:

One woman left the group because she got married and moved to another village (Sophira, Kaliganj, WDG 1).

On other occasions a group member died; several women did not attend WDG meetings regularly (a requirement of membership); occasionally women could not afford to contribute to the group savings scheme (a WDG requirement). It was after the 1998 floods that a very small number of WDG members were unable to continue to save money due to the impact of flood related hardships.

Another requirement for group membership involved the agreement of members as stated in the following excerpt.

Some other women are interested in joining the group but the group has to agree before they can join (Minu, Laudob, WDG 5).

It is possible that agreement from group members could exclude some eligible community members from participation. I was not able to explore this issue in the current research due to the size of the project; this however is an important aspect to explore further.

On several occasions during interviewing some women appeared not to meet the group criteria for participation because their income was above the 1,000 taka per month per family threshold for participation in WDGs. This information was openly disclosed by women and there appeared to be no effort to conceal their incomes. Once again I was unable to explore this issue in depth due to constraints regarding the size of the research and my limited access to resources (e.g., time, human and economic). I did bring this issue to WV field staff attention; they indicated their surprise and suggested they would look into it further. This was not a financial audit but looked at women's perspectives and experiences of participation.

Some groups were unable to involve any more members as the group had reached its capacity (approximately 30 members). As mentioned in the previous chapter, WV staff suggested that groups were kept to a size which allowed women to communicate easily amongst themselves.

### **The Group**

Once the decision to form a group and membership was finalised the women then had a group that they belonged to and that they identified with as their own group. There were identifying characteristics for each group, a group name chosen by the group members, roles of responsibility within the group (president, treasurer, secretary) as well as an established group of people to meet with regularly. Women identified themselves as coming from a variety of religious backgrounds; they were Muslim, Hindu and Christian. Some groups were made up of women with homogenous religious identification, this meant that they all identified with the same religion (e.g., all members were Muslim, Christian or Hindu). However the majority of groups were made up of a heterogeneous blend of religious backgrounds. The blend within groups usually consisted of women from Muslim, Hindu and Christian backgrounds. There did not appear to be any religious

conflict amongst women. Women spoke about group unity and participant observation indicated harmonious relationships between group members.

As reported by the women, all group members met formally from between twice a week to once a month, with the duration of meetings being one to three hours. Most groups had a formal meeting for a few hours every month and shorter weekly meetings to collect money from members for the group savings scheme. Weekly meetings lasted from one hour to three hours, and monthly meetings lasted approximately two hours.

Women were voted into leadership positions within the group by other group members. There was a group president, secretary and treasurer. A rotational leadership process operated to ensure that all women within the group had an opportunity to act as a group leader. Women held a leadership position for a period of time and then stood down to allow others to participate in leadership roles.

This style of group management allowed all group members to exercise and develop the skills they had learnt in group education programmes. The skills which were needed were basic literacy (secretarial role), basic numeracy (accountancy role) and leadership skills (group president). This was a horizontal non-hierarchical style of group management, a style which encouraged all women to participate and contribute to the group. The group development model typifies the style of group management reflected in many women's groups and committees (Reid, 1997).

### **Group Membership Meant Stepping out from the Confines of the Bari**

Group membership was the antecedent for change in many areas of women's lives and relationships; it was the catalyst for change. Becoming a member of the group was an act of stepping over the threshold. It was the point at which entry into a new and different existence began for women. Group membership meant becoming an active participant in a long term partnership with people outside of women's kin related associations. Group membership meant being committed to long term relationships with group members and with WV.

The physical and material changes were repeatedly raised by Participants, access to clean drinkable water and to sanitary latrines were marked improvements and in contrast to the lack of facilities prior to participation. The importance of economic development, educational development and health programmes were also repeatedly raised as significant and much valued aspects to participation in the development programme. Opportunity for income generation (through a revolving loan scheme) enabled access to

credit facilities and enabled women to participate in small business development. Throughout the results all these aspects of the programme will be referred to as women speak about the impact of these changes. I also explore the psychological and social processes that impact women's lives as they participate in the development programme.

Next I define the process of emergence - in women's words the '*coming out*'. I explore the reasons why change has occurred in light of the strong tradition of purdah.

### **Emergence – 'Coming out'**

Typically women were not involved in making decisions in relation to activities outside the homestead (bari). Traditionally women remained in the confines of the bari. The concept of purdah (female seclusion) significantly impacted the daily lives of the women in this study. Involvement in the WDG brought women out of their homes and their homesteads. Coming out from the bari signified the physical and psychological transition point at which women entered into new arenas. A liminal identity is one that exists on the margins, blurred and not quite fully realised or completely experienced. For most of the women, life prior to participation in the development programme was a marginalised life.

Before the group women were oppressed, now the oppression has reduced (Farida, Tarash, WDG 2).

Most women were not accorded permission to leave the confines of the bari prior to group involvement, in contrast to life as a WDG member. Jori makes the statement:

...now we can go outside our homes (Jori, Kaliganj, WDG 4).

Why did you used to stay inside your homes? (Researcher)

Because it is a social tradition that women must stay inside their homes and also because we are shy (Bindi, Laudob, WDG 4).

On numerous occasions women spoke of spousal restrictions placed on their movements outside the bari, I asked the women:

Do your husbands mind you going outside now? (Researcher)

No, our husbands do not mind us going outside our homes now, as long as we have finished our household work. Nobody restricts us; our husbands know we are coming to the group for good things. Our husbands are supportive (Lovely, Laudob, WDG 4).

The majority of women described having spousal support for group membership. Most men seemed to have an understanding of the purpose of the group and many of them belonged to Men's Development Groups (MDGs) and were therefore familiar with the nature of the group meetings and the concept of development. Women often attributed spousal support for WDG participation in relation to increased income and increased long term economic opportunities (e.g., access to the group revolving loan for small business enterprise).

During an interview I asked:

Were, your husbands happy for you to join this group? (Researcher)

One group member responded:

Yes, because they are poor also and if the wife can help earn money that is good (Minu, Tarash, WDG 7).

These types of responses were common in all interviews:

Our husbands thought we should stay inside but now they have changed their concept (Rheeba, Tarash, WDG 8).

What caused your husbands to change their concept? (Researcher)

If the wife can contribute to the family development by earning then the husband is pleased for her to go outside the home and earn money (Minu, Tarash, WDG 8).

Most men recognised the prospect for economic improvement within their families. Women referred to using increased financial resources to prosper their families.

Most of the husbands encouraged us to join the group because they can see that it is for the good of the whole family. The money that we save and then use for our businesses will not go out of the family and therefore it will benefit our husbands too (Straboney, Laudob, WDG 1).

Understanding the ADP concept and the purpose of DGs was an important factor in the negotiating participation and forming a DG. The importance of involving all interested members of the community when explaining the ADP concepts was a key element of

building relationships between NGO staff and communities. Men were told about the WDG concept through WV initiatives in some of the interview communities. Explaining the DG concept to other community members was important as most women needed a husband's, mother in laws or father's permission to leave the homestead (bari).

WV told us about the group...WV also informed our husbands about the formation of a WDG and explained how the group worked (Minu, Laudob, WDG 1).

Often women had husbands who were members of a Men's Development Group (MDG); because these men were familiar with the DG concept they were generally supportive of women's participation in a DG.

Our husbands were happy about us joining the WDG. Half of the husbands belong to a MDG (Sukhi, Laudob, WDG 3).

A variety of reasons were given by women as to why they remained within the bari. The majority of women said husbands and/or mother in laws put restraints on them and did not permit them to leave the homestead. Some women said their husbands did not mind them leaving the bari, however once they left they spoke of being unsure of what to do outside. Kaniz raised the contrast between life prior to participation in the group and life now.

Before the group we could not go outside of our homes, not because our husbands stopped us, but because we felt shy. We did not know what to do outside. Now we come out, we like to meet outside of our homes (Kaniz, Laudob, WDG 1).

Without exception women said that they liked participating in a WDG. Even when women encountered resistance to change they pressed on in their endeavours to participate because participation was considered worth the effort, at least by those women participating<sup>6</sup>.

The majority of women said that they were expected to seek permission to leave the bari, usually from their husband or mother in law. I raise here that the knowledge of human rights gave strength, confidence and resolve to women who encountered resistance to their participation in the WDG. Although most women received support from husbands

---

<sup>6</sup> On minimal occasions women left the group. According to group members it was usually due to marriage or because they could not maintain regular savings.

and mother in laws to participate, on the few occasions in which support was not forthcoming, women persisted in group participation with the support of group members who stood in solidarity with them. The knowledge of human rights gained through group education lessons provided the psychological sway, confidence and belief that leaving the confines of physical restrictions was an acceptable expectation.

Before we used to think it was bad for women to go outside of the home, but now we know we have the right to go outside (Lovely, Laudob, WDG 5).

The change in women's thinking and in the thinking of other family members released women from psychological restrictions which bound women into a state of emotional and mental restriction. As women stepped out physically they began to step out mentally, and previous boundaries and beliefs about women's roles and abilities were challenged. There was a clear link between the physicality of stepping out and the psychology of stepping out of previously held beliefs about women. The interviews were full of women's accounts of the contrast in lifestyle prior to WDG participation.

Most of us were not allowed out of the home before the WDG began. Our husbands and mother in law did not allow us to go out of the home.... As long as we have done all the housework we are allowed out now (Lovely, Laudob, WDG 5).

Occasionally women still encountered spousal resistance to their attendance at group meetings. In one interview women raised this issue and group members spoke about how they were intending to deal with this problem. Women's individual power also became collective power when women joined together in support of one another. The following comments indicated the support and solidarity women showed towards one another, and the difficulties faced by some women.

Some women have problems leaving the house, but most women are supported by their husbands to leave the house. One of our group has trouble with her husband; he does not like her leaving the house. We will go to him and talk with him; we will tell him that she needs to leave the house to attend WDG meetings... After polite talk most men listen (Purnima, Laudob, WDG 1).

Participation in the development programme legitimated women's exit from the bari, becoming a group member was the catalyst for emergence from the homestead.

Before the group we were not allowed to go outside our homes, being part of the group has encouraged us out of our homes (Joia, Laudob, WDG 1).

Group membership accorded women opportunity to leave the bari and provided opportunity to contribute to the WDGs. Coming out of the bari to participate in a WDG opened up opportunities for social connections. The main social connections were with other WDG members within their group. Involving men in the development programme (either directly through their participation in men's DGs or through discussions in which WV staff explained the concept of the DG) was also important in gaining spousal support for women to leave the bari. The following excerpt typifies many women's experiences of gaining spousal approval to participate in a DG.

WV also informed our husbands about the formation of a WDG and explained how the group worked (Joia, Laudob, WDG, 1).

How did your husbands feel about you joining the WDG? (Researcher)

Most of our husbands encouraged us to join the group because they see that it is for the good of the whole family (Eva, Laudob, WDG 1).

In many instances women described an attitude of spousal support and cooperativeness in relation to women's participation in the DG.

How did your husbands feel about you coming outside from your homes? (Researcher)

There was no resistance, they are very helpful (Lucky, Laudob, WDG, 1).

It was interesting to note that in their discussions about their involvement in the DG women did not highlight their involvement with WV but talked more about their group process and the impact of participation in the group. This would suggest that their primary focus was on their own development process and that they were taking responsibility for the group management. This would also suggest that women were empowered to the point where they felt confident to manage the DG process.

Several exceptions to the restriction of movement prior to WDG participation were noted. In some groups women said that they were allowed to go outside the bari for work. Economic necessity resulted in women entering the wider community to support the family income. The following excerpt provides insight into the restrictions these women faced prior to the WDG. The dialogue also encapsulates commonly raised social changes that resulted from WDG membership.

Now we have a say about things. Before we were involved in the group we had no voice (Jori, Kaliganj, WDG 4).

Women spoke of a newly emerging equality with men, they spoke of the opportunity to work and to occupy a place in the public domain. The frequency with which this topic was raised within all groups, coupled with non-verbal behaviour, indicated that the women were excited about coming out of their homes. The following excerpt reflects some of this excitement.

Before we joined this group the women did not come out of their houses. Now we work side by side with men: this is very helpful for our development (Sheuli, Kaliganj, WDG 5).

Women often drew a parallel between being able to enter the public arena and being able to increase the family income. This concept is explored in greater depth in Chapter Nine.

At first some husbands did not agree with us joining the group, but once we explained about the group to them and they realised we would contribute money to the family, they agreed. All of us have our husbands' support now (Khushi, Kaliganj, WDG 5).

Purdah had a far reaching impact on the way that women previously managed their lives and on the physical spaces that women could occupy within the community and village. Although restrictions were still in place they were less rigid. Change was also happening in other rural communities in relation to the restriction of women's movements. These changes influenced and supported the concept of increased mobility for women. Coming out from the bari brought many new opportunities for women.

Before the WDG we were not allowed to come out of the house because our husbands prevented us from coming out. Now we are allowed to come out of the home. We explained to our husbands that women also need freedom. It took time but our husbands know that in every region these changes for women are occurring, so that influenced their decision (Beauty, Laudob, WDG 8).

Other NGOs in Bangladesh also (e.g., BRAC, Grameen Bank) encouraged women to join together in groups in order to participate in microcredit programmes and to receive some educational training. There were also Government run initiatives in some rural areas aimed at educating adults with basic literacy skills. These other initiatives encouraged women out of the bari for purposes other than paid employment, as did the WV ADP.

There was however no obvious overlap between the work of other NGOs, Government run initiatives and WV ADPs. WV staff highlighted the importance they placed on ensuring that there was no overlap in duplicating development initiatives between other organisations.

### **Participating in other Activities outside the Bari**

As a result of participating in the DG, women were also coming out of the bari to undertake activities that enabled them to take an active role in other aspects of community life. When women were asked if they were able to leave the bari for purposes other than attendance at a WDG meeting, women gave varied responses of which the following illustrated typically functional aspects of life outside the bari.

We go to the doctors; we drop and collect children from school; we have training with WV and we go to the bank (Rashida, Laudob, WDG 9).

On several occasions Participants raised unique and extreme changes in roles for women, changes which signified tremendous achievement and transformation for poor rural Bangladeshi women in general. The following excerpt is one such case.

One WDG member is also a Union Parishad (UP) member and she has to come out as she is a Justice of the Peace (Sukhi, Laubob, WDG 9).

This is a sign that there are changes happening for very poor rural women in Bangladesh. In the past poor rural women would not have been permitted to have positions of power and responsibility such as Sukhi spoke about. Being a Union Parishad (UP) member meant being on a local body committee; this was the grassroots administrative structure of Bangladeshi Government. I discussed this further with the women in the group and asked, “before the WDG started, would women have been permitted to leave the bari to be a UP committee member?” The unanimous response was “No” (Laudob, WDG 9).

Attending WDG meetings provided other new opportunities for some women to leave the homestead. Some women were now permitted to go shopping and to attend an International Women’s Day rally. Both verbal and non-verbal behaviour indicated women’s enthusiasm and joy at being able to attend such a large group function dedicated to women. Leaving the bari and travelling to another region to participate in the rally was a rare experience, travel to other areas was atypical as was participation in a large group event for women.

Before the WDG we did not go out of our homes but now we go outside. We even joined and celebrated the World Women's Day rally. We were pleased to celebrate. On that day we talked about women's rights (Sukhi, Laudob, WDG 3).

Participation in activities outside the bari introduced women to a multiplicity of new opportunities: educational, economic and social opportunities were raised as some of the most important aspects of participation. The chance to hear other opinions and perspectives about life was increased through the extending of networks and increased social interaction. These transforming social norms and practices were generally well accepted by other community members, due to the collective nature of these changes, and the fact that they were beginning to happen in other rural regions.

## Conclusion

Stepping out of the bari signified the moment of coming out from the margins and moving into new opportunity and possibilities for the present generation of women. It also signified the possibility of change, new opportunity and hope for the future generation of women.

Women were participating in educational and health development initiatives, and pursuing economic ventures. Women were also enjoying the opportunity to form social connections with other group members.

Power imbalances between women and men were being addressed through women's participation in the group; the potential for increased income through access to the revolving group loan was a highly influential motivating factor for male support of women leaving the bari.

Next, in Chapter Seven, I explore another impact of coming out from the homestead and participating in a development group, *Gaining Voice – Speaking out*. This chapter raises women's experiences of being able to contribute and to participate in development group discussions, to have a say on family matters, to pass on knowledge acquired through the education programmes and to speak out about human rights issues - social justice and gender justice.

# **CHAPTER 7: IMPACT**

## **“WE HAVE OUR OWN VOICE”**

### **GAINING VOICE – SPEAKING OUT:**

#### **SOCIAL JUSTICE**

##### **Introduction**

Gaining voice was aligned with stepping out from the confines of the bari. Being physically bounded was clearly aligned with being vocally bounded. “We have our own voice” is an exploration into women’s perspectives and experiences of gaining voice.

As women stepped out of their physical confinement they also came out from their vocal confinement. Gaining voice was a literal experience but it was also a metaphorical indicator for the other changes taking place in women’s lives. Gaining voice was related to a raft of changes introduced through participation in the development programme. Social interaction with women in the group provided opportunity to talk: discussions were an important aspect of group participation. Educational development was aligned with gaining voice. Gaining an education empowered women with knowledge and imbued confidence to speak up and to share new found knowledge with others. Awareness of social justice issues through consciousness raising education programmes empowered women to speak up about gender justice and human rights issues. Economic empowerment through development programme initiatives enhanced women’s capacity to participate in income generation initiatives. New economic confidence in women within the family increased women’s own autonomy and power.

The double quotation marks denote the literal phrases and terms women used during interviews, they are used once to identify the phrase.

# **“Our Voice Now”**

## **Women Speak Up**

Women were traditionally unable to have a significant say in family decisions or community discussions. The predominant norm within these rural communities meant that men were the decision makers and the socialisers. It was the men whom I would see frequenting cafes or what Bangladeshis commonly called “gossiping” amongst themselves at the markets. The majority of women would be at home managing the affairs in the bari.

The physical process of coming out of the homestead to join the group was closely aligned with gaining voice.

Before most women stayed inside their homes but now they come out from their homes and they speak for themselves (Minu, Kaliganj group 10).

Women spoke about gaining voice in conjunction with gaining an education and learning about human rights and women’s rights. Gaining voice was consistently raised by the women as one of the most significant and salient aspects of group participation. In one interview women were asked:

what, if anything, is important to you about being part of the WDG? (Researcher, Laudob, WDG 1)

The first response from a group member was:

We have our voice now (Kali, Laudob, WDG 1).

In another group the question was asked:

Has being involved in the group brought about any changes in your life?  
(Researcher, Laudob, WDG 4)

Again, the first response from one of the women was:

yes, now we have a say about things. Before we were involved we had no voice  
(Shapna, Laudob, WDG 4).

These two examples reflect the significance of gaining voice for the silenced.

## **What did Gaining Voice Mean for Women?**

Gaining voice meant speaking up, it meant having a say, it meant passing on newly acquired knowledge. Gaining voice meant contributing and participating. It meant having a say about family issues. It meant participating in discussions with other women, mostly during the regular WDG meetings.

Women frequently raised the importance and value they placed on these discussions within the group. Group members considered the WDG was a safe and supportive place to share their thoughts and their emotions; talking with other WDG members was an opportunity to discuss the difficulties of life but also to share the positive joyful aspects of life. Women also discussed important health and well being issues in the group and exchanged knowledge and personal experiences. The group was also a place to discuss the future and to make individual and collective plans with others. In one group interview women were asked:

What do you like or dislike about the WDG? (Researcher, Laudob, WDG 9)

The women in this group raised the following responses, all of which are aspects of voicing – emotions, aspirations, health and wellbeing; these kinds of responses were typical of the issues women raised in other interviews:

We can discuss our joys and sorrows (Minu, Laudob, WDG 9).

We can discuss our future plans, the good and bad aspects (Rakhi, Laudob, WDG 9).

We can discuss pregnancy and health for women and we can discuss about education and nutrition for women (Sophia, Laudob, WDG 9).

In speaking with others, in the group, in the community and in the family, even in the political arena, women were being heard and becoming visible.

Women also spoke of informal learning that was taking place through group discussions:

I can learn lots from the discussions we have while we sit together in the WDG (Sukhi, Laudob, WDG 10).

The isolation experienced by the majority of the women prior to the WDG was in contrast to their current situation. This change transformed multiple areas of women's lives.

Leaving the homestead to join the group provided an opportunity for women to socialise and to resolve problems with the support of other women living in similar situations. This was a new experience for most of the women.

Before WV was here we did not meet with each other. Now we can meet and spend time together and help each other to solve our problems. Before we used to stay in our homes, now we have broadened our outlook and we come out from our houses (Jori, Kaliganj, WDG 4).

### **Aspirations – Having a Civic Say**

Women were having influence on decision making processes at various levels. Women were having a say within their groups and their families, they were having input into the lives of other group members but they had aspirations to take the voices of women into their wider communities. Women had aspirations to have a public say, a public say meant getting the perspectives of women heard within the political echelons of rural Bangladeshi society.

We want to cast a vote at election time (Straboney, Laudob, WDG 5).

Along with raising their desire to cast a vote, there were those amongst the DG members who had aspirations to be involved in local body Government. One woman raised her desire to be a regional community leader; she aspired to the office of what is an equivalent to a district Mayor. Shapna wanted to be the Union Parishad (UP) Chairman, during the interview she said:

I want to be the UP chairman. If I can't be the UP chairman I want to at least be a committee member (Shapna, Laudob, WDG 5).

Her aspirations lead her to the conclusion that if she could not be the leader of what is equivalent to the regional council; she would at least like to be a UP committee member on the regional council. Shapna's aspirations were not founded in an impossible vision. Aspects of her aspirations had become a reality for one group member in another WDG in the Laudob ADP who had become a UP committee member (as mentioned in the previous chapter).

## **Gaining Knowledge and Passing on Knowledge**

Women valued the opportunity to learn. As women gained knowledge they passed on knowledge to others around them. Health education provided potentially life saving information and women recognised the importance and worth of this information.

We have learnt about health. We have learnt about personal health. We have learnt about family planning, immunisation, nutrition, diarrhoea, aids, safe drinking water and sanitation (Hira, Kaliganj, WDG 7).

What we have learnt about health we have been able to pass on to other community members (Asha, Kaliganj WDG 7).

Women were particularly eager to share their new found knowledge with their children; what they had gained could now be taught to the younger community members.

Now that I am learning I am able to be a teacher to my children and pass on the knowledge that I receive (Rufia, Kaliganj, WDG 5).

It was noteworthy that before participating in the programme there were immunisation programmes going on within the area but some of the women had no idea what the programmes were about - they simply copied other women in the village who were taking their children to be immunised. Health education empowered women and they gained knowledge and understanding of the purposes behind the practices. This amounted to a more informed perspective of healthcare practices; knowledge could then be passed on to others within the family and the community thus minimising the likelihood of perpetuating superstition.

A village doctor talked about immunisation and we took our children to be immunized because everyone else was taking their children. We did not understand what immunization was but now after WVs education we understand (Sufira, Kaliganj, WDG 7).

Education was highly prized:

Before we were not aware of many issues but now we are very conscious about the value of education (Nondo, Tarash, WDG 1).

Conscious raising and healthcare education resulted in changed behaviours amongst women. Knowledge brought freedom from certain commonly held superstitions about

health and well-being. Knowledge was liberating and empowered women to change hazardous customs to adopt healthier practices. Women were no longer bound by beliefs which resulted in compromised personal health and endangered the development and well-being of their babies.

Now we are free from many superstitions. Before the WDG, pregnant women got less food to eat because we thought that the baby would be smaller and the birth easier if the baby was smaller. Now pregnant women get enough food to eat (Rashida, Laudob, WDG 9).

Women frequently referred to education as a key aspect to their empowerment; education was considered to be a catalyst for significant change. Along with basic literacy and numeracy skills women received education on pro social values-based concepts.

We have learnt about unity, honesty and justice. This was part of the education programme (Nondo, Kaliganj, WDG 5).

Learning about the equal rights between men and women empowered women and gave them a new sense of identity. Educating women about their value as human beings gave an increased sense of self worth.

We have learnt about equal rights for men and women. An equal chance for females to be educated. Females should have an equal right to food (Rimi, Laudob, WDG 4).

During an interview women began a discussion about human rights and gender justice issues. In other interviews women often raised the issue of basic human needs and some raised the point that women's health needs were not met.

Women do not have enough health facilities. Men think that women can wait if they are sick, that they won't die. If they are severely ill then they go and get treatment. If family needs arise many husbands say 'go to your parent's house and bring money' (Sufira, Tarash, WDG 3).

Women were being educated about their basic human needs. Women spoke with enthusiasm and confidence as they eagerly relayed their knowledge about the things they needed to survive.

As a human being we need food, shelter, clothes, medical treatment and education (Suraiya, Kaliganj, WDG 5).

## **Implementing Change within the Family**

One thing many of the interviews touched on was the importance of education for children. Women often talked about how they had learnt about the importance of children's education and they spoke of putting into practice what they had learnt. This implementation of new found knowledge was often beneficial to other family members and transformation within the lives of others resulted from the transformation taking place in the lives of the women. Women often said that before they were members of the WDG their children did not go to school. The value and importance of education for children was taught during the WDG education classes and women whose children used to supplement the family income instead of attending school (and in particular girl children) were now receiving an education. Increased family income due to the small WDG business development also relieved some of the family's financial pressures thus allowing children more freedom to attend school.

We didn't send our children to school before but now we do. We have learnt about the value of education and we send our children to school now. In the WDG families mothers are more aware of their children's education (Minu, Laudob, WDG 10).

Many women spoke about their support for daughters to receive an education.

Before only boys were allowed to go to school: now girls go too (Sufira, Laudob, WDG 5).

When women were questioned as to why they joined the WDG a common response is illustrated by Purnima.

I joined the WDG because you learn a lot of things. After becoming a WDG member we have learnt to solve our problems. We have a programme that we follow and we have teachers, supervisors and volunteers that work with us (Purnima, Laudob, WDG 4).

## **Health Education**

Women valued greatly the health education lessons and the positive impact that practical application of information was having on health.

We have health education and learn about cleanliness, how to be hygienic and to keep the environment clean. We are healthier now (Shapna, Tarash, WDG 1).

We have learnt to prepare saline solution for use if we are sick; this really helps us to get better (Asha, Tarash, WDG 1).

The saline solution was something women frequently spoke of and in some of the groups I observed women participating in a lesson in which they were taking turns at preparing saline solutions. The purpose of this was to practice making the solution so that it could be mixed in the future to administer to people who were suffering from the effects of dehydration, usually as a consequence of dysentery. The long term effects of dysentery, for vulnerable members of the community such as the elderly, children or those whose health was already compromised could result in death. This is one example of the practical education women were receiving which was empowering and equipping them with the knowledge and ability to implement healthcare practices which could result in life saving interventions.

## **Gender Equity a Human Rights Issue**

### **Women Speak Out - Social Justice - Gender Justice**

For many women gaining voice meant speaking up about the oppression of girls and of women. It meant challenging oppressive norms and practices that were illegal nationally and that were against international United Nations human rights and women's rights conventions. In most interviews women raised human rights issues; the topic of early marriage was frequently raised.

Often husbands don't ask their wife's opinion when finding a husband for their daughters. Often there is no value in the wife's opinion regarding marriage of daughters. Some men will listen to their wife when she says that child marriage is bad but you pay less dowry for a young girl (Asha, Tarash, WDG 3)

In one group discussion women talked about early marriage, they described the hazards of early marriage and as they listed all the downfalls of an early marriage for a young adolescent woman they began to talk about the role they could have in stopping early marriage.

Women should take the first step to eliminate child marriage (Sophia, Laudob, WDG 8).

If someone proposes early marriage for your young daughter what will you say? (Researcher, Laudob, WDG 8)

We will say 'no, our girl is not ready for marriage yet' (Khali, Laudob, WDG 8).

In some instances women spoke of altruistic offers of kindness and practical support extended to families that were economically poor and planning early marriage for their daughters – concern met with action.

Some poor families want early marriage and our group offers money to help with the girl's education so that she can stay on at school and not get married early (Khali, Laudob, WDG 8).

Women were aware of gender injustices and they commonly spoke up in group interviews about the contrasts and injustices of unfair practices. Women spoke with confidence about these inequities and they had solutions to the injustice, they wanted equity.

If a woman works in the fields she gets paid half of what a man earns even though she does the same work and works the same number of hours. We want equality, to work side by side with men. There should not be any discrimination (Jori, Kaliganj, WDG 8).

Gender related issues were part of the curriculum and covered topics such as the need for equal rights for girls and boys, and the equal value and importance of women in relation to men. Women were keen to learn and to participate in the development process. Asha's comment is very direct as she speaks up about gender inequity and states clearly that women want to be included into the development process. Her insight and frustration at gender injustice comes through in her comment.

Half of the population in this country are women. Without their development only half the country is developed. How can men think only they should be developed? (Asha, Laudob, WDG 7)

A new sense of confidence and empowerment was rising up in the women as they learnt to discuss issues amongst themselves and even to engage in discussions with men, usually with their husbands. In one interview the following response was made when women were asked:

Have your lives changed as a result of the WDG and if so how? (Researcher, Laudob, WDG 8)

Now we have a voice and we can respond to the men. Men used to underestimate us but now they don't (Jori, Laudob, WDG 8).

Women frequently raised a change in power dynamics within their marital relationships following their participation in the group. Rakhi described a partnership style relationship in which she now contributed to discussions and was accorded input and respect in discussions. She described a relationship that reflected unity and support.

My husband listens to me now and my husband encourages me. I can discuss issues with my husband now and we can both give feedback on issues. Now we can develop and work side by side as a couple (Rakhi, Kaliganj, WDG 5).

Women were having a say, having voice was related to coming out from the confines of the bari. Rather than being marginalised, silenced and spoken for, spoken to, or spoken at, women were articulating their perspectives, women were conversing. There was clear evidence of the acquisition of voice during the interviews as many women confidently articulated their perspectives and experiences of participation in the DGs. Women were having a say and some women had aspirations to have a say within the wider community.

Breaking down stereotypes and challenging unjust gender related practices was an important aspect of the WDG educational programme. Tackling structural gender injustice through education was a way to introduce structural change into these communities. Women spoke of their own attitude changes in relation to their daughters.

Once boys were top priority in the family; now boys and girls are equal priority. Now food, education and clothing are of equal priority for boys and girls and they receive the same medical treatment (Minu, Kaliganj, WDG 2).

Women frequently raised the importance that they now placed on the girls within their own families. Once women were educated about the value of the girl child they were acknowledging their support for this concept through implementing practical changes within the family. These changes could provide future generations of girls with increased health and well-being and increased access to educational and economic opportunities.

# **Oppression - Abuse of Women, Dowry System and Child Marriage**

## **Social Justice Education**

In environments where the marginalisation and physical and psychological abuse of women was prevalent, the knowledge that certain practices (e.g., beating women, the dowry system, trafficking of women, and child marriage) were against international human rights conventions gave women the confidence to acknowledge and speak up about these social injustices both within the confines of the group and outside the group setting. Moreover, knowing that the above forms of abuse (although still widely accepted) were illegal in Bangladesh, increased women's ability to voice their disapproval of such practices.

Now we know about the oppression of women and about their rights. We have also learnt about trafficking of females. We used to have more oppression of women but it has reduced now because we are more aware of women's issues (Joia, Laudob, WDG 5).

Openly discussing issues was not ordinarily practiced amongst women because of their previous social isolation. Now women spoke with authority and confidence about their basic human rights and although women's circumstances did not necessarily meet their ideals their daily lives were improving and the group support was enabling women to discuss concerns in the safety of others who cared about them. Educational development, economic development and increased social and emotional support, lead to an increased confidence in women's perception of their ability to make decisions outside the group and to their role within the family.

We can make decisions without our husband. If our husband goes away we can make decisions without him. We are not husband dependent; we have established our rights within the family (Lucky, Kaliganj, WDG 2).

According to the women participating in this research the oppression of women through "torture", the dowry system, and child marriage were all issues and realities that many women and girls were faced with in Bangladesh. Women spoke of the suffering that was endured as a consequence of such abuses. The following excerpt provides insight into the nature of this problem from the perspective of one of the Participants.

We want to reduce the torture amongst women. Some women are tortured by their husbands. This situation is allowed in our country, although it is more

common amongst poor families. It is more amongst poor families because the husband cannot fulfil the wife's demands and his children's demands; demands for clothing and education for the children. Mentally, the men are not happy because they cannot meet the family demands and they are always under pressure (Suraiya, Kaliganj, WDG 4).

Women raised the issue of physical abuse; they spoke of being beaten by men. Knowing that physical abuse was a violation of their basic human rights appeared to give women confidence to voice their concerns about abuse.

Women's oppression is a human rights issue we have learnt about in the WDG education classes. Some men like to beat women. Some husbands say 'I'm not responsible for your food, get your own income'. Some men do not want to take responsibility for the women and children (Joia, Tarash, WDG 4).

Beating women because dowries were not paid was also an issue that women spoke up about during interviews.

Often women are beaten if a dowry is not given. The dowry system is here; if a dowry is not given then the husband beats the wife (Bindi, Tarash, WDG 4).

Many women interviewed spoke of being frequently beaten in the past. Now, as a result of their involvement in the WDGs, women often spoke of their increased family significance as a breadwinner. Increased family status meant increased personal confidence for women. Women also had increased collective empowerment; they frequently supported each other under the threat of physical abuse or other forms of oppression. Women in one group spoke about the long term difficulty a member had been having with her husband; he was previously unsupportive of her attendance at group meetings and had been oppressing her. Due to the propensity of physical abuse of women within rural Bangladesh it is likely that she had been physically abused as well as restricted in her group attendance.

Now we can protest if any husband oppresses his wife; the group will go and make him understand that this is wrong.... Usually after polite talk the husbands understand (Kaniz, Laudob, WDG 10).

Due to the sensitive nature of this issue and the look of sadness on this woman's face I did not ask probing questions but allowed the women to disclose what information they chose to in relation to this group members circumstances. I did however ask the women in this group what they would do if the husband continued to oppress her. Their response

was clear. If he did not stop oppressing his wife and continued to make it difficult for her to attend and participate in group life, they would continue to confront him in relation to his treatment towards her, they would not give up!

These women had been empowered to the point where they had gone and talked to the husband, confronted him about his behaviour and explained to him that such behaviour was wrong. In this case this appeared to be enough to stop the oppression and the abuse. I reiterate that these women were adamant that they would continue to deal with the offender until he stopped the abuse. These behaviours reflected the group solidarity and support women accorded one another in some of the groups. Women who previously suffered alone now had the support of others in the group.

Womens' reports of change indicated that oppression reduced as they developed knowledge, skills, and power, and were participating in a partnership rather than a dictatorship style relationship with the men in the family. It is plausible that the pressure on men decreased as women became involved in decision making and had an active voice in managing and maintaining the family. Male domination and authoritarianism was being replaced by a more democratic style of family management.

Before the group women were oppressed, now the oppression has reduced. Now women can learn things, they contribute to their families and they have value. Before women had to rely on their husbands, but now power is in her hands. Before the thinking was that the family was the husband's and he had to run it. Now we have input into running the family (Joia, Tarash, WDG 2).

Many women discussed the dowry system. This was something that was prevalent within Bangladeshi society and although illegal, it was frequently practiced. This was an ingrained belief and method of practice, that even with the knowledge that it was wrong it was difficult to break such ingrained tradition. In an interview the issue of women's rights was raised by Participants. Sheuli's response was reflective of the perspective many women voiced during interviews on the dowry system.

We know that the dowry system is illegal and not good, but still it is present (Sheuli, Tarash, WDG 3).

Women frequently spoke of the dowry system as something that they no longer agreed with or wanted to support. In the following interview women mentioned that the prevalence of the dowry system was lessening within their community, however, it was not clear whether this reduction was due to women's education within the WDGs or one

of several factors influencing a decline in dowries. Government run initiatives publicising the illegal nature of dowries along with the influence of other NGOs may have further influenced the decline in dowries.

Before the group the dowry system was very prominent. It is still present but is not as common as it was. We learnt about the dowry system and we want no dowry system. The dowry system must be eliminated (Asha, Laudob, WDG 1).

Some women highlighted the trends of change and broadened awareness of gender justice issues within their communities:

Before our husbands never listened to our words but now our husbands listen to what we have to say (Minu, Laudob, WDG 10).

If your husbands did not listen before, why do they listen now? (Researcher, Laudob, WDG 10)

Now it's time to listen, now is the time for equal rights so they have to listen (Minu, Laudob, WDG 10).

The positive aspect of the WDGs education in this aspect was that it had sown a seed for change. In some interviews women raised the issue of dowry and suggested that the practice was reducing as a result of the WDG as they were learning about the dowry system and were educated about the illegal nature of such practices.

Child marriage (pre-adolescence) and early marriage (adolescents below 18 years of age) was still common practice in Bangladesh where most marriages were arranged by the Fathers or sometimes both parents. This was also an issue many women in the WDGs were facing as they had daughters. Women had learnt about the problems associated with child marriage through the WDGs and they had also been told that it was illegal. Women frequently spoke of child marriage as being something they would like to end.

We have learnt that early marriage must be prohibited; marriage under 18 years is illegal. If a girl gets married early she has to do all the housework in her in-laws house and she could also get pregnant, pregnancy is very hazardous for her. Women should take the first step to eliminate child marriage (Jori, Laudob, WDG 8).

In one instance when I asked women:

Has being involved in the WDG brought about any changes in your life?  
(Researcher, Laudob, WDG 10)

The response from one of the women and supported by some of the other group members, was that:

We now have sanitary latrines and early marriage has stopped (Momota, Laudob, WDG 10).

The importance of the introduction of sanitary toilet facilities was significant in a community where disease and illness are common and where no such facilities were previously available (the open field was used for body wastes). The importance of the cessation of early marriage also has far reaching consequences for the community and in particular for the improved health, well being and future of young girls and young women. Although women did not discuss in detail their personal circumstances and experience of early marriage, occasionally they spoke of the age at which they had been married and the significantly older age of their husbands. However, women were eager to relay stories about instances of early marriage amongst non group members within their village. In some instances women spoke of early marriage between adolescent girls who were 12 years old and men who were at least 40 years old. These ages are usually approximations as many rural poor do not know their chronological ages; many are unable to do basic arithmetic due to minimal academic education.

Women are allowed to marry at 18 years of age, but previously they were allowed to marry at 12 to 14 years of age. Some even married at seven years of age. They lived with their husband. The husband might be 20 years old and the girl seven years old (Sukhi, Tarash, WDG 6).

Although Sukhi's alleged example of child marriage is extreme, I have included it as it demonstrates the importance of educating women along with all other community members about the illegal practice of child marriage.

When the issue of early marriage was raised by women during interviews I would sometimes ask the women:

If someone proposed early marriage for your young daughter what would you say? (Researcher)

We will say ‘No, our girl is not ready for marriage yet.’ Some poor families want early marriage and our group offers money to help with the girl’s education so that she can stay on at school and not get married early (Naila, Laudob, WDG 8).

Women frequently voiced their concerns about the practice of early marriage they did not want early marriage for their daughters. Women who previously had little, if any say within their families, were voicing disapproval about within the group and said they were prepared to speak out about such issues. Shapna’s comment illustrates this point:

My dream is for my daughter to pass class 10 and then she will not have an early marriage, under 18 years old. We will protest if our husbands want our daughters to have an early marriage; we think they will take notice of our protest (Sahpna, Tarash, WDG 2).

Women’s voices were being heard.

## **Conclusion**

The physical act of stepping over the threshold into new opportunities was also aligned with the speaking out process. Gaining voice was an integral aspect of the outing process for women. Gaining voice was an important aspect of empowerment; it meant gaining the power to influence decision making processes and to have the needs and views of women represented within various sectors of society. Women spoke of the opportunity to influence decisions within the family, to discuss their children and the importance of education, health and girls rights (e.g., child marriage, education, and dowry) about their children, to discuss issues with their husbands and to have their views heard. Women also wanted to have their voices heard at the community and national level through casting a vote. Some women had aspirations to participate within the local government. One WDG member had been elected to a local government position as a UP member, a remarkable achievement for women and a reflection of the significant changes in attitude to a more equitable and just society for all.

Joining with other women through participation in the WDGs allowed previously secluded women the opportunity to plan, prepare and discuss their development process and their hopes and their dreams for the future with other women and with WV staff. Increased knowledge brought increased confidence to speak out about social justice issues and human rights. Sharing experiences within the safety of the group through talking and listening to one another increased women’s awareness of the needs of others. The group was a source of support and encouragement for women. The regular group

meetings provided an opportunity for women to receive support and to give support to one another.

Women enjoyed learning and participating in the WDGs, they also enjoyed sharing their knowledge and practical skills in order to help and support others in the community. As women received knowledge they passed it on to others in the community. Women worked together to achieve change, they supported one another and they worked in unity. Participation in WDGs enabled women to develop relationships outside of their kin based associations and to increase community and social cohesion. I explore these relationships in Chapter Eight – Developing close friendships & support networks outside the bari.

# CHAPTER 8: IMPACT

## SOCIAL COHESION: CLOSE FRIENDSHIPS & SUPPORT NETWORKS OUTSIDE THE BARI

### Introduction

Increased social cohesion was a defining characteristic of women's experiences of participation in the Development Groups (DGs). Group participation increased women's support networks and fostered unity, friendship and care. Close friendships developed between women group members.

In this chapter I explore the nature of women's support networks and identify the characteristics of these close friendships. I also touch briefly on the nature of the relationships that women described between themselves and WV staff.

In order to understand the changes and contrasts between women's current (at time of interviewing) relationships I begin by describing the prior nature of these relationships.

### Defining Women's Relationships Prior to WDG Participation

The majority of women had minimal, if any, social networks outside their kin based relationships of the bari (homestead). Once married most women lived within the seclusion of the bari and therefore their networks and relationships were centred around their kin based relationships within the bari.

There were very limited opportunities to form and develop relationships outside of the bari and few women could describe these external relationships as friendships.

We were known to each other but we were not close, now we are very close (Tarash, WDG 3).

For some women, relationships prior to group membership were based on conflict and frequent quarrelling amongst themselves.

Now we live in peace. Before we quarrelled...we are now united so the quarrelling has stopped (Sheuli, Kaliganj, WDG 7).

Following participation in WDGs, these interactions and relationships acquired a new harmony and synchronicity which Sheuli referred to as peace characterised by unity.

### **Women Help Each Other – Unity, Friendship, Care and Support**

Social relationships were established in the group environment which was characterised as a place of safety and support, a place in which women could form, develop and sustain friendships. Those with friendships prior to the group now found them strengthened, as women's lives were drawn together in group commitment and partnership.

We are all neighbours so we knew each other and were friends but since the WDG the friendship has become much closer (Hira, Laudob, WDG 1).

Women attributed significant importance and derived much pleasure from their social development, and enjoying one another's company.

Socially we spend more time together, relationships and friendships have increased. We meet as a group twice a week. We talk about our problems and we discuss them in the group and try to solve them. If any member is absent we talk about this and we find out where she is (Shapna, Kaliganj, WDG 6).

In some instances women had already developed casual friendships before they joined the WDG. However their participation in the WDG taught them new social skills and provided opportunity to grow and nurture friendships. During an interview I asked:

Were you friends before you joined the WDG? (Researcher)

We were known to each other but we were not close, now we are very close (Rakhi, Tarash, WDG 3).

Now we visit each other and help each other (Minu, Tarash, WDG 3).

Women enjoyed meeting with one another in the group and developing and nurturing their new found friendships. There was increased social caring and obligations for social caring. Even though women lived in close proximity prior to group formation and were often familiar with one another, they usually had not experienced these close friendships before the WDG.

### **Changing Social Boundaries**

Many of the women talked of the friendship that they enjoyed through the WDGs. Women were spending time together and enjoying the company of other groups within

the context of group meetings. Friendship offered support to the women; they shared resources and showed kindness and generosity to one another. Women had developed support networks amongst themselves and it appeared that they were united in their commitment to one another's personal and family development and well being.

As a group we are united, we help each other now. Before the group we lived near each other but we did not spend time together. Now we can help each other with small problems and to develop our families. We talk to each other to develop our personal and family life (Jori, Kaliganj, WDG 1).

Close friendship also involved maintaining regular contact with one another outside of group meeting times, one way in which this happened was through visiting one another's homes. During an interview I asked the women:

Did you know each other before you joined this group? (Researcher)

One of the group members replied:

we knew each other but now we are much closer. We used to visit each other, but not often, and now we visit each other often (Rheeba, Tarash, WDG 5).

Becoming part of the group brought significant social change into the women's lives. Before participating in the WDG women seldom, if at all, socialised outside of the bari. Participation in the group legitimised visiting one another's homes to provide practical support or for the group leader (who took office on a rotational basis) to visit women's homes to arrange the next meeting time with group members. Participation in the group accorded women permission and authority to leave the confines of the bari for legitimately practical purposes and women said that the majority of husbands supported this.

### **Social Reciprocity**

Women were networking amongst themselves to support one another. The women were also aware that as they pooled resources and gave to others in the group it would one day be their turn to receive support as the need arose. In this way a form of social reciprocity was developing amongst the members in the group that extended beyond traditional Bari relationships. The lack of adequate services within all regions established a shared need, but it was the WDG that provided the mechanism of social support and development across boundaries of custom and tradition.

Before WV was here we did not meet with each other. Now we can meet and spend time together and help each other to solve out problems (Lovely, Laudob, WDG 4).

The creation or extension of alliances between women increased opportunities to realise a newfound and pragmatic social capacity.

### **Care and Support**

Since becoming group members practical support outside group meetings was widespread.

We did used to help each other if we knew the person but now we help each other more and we visit the home if someone is sick (Straboney, Laudob, WDG 5).

Women made frequent reference to the help that they offered to one another in times of need and of illness, and of the networks that developed to provide practical support.

If anyone in the group is sick we collect extra money from the group members to help pay for their treatment (Eva, Laudob, WDG 3).

Women supported group members whose children were sick by visiting one another's homes to provide help in caring for the ill child or children.

If children are sick some of the women in the group go and help the woman in the family with the sickness (Rakhi, Laudob, WDG 2).

Throughout the discussions women defined the group in a way that denoted a partnership that was attuned to providing help and support for fellow partners.

We have learnt to work together as a team, to help and support each other (Eva, Kaliganj, WDG 4).

In some groups women were intimately involved in providing help and support in a variety of ways; support for one another's families was often raised as an important change resulting from WDG networking and participation.

Economically we help each other more. We also help each other with social problems. If someone quarrels with her husband some of the women may encourage the wife to return home if she has left or encourage the husband to

return home if he has left. If children are sick some of the women in the group go and help the woman in the family with the sickness (Sophia, Laudob, WDG 2).

Pluralistic support of economic help, social support, relational help and practical support during illness amongst the group members' children was often required.

On occasions extremely vulnerable community members were welcomed into the group. On one occasion I observed a group member laughing loudly during a group meeting. I was told she was mentally ill and was currently recovering, and she had been physically and psychologically abused by family members attempting to cure her illness. Both WV staff and DG members were aware of her circumstances and were working together to offer this woman support, care and protection. Vulnerable women now experienced greater support than existed before.

Involvement in the group means friendship for me. Now we visit each other and we are friends. We know how each other's families are and what is happening in the families. We visit each other's homes; we visit each other socially and for group work. The group work is when the WDG president visits each home to tell the members that there will be a meeting. If a group member is sick we visit them and help them. Since the group we have become very good friends (Momota, Laudob, WDG 9).

Often practical support was extended to group members who were unable to attend meetings due to illness. Women's support of one another involved regular contact and extended to knowledge of family well being and dynamics.

Through discussions and observations, which included a visit to a local health facility, minimal health care services were available and there were few trained medical doctors within these rural communities. This was especially so in the more isolated communities such as Tarash ADP and Laudob ADP. Where there were local community hospitals such as the one I visited in Kaliganj ADP, medical supplies were scarce, doctors were few (given the large populations) and facilities within these hospitals were very basic and in some cases appeared inadequate. Women's networks of care and support were critical to survive these situations and a vital element in the success of the group. The group was a place where women discussed various personal issues.

We meet twice a month and we can discuss if we are happy or sad and can talk about our various problems. Involvement in the WDG for me means friendship; significant support has taken place (Lovely, Laudob, WDG 6).

In one interview Sophia spoke of the numerous benefits that participation in the group had introduced into her life and the lives of the other group members. She spoke of the improved quality of life her, and other women in her group, were experiencing. Obvious benefits such economic development, educational development and numerous health benefits were directly attributed to participation in the development programme. Sophia also raised the importance of friendship as a central theme and consequence of participation in the development programme.

Being part of the group is good, we are all friends, we love each other (Sophia, Kaliganj, WDG 2).

Sophia's comment about friendships developing amongst women in the DG was reflective of the comments made by women in all of the regions and in the majority of the interviews. Close friendship amongst women was one of the most frequently mentioned and salient aspects of participation in a Women's Development Group (WDG).

Through the group women have learnt to support one another, to help one another and to resolve their problems.

### **Problem Identification and Solving**

Women's care and concern for one another was reflected in a variety of behaviours. Women frequently identified the group as a place in which they solved their problems during discussions at their weekly meetings. Problem solving techniques included understanding the root cause of behaviours. I asked the women:

What do you do in your weekly meetings? (Researcher)

If any problems have arisen we try to solve them. Some problems might be that people don't attend meetings regularly or they don't save regularly. We try to find out why these problems occur (Minu, Laudob, WDG 5).

Women identified with one another's sorrows and developed empathy through group participation and through the group education programme.

We have learnt to understand each others sorrows and to share each others sorrow and to resolve our problems through the group. Before the group we did not have the mentality to support each other but through the group we have learnt about support (Lovely, Kaliganj, WDG 3).

Women raised the importance of learning to deal with powerful emotions; they spoke about anger management and the value of learning to practice patience. Women spoke of how they had received both training and positive role modelling from WV staff in relation to dealing with their anger. Behavioural modelling by WV staff was a means of teaching pro-social behaviour.

There have been changes since we joined the WDG. If someone in the group gets angry they are better able to control their anger. We had training with WV that helped us to think about and better control our anger. From WV activities we saw how WV staff are patient and we saw how they work and how they deal with emotions in their own lives (Minu, Laudob, WDG 11).

The group meetings provided a regular forum to raise and discuss personal issues. Lovely described her experience of the group and the support she and others received through the group meetings:

We can discuss if we are happy or sad and can talk about our various problems. Involvement in the WDG for me means friendship; significant support has taken place (Lovely, Laudob, WDG 6).

Regular meetings with other women at a pre arranged time, in a specific location and with an established and committed group of people provided a safe and supportive environment for women to express emotions. The importance of talking about issues with other women in similar circumstances was of great benefit to women's emotional well being. Although most WDGs were made up of women from a variety of faiths, women repeatedly spoke of the harmony between the various faiths represented with WDGs (Muslim, Hindu and Christian).

### **Financial Reciprocity**

Women also spoke of supporting one another by pooling financial resources and giving financial gifts for family weddings.

If a daughter of one of the women in this group gets married, our group will help to provide money for the wedding ...we give the money as a gift (Sukhi, Laudob, WDG7).

In some groups women spoke of pooling resources by contributing financially as a group to help pay for the treatment of an ill group member.

If anyone is sick we collect extra money from the group members to help pay for their treatment (Eva, Laudob, WDG 3).

Women in all WDGs contributed to a revolving loan scheme. All members had a turn at taking out a loan, loans required weekly repayments and if women did not repay regularly they were defaulted. In some instances women supported fellow group members by pooling their economic resources to support group members who were temporarily unable to make their weekly loan repayments.

Sometimes if someone in the group falls ill another group member will help her to repay her loan. One woman in the group was sick and our group gave her loan money, we did not default her (Sophira, Kaliganj, WDG 6).

Next I explore relationships between DG members and WV staff.

### **Relationships between WV Staff and WDG Members**

WV staff were always Bangladeshi nationals, they lived amongst the communities in which they worked and were employed full time with WVB. Individual WV ADP field staff had the role of overseeing DGs, they were known as community development workers and they each had a region and an allocated number of groups to visit regularly. Most of the community development workers were young men (20 to 30 year olds). WV ADP staff suggested the reason for this was that due to cultural norms and practices it was difficult for women to travel alone to visit groups. Another reason given was that most women did not want to live and work in the remote rural areas of Bangladesh. On my second field trip there were more women staff employed by WV amongst the ADP staff, in one region the ADP coordinator was a woman. In each region I observed interactions between WV staff and DG members and there appeared to be a relaxed and friendly rapport between DG members and WV staff.

There were other local community members who worked with WVB doing some part time teaching amongst the WDGs. These people were usually women within the community who had a little education and had attended WV training programmes. They were called 'volunteers' and had a set curriculum which they delivered to the WDG members. These 'volunteers' were paid a small donation for the delivery of lessons. In the following feedback only the nature of relationships between permanent WV staff is explored.

Some women defined their confidence in WV staff by describing how they approached WV staff for guidance.

If we want to know or do something we go to WV staff for guidance (Joia, Laudob, WDG 10).

Others spoke of the guidance that the group received.

We get guidance as a group (Purnima, Laudob, WDG 10).

Women described a positive relationship with WV staff members in which regular visits from staff were valued.

WV works hard for us; every fortnight our community development worker comes to visit with our group and to talk and work with us (Nondo, Kaliganj, WDG 8).

WV staff provided supervised the savings scheme by checking the accountancy and book keeping practices of DG members. Comments made throughout the interviews with women indicated that this was not a policing role but a support role in which women were guided and educated on the practicalities of group management and savings schemes processes.

WV staff come to check our accounts. They look at our book keeping and they visit our meetings to see how we are going (Lovely, Tarash, WDG 6).

Women described WV staff acting to provide supervision, support, guidance and assistance. WV staff made regular contact and acted in a facilitatory role to help problem solve.

How are WV staff involved in your group? (Researcher)

They help us, they supervise us and they come and visit our meetings. If there are any problems they help us to solve them (Minu, Tarash, WDG 5).

Many groups spoke of the relationship of trust that had been established with WV staff members. The following excerpt is part of an interview in which the DG members discussed their view perspective of the WV organisation.

WV is very good, it's very good in every way, compared with any other NGO WV is the best. The rules and regulations are also good (Sukhi, Laudob, WDG 10).

A salient point expressed during one interview related to the management of group finances, internal group management of funds was considered to be a reflection of the trust based relationship between women and WV. Women described the opportunity to manage savings within the group as an empowering process.

There is a relationship of trust between us and WV. We feel happy that we can keep our savings within the group and don't have to hand the savings over to WV (Eva, Laudob, WDG 10).

Many other NGOs manage savings group funds. The relationship between WV and the women was reflective of a horizontal style relationship in which women were supported, trusted and encouraged through their involvement and relationship with WV.

If we have any problems WV comes and stands by our sides. We feel happy that WV trusts us and comes and stand by our side (Joia, Laudob, WDG 10).

The relationship built between the DG members and WV staff indicated there was confidence and trust in the way that the organisation was run and in the staff members who represented the organisation. Women also liked the fact that they managed their own group savings, controlling financial resources empowered women and according to women was reflective of the two way trust based relationship between the organisation and the women. This was indicative of the decentralisation of power and the manner in which a participatory partnership style relationship between WV staff and community participants was encouraged. Women's resources were just that - their resources and they took responsibility for managing them. This is in contrast to some of the other NGOs that practice a vertical welfare style of management in which they control the savings of group members. The WV management style was in keeping with a horizontal style of management in which power differentials between the community partners and NGO partners were de emphasized and support and the valuing of each partner were emphasized.

## **Conclusion**

Participation in DGs was a positive experience for women. Women enjoyed their interactions with one another. Interactions involved regular group meetings. Women were also choosing to meet in one another's homes outside of the formal group meeting times. They went to one another's homes mostly to offer practical support, often in times of illness.

Women enjoyed discussing personal issues amongst themselves. They liked to share their sorrows and their joys, they liked to help one another to problem solve. Women also liked to help one another during times of need such as illness or weddings. Such occasions often required finances and other group members would pool financial resources to pay for doctors fees during times of illness or to help pay for a daughters wedding.

Without exception participation in WDGs was defined as a positive experience by women. Women enjoyed building close friendships with one another. They also liked the opportunity to meet outside the bari, this was a new experience for most of the women.

WV staff visited group meetings regularly. Interactions with WV staff were described as supportive. Women described the role of WV staff as a supervisory role in which guidance was sought on the management of the group and also in problem solving. Women defined a relationship of mutual trust existing between themselves and WV. Mutual trust was linked to the economic aspect of development in which women were encouraged to hold and manage their group funds.

The findings in this chapter reflect a stark contrast to women's previous lives which for most were characterised by marginalisation and seclusion within kin related homestead networks. The participation in DGs introduced and supported a far greater opportunity for women to be involved in community life and to develop strong social networks which empowered women and transformed their lives. Women's newly developed social networks were defined by social cohesion and group support. As women experienced new boundaries of social life, social exchange, mutual support and assistance, they enjoyed a social cohesion not experienced before the DG. Women were also working towards economic development, educational development and health development for themselves and for others throughout their group participation. These social networks encouraged cooperation between women as women worked together to enhance personal well being and to enhance the collective well being and capacity of their families and of others within their communities.

Next I introduce Chapter Nine – Expanded Opportunities – Planning the Future, Now we Can. In this chapter I conclude with a comparison of life prior to participation in the WDG, exploring the concept of past, present and future to identify change and to examine women's future aspirations.

# CHAPTER 9: IMPACT

## EXPANDED OPPORTUNITIES –

## PLANNING THE FUTURE

### “NOW WE CAN”

#### Introduction

“Now we can” is the final chapter on women’s perspectives and experiences. In Chapter Six I examined the way in which women became involved with WV and became members of a WDG and the negotiated process of stepping out of the confines of the bari. In Chapter Seven I explored women’s experiences of gaining voice and the impact of social consciousness raising which imbued many women with the confidence to speak out about social justice issues, particularly issues relating to women and girls. In Chapter Eight I explored the development of social relationships which resulted in the development of close friendships and increased support networks creating synergy and social cohesion amongst women.

This chapter, “*Now we can*” is an overview, a recounting of the past, a review of the present and a window into women’s visions of the future. Throughout the interviews women reflected and made comparisons about life prior to their involvement in the WDGs, in this chapter women’s comparisons of change are explored. Comparisons are made between women’s accounts of the past and the present to identify aspects, impacts and processes of change.

“Now we can” was chosen from direct phrases used by women throughout the interviews. It is indicative of the expanded opportunities and the new possibilities that participation in the DGs opened up for these women. Women had many competencies prior to participation in the WDG, however traditional physical boundaries and involvement in life outside the Bari precluded women from participation in many aspects of life outside the homestead. Increased opportunities arose through involvement in the WDG to participate in educational development, economic ventures and social opportunities.

In this chapter women’s comparisons and contrast between the prior WV model, the Community Development Project (CDP), and the Area Development Programme (ADP)

are made. I also examine the introduction of amenities and the ways in which community members participated in the process. Some of the other environmental changes that women spoke of are also introduced and examined.

Next I look at women's involvement and approach to managing resources; and to the changes that have occurred through their participation in the development process. In particular I look at women's experiences of income generation on improved health and well being and of educational opportunities and increased decision making power. Lastly I explore women's perspectives of the future.

## **Comparisons of Change in Development Models**

### **Before - "We used to wait" Now - "We can do things for ourselves"**

Many of the Participants had experience of both CDP and ADP approaches to development. Women made comparisons and contrasts between their experiences of the WV Community Development Project (CDP), a welfare style project that previously operated in Kaliganj and Tarash ADP regions<sup>7</sup> and the ADP model of development currently operating. Their comparisons of these two models yielded some interesting feedback from those who knew first hand what the difference in these two models meant at a philosophical and pragmatic level.

We used to wait to receive sanitary latrines, blankets, medicine, free seeds and vegetables. Under the CDP we had no responsibility but under the ADP we have to pay something and we have become more responsible with what we get. With the CDP we used the concrete bowls we were given for the sanitary latrines as food bowls for the cows (Asha, Tarash, WDG 2).

The welfare model of development was characterised by handouts, in contrast to the new participatory partnership model that emphasised empowerment. It was clear that women enjoyed the responsibility and opportunity to take control of the development process and to be actively involved and at the centre of change. Hand outs may have temporarily relieved stress in the short term, but in the long term they did nothing to empower Participants. As Asha pointed out, in some cases the handouts were used for unintended purposes and brought little gain, if any, to the communities they were intended to help. From the interviews it is unclear whether community members knew how to use the

---

<sup>7</sup> See Chapter Five, Kaliganj ADP and Tarash ADP for historical details relating to the former WV CDP approach to development.

concrete bowls for the intended purposes (sanitary latrines). In contrast, what is clear is that through the ADP approach, latrines and water pumps were being used for the intended purposes, with community members contributing much valued economic resource towards their purchase and/or installation.

During the CDP WV gave us many things, they also did relief work and it was all free to us. In the ADP we have to pay a percentage of the cost of anything that WV provides and WV pays for the rest (Rosie, Tarash, WDG 2).

Which model did women prefer, CDP or ADP? I asked the question:

Do you prefer the CDP style or the ADP style and why? (Researcher)

Throughout the interviews women expressed a similar response to Rosie's:

The ADP style is better because with the CDP style we used to wait for relief and for help but now we don't wait: we can do things for ourselves (Rosie, Tarash, WDG 2).

The ADP model inspired independence and confidence, in contrast to the CDP which encouraged dependence. Through the ADP model women were encouraged to act for themselves. They were empowered to act as change agents within their own communities. Women were actively involved and at the centre of their own development process, planning, managing, implementing and monitoring activities.

In this way the ADP model was a development model that empowered and introduced change through the strengthening of communities' resilience and by directly enhancing the capacity and resources of the programme participants. It was evident throughout all results that community participants preferred a development model that drew them into the centre of decision making and that allowed them to be central in their development process. Participants expressed a preference for a development model that encouraged community members to actively engage with one another and to support one another to introduce change into their communities and into one another's lives, a process whereby women, men and children worked together for positive community change. This was also reflective of a partnership between the NGO and the community in which joint ventures were entered into.

Next I give a present some practical examples that women identified as important community changes.

# **Joint Ventures**

## **Community Change through Participatory Partnerships that Empowered & Transformed Women's Lives**

I now provide an example of the way in which basic physical needs were met through the new ADP model of community development, an empowering participatory partnership approach to community development that transformed women's lives in multiple ways.

Prior to the ADP there were no basic amenities in ADP communities. Throughout interviews women spoke of having:

...no sanitation, no safe drinking water (Sophia, Kaliganj, WDG 2).

Prior to ADP involvement women said sickness was prevalent from drinking contaminated water and lack of sanitation (e.g., elimination of body wastes into open fields). Women frequently compared and contrasted their prior state of physical health and lack of access to clean water and basic toilet amenities with the positive health benefits and infrastructural changes following ADP initiatives.

Change has come in our community. Now we have sanitary latrines and tube wells for safe drinking water which means our health conditions have improved (Eva, Kaliganj, WDG 4).

Improved physical health was a commonly mentioned aspect of change.

We have found that by using the sanitary latrine we are keeping healthier (Minu, Kaliganj, WDG 6).

The participatory partnership model of development in which community members were actively involved in contributing to community change was evident throughout various initiatives, communities always contributed financially to toilet facilities and wells.

Since WV has been involved in our village we now have a slab latrine and a tube well. We paid for 50% of the cost and WV paid the other 50% (Nilufar, Kaliganj, WDG 5).

In some regions underground wells (tube wells) were not suitable due to the environmental hazard in Bangladesh in which naturally occurring arsenic was leaching from the soil to the underground water.

We have slab latrines but no tube wells. Due to the arsenic problem we cannot drink underground water so we use rain water and pond water (Jori, Laudob, WDG 4).

However, drinking pond water was raised as a problematic issue by Participants in some regions. There were particular problems in Laudob with saline underground water due to its location near the coast.

Our main problem here is getting drinking water.... We usually drink pond water but this is not safe water. We get diarrhoea a lot and we get dysentery and cholera (Sukhi, Laudob, WDG 4).

Although most of the comments about environmental change relayed positive benefits the reality of environmental hazards was particularly problematic in a country such as Bangladesh where natural disaster occurs regularly. Along with seasonal cyclones and severe flooding there was naturally occurring arsenic<sup>8</sup> in the underground soil which caused contamination of well water in some regions.

WV introduced practical and educational initiatives into affected ADP communities to address the problem. All ADP wells were being tested for arsenic, contaminated wells were closed and alternative water supply solutions were being developed. WV had introduced an education programme into the affected communities due to the health hazards associated with arsenic poisoning, community members throughout contaminated regions spoke about the issue during interviews.

---

<sup>8</sup> Arsenic contamination of water in Bangladesh was an issue that surfaced publicly immediately prior to my initial field trip. It was an issue of international focus. I consulted a Bangladeshi PhD student researching the environmental causes of this problem to gain understanding. NGO initiatives introducing underground wells had contributed to the problem.

# **Empowerment through Competence Enhancement**

## **WDG Members Receive Formal Training**

### *Midwifery*

Health and well being issues were being directly addressed by training some group members to be actively involved in midwifery practices.

We have learnt many things from being involved in this group, we have learnt about health.... One of our group members has been trained as a birth attendant (Minu, Kaliganj, WDG 1).

In most instances these women were already involved in traditional midwifery practices within these communities but they had received no prior formal training. Participating in formal training programmes and receiving formal recognition within the community was an achievement women relayed with pride and enthusiasm.

I have had training on birth; I am a Trained Birth Assistant (TBA) now (Hira, Kaliganj, WDG 5).

Increased knowledge through formal training had the potential to save lives. Women in these (often remote) rural communities had home births, in emergencies minimal medical facilities or interventions were available. To access help women often had to travel long distances. It is unclear what impact the training was having on women's health and their birth process; women did not disclose details about this aspect of change. Discussions about pregnancy and birth were usually not disclosed in group situations. Women did raise the topic of birth control on numerous occasions.

Before we were not aware of many issues but now we are very conscious about the value of education and health. Now we use family planning, before we used to have five to seven children, now we have two (Jori, Tarash, WDG 1).

I raise this in passing as a comparison between the past and present reproductive practices amongst some participants. There were also nation wide government funded family planning initiatives operating in some of these communities. However this is not an issue that was explored in this research.

# **Group savings schemes, revolving loans and Small Business Development**

## **“We can sign and we can maintain our accounts”**

### **Development that Empowers and Transforms**

Developing literacy and accountancy skills had far reaching implications for women. Being able to sign their names meant that women could open bank accounts and could deposit and withdraw money. Going to the bank was an important activity and a significant achievement as most of the women were unable to read, write or count prior to their participation in the WDG. The following excerpts were typical of a frequently raised issue by women in most interviews.

We have learnt that it is important for illiterate adult people to learn. We have completed functional education classes (Purnima, Tarash, WDG 2).

Before the group we did not know how to write and had no knowledge of literacy, now we can sign and we can maintain our group accounts and our personal accounts (Sufira, Kaliganj group 5).

Signing meant that women could manage their own financial resources; they did not need others to control and manage resources for them as was the case in the past. Women had moved from a state of dependency on others to a state of independence and interdependence on their own capabilities and the network of the group. The very fact that these women had resources to manage was in contrast to the situation prior to the WDG, as most women spoke of being husband dependent and not having access to financial resources.

In our group we have savings and now we go to the bank. We didn't used to have an income but now we do (Joia, Tarash, WDG 1).

Women frequently discussed the group savings plan to which they contributed. The group savings were pooled (most members saved 20 taka a week, which equated to NZ80cents at the time of research). This money built up over a set period of time until the group members began to access it through a revolving loan scheme. Once 60% of the loan was repaid another group member was able to access the loan.

Women used the loan to develop a small business venture. It was a regulation that all first loans were to be used for small business development to ensure that women could make a profit from their ventures.

Women were united in a common cause which could bring increased economic development to themselves, their families and to the group. The collective pooling of financial resources enabled women to save.

Before the group we did not save any money, we only had our individual incomes and we could not save from that. Now we have group savings. From the group savings we get loans for whoever in the group wants one (Sheuli, Laudob WDG 1).

Economic empowerment through the savings scheme, revolving loan and eventual small business development introduced empowering transformative changes into women's lives. Women were earning an income, accessing loans and involved in financial decisions. Dependency, vulnerability and powerlessness was being replaced with a sense of self efficacy as women were drawn into the centre of decision making through their involvement in planning, management and implementation of a group savings schemes, group loan systems and income generation through small business ventures and resource management. This change in roles for women was tangible evidence of the movement from a position of powerlessness over economic resources to a position of empowerment.

The important thing is that we have been able to develop ourselves. Bengali women do not usually have money in their hands. Now I have money in my hands and I feel very strong. I do not have to depend on my husband; now I am able to depend on myself (Sheuli, Kaliganj group 6).

Sheuli's comment was indicative of the transformative impact that economic change was having in many women's lives. Women were taking on a new economic identity through their business ventures and the opportunity to develop entrepreneurial skills.

Some women recounted stories of joint economic ventures within the WDG. Pooling financial resources enabled one group member to repay a previous debt and in doing so brought rewards for the whole group as they supported her to do this.

We get benefited from the group. I can buy land, I was mortgaged to rich people, now we can pay the rich people back and the land is our own. Our group owns the land, we used group savings to buy it. I cultivate the land and half the income

goes to me and the other half goes to the group. The money that goes to the group is saved and it gathers interest and other people in the group can borrow the money (Asha, Tarash, WDG 2).

Asha's story was a striking example of social cohesion and empowering transformative change. Women were uniting in solidarity to achieve positive outcomes for all. In this situation more could be achieved through group unity than one could achieve individually.

Women eagerly recounted their business achievements:

I bought a cow with the development group loan, the cow had a calf and I was able to buy some land from the earnings of the cow. I also bought hens and ducks and made money from selling their eggs (Lovely, Kaliganj, WDG 4).

Many women spoke with enthusiasm and pride at the positive impact they could make within the family through introducing financial change.

I took a loan from the group and bought a cow. I sold the milk and made a profit and with that I brought financial change into my family (Sufira, Kaliganj, WDG 8).

Some women were taking out a second group loan to increase their businesses:

I bought a furniture shop with the first loan and with the second loan I was able to increase the size of my shop (Minu, Kaliganj, WDG 4).

Economic development enhanced women's capacity to plan and strategise for the future. Women were strategising ways to develop businesses and to increase their incomes. Women often spoke about their desire to invest increased financial resources into the lives of the children.

We want to rear poultry and farm fish. Some of us already do this but only in a limited way and we plan to increase our businesses in the future. Some of us want to have vegetable gardens and sell the produce. We want to get an income and spend the money on our children (Bindi, Laudob, WDG 6).

Altruistic attitudes were often aired; women seldom (if ever) talked of using an increase in income for personal spending. Women frequently talked about how they wanted to use any increase in income to help their families and to help their children.

After taking a group loan, I can use that money for family development; I can look after my children and I can solve family problems (Kaniz, Kaliganj, WDG 2).

### **Before, the Money Lenders – Now, Our Group Savings**

Prior to group participation many women mentioned borrowing money from local money lenders during times of financial hardship. Some women recounted stories about how they begged and cried to access these loans from the money lenders. They often said that the most damaging aspect of taking out a loan with the money lenders were the high interest rates.

In this interview women were discussing their small business development ventures, I asked:

If you had received a loan through the WDG where would you get money from?  
(Researcher)

From the money lenders and we have to cry and request the money before we will get it. The interest rate is 50% and we have to repay within three or four months (Lovely, Laudob, WDG 9).

Most women described interest rates that were much higher than 50%, generally women said they had to pay 100% interest on the loans. These high interest rates kept women and their families trapped in a perpetual cycle of economic poverty. Borrowing from money lenders involved (in some cases) rigid repayment time frames and harsh penalties for late payments. In some instances the money lenders enforced payment by taking some of the families' assets.

They come to our home and take our crops, or sell our cow or goat and take money from us (Rebecca, Laudob, WDG 9).

The interest rates were usually between 100-120% on the original loan. In the past money lenders had a monopoly within the communities they operated as there was no competition and money lenders could establish interest rates of their choosing.

Before the group there were only the money lenders if we needed to make a loan. The interest was so high; if we borrowed from them they would charge us 100 to 120% interest. We had nowhere else to go and sometimes we borrowed from them (Straboney, Kaliganj, WDG 6).

In some cases there were no money lenders, due to the widespread economic poverty.

There is nowhere else for us to get a loan; the WDG is the only place that we can get a loan. There are no money lenders in our area because everybody is poor (Maloti, Laudob, WDG 5).

Women DG members described a psychological liberation that came from economic change. No longer were women victims who were disempowered through debts they could not repay. No longer did they have to beg for money or live in fear of assets being taken because of unpaid debts.

Having the revolving loan provided security for these women, they were no longer vulnerable to the high interest rates charged by the money lenders. The revolving loan provided financial security.

From the savings we get loans for whoever in the group wants one. We have used the loans for cultivating fish and poultry and rearing goats and pigs. The only other place to get a loan from apart from the WDG loan is from the money lender and the interest is very high: you have to pay 120% (Sheuli, Laudob, WDG 1).

According to WDG members the impact of women becoming economically empowered provided hope and encouragement for other women within the community to believe for something more than the status quo. One participant described her experience:

Other women get inspired when they see us because they see we have earnings and jobs (Minu, Tarash, WDG 8).

### **What women liked about the development programme**

Women were asked during all interviews what they liked and or disliked about the programme. Without exception women spoke of the positive impacts participation was having on their lives and throughout all interviews women responded:

There is nothing we dislike (Straboney, Tarash, WDG 6).

It is possible that due to cultural norms and practices women would not publicly voice their dislike of an aspect of the programme. On the other hand, due to the large number of group interviews in the three regions, coupled with participant observation, key informant interviews, individual casual discussions with group participants in each region and casual social interactions with women in all three ADP communities, it would appear that

women genuinely liked the programme and were grateful for the opportunity to participate in the programme.

The women participating in the WDGs recounted numerous examples of positive change as a result of their partnership with WV, but the reality that came through was that life for these women was a daily challenge to meet the basic needs for themselves and their families. Although women did not focus on their suffering or their lack throughout their recounting of the impact of group participation and the changes and opportunities that it had introduced, women acknowledged difficulties and on occasions desperation and need was expressed:

All of us have lots of suffering and we want some relief and peace (Joia, Tarash, WDG 7).

Directly following this comment the women began to recount the changes that participation in the group had wrought. Although these aspects of change are reflected throughout the previous chapters I have included these changes from an individual group rather than a selection of groups to exemplify the impact of participation in just one group.

We have really improved from our previous condition (Rakhi, Tarash, WDG 7).

Our children are now getting an education (Minu, Tarash, WDG 7).

We have some savings (Straboney, Tarash, WDG 7).

We have tube wells for water and latrines (Luci, Tarash, WDG 7).

We were friends and neighbours before but we have become much closer (Hira, Tarash, WDG 7).

We have become literate. We have also learnt to do accountancy, before our husbands maintained the accounts, now we can budget and save (Shapna, Tarash, WDG 7).

### **We – the group**

Many of the comparisons of change were made from a collective perspective. Women frequently referred to “we” when they spoke during interviews. The “we” usually referred

to women's collective experiences of change and their communal vision for the future of the DG.

"We" was frequently used to indicate areas of competence enhancement and physical and material change. "We" also related to changes in perception about the roles of women and girls. It reflected the increased awareness of social justice issues and power dynamics within civic society. Change was particularly evident at the micro level of family dynamics regarding the kin based associations and the interpersonal relations between women and men.

Within group meetings women talked about what they currently did, these were some of the most common themes "we talk", "we discuss" "we plan", "we learn", "we collect" (savings) were some of the examples throughout the interviews. Some of the common activities women referred to outside the group were, "we visit", "we treat" (illnesses), "we tell" and "we teach". Most references were collective (we), some examples of women's reference to self follow.

### **I – the self**

Women also spoke about "I" – the self. Women often referred to self in relation to competency enhancement, "I am able", "now I can". Women spoke of "I" in relation to skill building (e.g., reading, writing and arithmetic), training (e.g., midwifery training) and passing on knowledge to others. "I" was also used when women were talking about their small business development ventures, "I can" (e.g., earn money, buy a cow). I also denoted future activities, or wants, hopes or dreams, "I want", "I hope", "I dream". Although women identified their personal hopes and dreams they were clear that the fulfilment of these hopes, dreams and visions was based upon mutual support and joint community vision and development.

The last aspect I explore is women's comments about the future.

## **Future Visions**

### **Hopes and Dreams**

Throughout the other chapters it is clear that women were making plans for their children's education, their business enterprises and future activities related to the group. Here I explore women's visions - their hopes and their dreams. Hope refers to women's anticipations, their wishes and desires for the future. Women's dreams refer to their thoughts, imaginings and ideas about life in the future.

On occasions I asked women if they had any particular hopes or dreams for the future. On other occasions women would spontaneously raise the topic during interviews and begin to share and discuss their hopes and dreams for the future. Next I discuss and present some of the various perspectives women have towards the future.

I begin with a comment by Nonodo in which she described life for women before the ADP, a life which involves superimposed gender roles based on patriarchal norms for women within her community.

Before the group we had no dreams. Before we just had to cook and bring up the children and everybody was dependent on their husbands (Nondo, Laudob, WDG 4).

In contrast once involved in the group Asha described limitless possibilities for her future expectations.

There is no limit to our hopes and dreams, these are unlimited (Bindi, Laudob WDG 9).

In one interview I asked:

What do you like/dislike about being in the WDG? (Researcher)

We are united, we are stronger and we can dream about something (Asha, Laudob WDG 6).

Women's individual and collective dreams for the future predominantly focused around their children.

Hope refers to expectations, anticipations and a sense of optimism, it relates to the realm of the future. However, hope can be part of an attitude lived out in daily existence.

We hope for a better life for ourselves and our families (Lovely, Tarash, WDG 5).

### **“My dream is for my children”**

My main dream is that we bring up our children to be good human beings with a bright future (Jori, Laudob, WDG 4).

We have new dreams for the future. Most of us want to educate our children properly so that they can have a bright future (Rakhi, Laudob, WDG 5).

The importance of hope was something women spoke of throughout all interviews. It was not just hope for themselves but for other family members, in particular for their daughters.

These women had a new sense of vision for their daughters.

I want my daughter to be educated and to be a doctor and for her to go abroad to study (Beauty, Laudob, WDG 8).

I have a dream, I only have one daughter and I want her to get an education, have a good job and get a good husband (Asha, Laudob, WDG 9).

The perceived destiny of a girl child appeared to have altered as women frequently expressed a new vision for them. Now that many of the Participants had an increased locus of control over their own lives and their future, this appeared to imbue courage and hope to believe for something more for the future generation of females. The future was not fatalistically determined: destiny could be changed or at least influenced by women's voice and input into their daughters' lives. They could have a say about the future of their girls. A parallel can be drawn between the confidence and competencies that women gained through the expanded opportunities that group participation introduced into their lives.

My dream is for my children, I want to bring them up properly, I want them to have enough education so that they can have a good life (Nondo, Tarash, WDG 5).

We want the children to be educated (Rakhi, Tarash, WDG 5).

### **What Women Want**

On numerous occasions women spoke about what they wanted, want can be defined as desires and wishes; these were the things that women would like to happen. On occasions women just spoke of their 'wants' without substantiating ways in which they intended for this to happen.

We want the group to become more established so that we can get more benefit from the group (Minu, Tarash, WDG 5).

## **Planning for the Future – “A Bright Future”**

Women were planning for the future and they had hopes and dreams for themselves and for their families. Women frequently said that they discussed their future hopes and dreams with other group members during their regular DG meetings. In this way they were planning for the future:

What do you do in your WDG meetings? (Researcher)

We discuss our dreams and how we can fulfil them (Minu, Laudob, WDG 5).

Since women became involved in the WDG they spoke of the changes that had taken place in relation to the dreams that they held for their future. Some responses suggested that some women had begun to unearth previously hidden or lost dreams, this characterised hope for these women. The sense of unity and strength gained from being part of the group was often raised in conjunction with ‘dreams’:

We are united; we are stronger and we can dream about something (Beauty, Laudob WDG 6).

### **The future**

Women’s comments about the future were not always positive; at times they identified areas of lack and made requests for help. It was clear that life was still tentative and women were aware of their vulnerability to the external forces of nature which were an ever present issue in a country where so much natural disaster occurs. The following comment was understandable given the physical context of the situation. There had been what was termed a ‘cold wave’ in this region during a prior winter Tarash ADP (Northwest Bangladesh, Sirajgonj district) and many people had died.

When asked:

Is there anything else you would like to add? (Researcher)

Rheeba responded:

Winter is coming and we don’t have enough clothes and we need blankets (Rheeba, Tarash, WDG 3).

It was also interesting to note that Rheeba made another comment directly following her concerns about the winter. This next comment indicated that she was also solution

focused and was strategising and exploring ways in which her group could increase sustainability. This was direct evidence that women were at least considering and talking about the long term sustainability of their group and that they were involved in planning which is a characteristic of participatory development and which was also one of WVs ADP objectives.

We are also thinking about how we will make our group stronger and more sustainable (Rheeba, Tarash, WDG 3).

## **Women Planning Sustainable Development**

### **The Future - Sustainability**

Although WV was still considered to be an important aspect in the development process, WDG members were moving towards independence and ownership of the WDG process. None of the WDGs had reached maturity, therefore it was not possible to evaluate whether the changes that were happening would continue without the involvement of WV. However, the emphasis from the start of the ADP was that this was a community based initiative that must be sustained by the community and not by outside intervention. There was a strong sense of group synergy and community cohesion amongst group members. Women were making plans for the future. A number of group members spontaneously told me that they would continue with the group even if WV were to leave the area.

If WV stops working with us we will continue to run this group on our own (Nilufar, Laudob, WDG 3).

Women were preparing for the future, their goal was to form a community based people's collective once WV left the area.

We hope to form a big group by uniting two to three WDGs (Lovely, Laudob, WDG 7).

Our savings will be more if we join them together and we can do something bigger economically (Minu, Laudob, WDG 7).

## **Conclusion**

The ADP was in contrast to the CDP model, the ADP reflected an empowering model designed for community partnership and active participation for women, emphasis was

placed on the value of women and the importance of their development for the well being of all. The ADP model increased women's access to resources - access to education and literacy and to income earning opportunities are important preconditions for women's empowerment. The importance of the physical changes and the material changes are reflected throughout this chapter but once again it is the psychological and social impacts of change and the processes that are involved in bringing about these changes that are identified within this narrative. Next I draw the final conclusions of women's perspectives and experiences of change for Chapters Six to Nine.

The impact of group savings schemes, revolving loans, small business development, and skill development (literacy and numeracy) had far reaching social and psychological consequences for women and their families. Capacities were enhanced as women became skilled and aware of their capabilities through educational, economic and health initiatives. Competence enhancement, increased capabilities, increased resilience and social cohesion were reflected throughout the results. Power differentials between men and women were adjusted as women were drawn into the economy through the DGs, women were economically empowered through their involvement in the DGs. Increasing family income increased women's status and power within the marital relationship. Throughout the results there is identification of processes and impacts that are indicative of an empowering, participatory partnership approach to community development designed for change that is transformative and is intended for NGO obsolescence and for community sustained partnerships.

Strong networks developed between women and the wider community and the increased community cohesion that the ADP had introduced into the wider community life. Women were coming out of their homesteads, gaining voice, developing close friendships and support networks, developing skills and actively engaging in economic ventures and other community activities. Women were making plans for the future.

In Chapter 10, the final chapter, I complete the evaluation, discuss the overall findings and bring the research to its final conclusion.

# CHAPTER 10:

## DISCUSSION & CONCLUSIONS

### Introduction

Global poverty is a complex issue with multiple causes. Hence poverty eradication can be and must be addressed at multiple levels. One way in which poverty issues are directly addressed is through community development initiatives. Non governmental organisations (NGOs) can play a key role in developing initiatives which address poverty at the community level. This research evaluated the impact of addressing rural poverty in Bangladesh through long term community development programmes run by World Vision (WV), an organisation described as “the world’s largest, directly-operating, development-oriented, international NGO” (Paul, 1998, p.1). Evaluations are an essential part of any programme; they are critical because they provide feedback about various aspects of a programme.

I explored the impact of WVs community-based development initiatives amongst rural communities whose experience of poverty was widespread, long term and intergenerational. This was a gender based study: given the widespread poverty amongst women, it is important to identify strategies that successfully address their needs. The majority of the world’s poorest people are women and girls: they make up 70% of the more than one billion people living on less than US\$1 per day (United Nations, 2004).

No previous evaluation (external or internal) had been conducted on any of World Vision New Zealand’s (WVNZ) Area Development Programmes (ADPs), all of which were fully funded by the New Zealand public. WVNZ indicated their interest in externally conducted research that would provide feedback to the organisation about their development initiatives. They recognised and supported the widely researched concept that well planned and effectively implemented programme evaluation can provide valuable feedback about various stakeholders and the impact of the programme on community participants (Lunt, Davidson & McKegg, 2003; Patton, 1997b; Royse, 1992).

Evaluations of development programmes are predominantly quantitative, measuring the physical and material changes within communities. However, this does not provide the data necessary for an in-depth analysis of the impact of change on people’s lives, qualitative research does. In particular, external qualitative evaluation can provide

unbiased feedback to an organisation, to programme donors and to the development community at large, about the impact and effectiveness of a programme. Such information is crucial for identifying effective development strategies and for guiding the direction of future development initiatives.

At an international level issues of trade and foreign debt affect the poverty levels within nations. At a national level government policies and plans affect poverty levels within nations. At a personal level, the beliefs, attitudes and actions of members of civil society affect the lives of those living in the margins, who are struggling to survive. Power is a central notion in the social analysis of poverty. Marginalised individuals and communities are those that are vulnerable because of their absence of power to define and frame their personal and structural relations (Prilleltensky & Gonick, 1994). One way of dealing with long term intergenerational poverty is at the community level. This is the focus of my research.

As a social scientist I was interested in the psychological and social impact that participation in community development initiatives had on the individual and corporate lives of women living in poverty. Although the physical nature of poverty is well researched and explored throughout the literature, there is a significant gap identified within the literature of the other important but far less researched aspects to poverty; the psychological and social dimensions of poverty (Healey & Killick, 2000; The World Bank Group, 2000). In the current research I explore issues relating to poverty from the perspective that poverty issues are human issues of injustice, powerlessness, exploitation and oppression, all of which impact the psychological and social dimensions of people's lives.

Qualitative evaluations can provide an in-depth analysis into the social and psychological changes taking place within people's lives and within communities. Qualitative data is necessary to understand the complex interrelationship between process, impact and change. We cannot know what others experience: we have to ask – and formal evaluation is a vital part of that asking. Informal evaluation is an every day activity. However, conducting formal evaluation is necessary to gain in-depth detailed knowledge of the true impact of a programme. I would argue that it is vital to ask about the effects of a community development programmes amongst the very poor, many of whom are marginalised and vulnerable. This provides necessary feedback to all participants, ensures accountability amongst participants, establishes what is and is not effective practice and provides feedback in order to maximise efficient use of all resources (e.g., time, human & economic).

The link between a theoretical model, its implementation and its outcome is provided through evaluation at incremental stages within a programme. One of the key aims of this study therefore was to assess whether WV ethos and theory met praxis and had the intended impact of empowering and transforming the lives of the poor and, specifically, women. Through this research I sought to answer the following questions:

- *How does participation in New Zealand funded World Vision Area Development Programmes impact the lives of women in rural Bangladesh?*

I succeeded in asking and answering this primary research question.

As a result of asking this primary question I hoped that a secondary question would be answered:

- *What elements constitute a successful model of aided community development?*

I was also able to answer this secondary question. The discussion concludes with defining elements that are necessary for a successful model of community development.

In order to achieve my research goals I asked women general open-ended questions about the process of their involvement in the ADP. I also asked women general open-ended questions about the changes that had occurred within their lives as a result of participation in a Women's Development Group (WDG).

In Chapters Five to Nine I have presented the results of the research. Chapter Five contextualised WV as an organisation, providing background information on its structure and history; I then defined the ethos, theory and praxis of the ADP model. Following this I conducted field research to examine:

- whether the ADP as a theoretical model had been put successfully into practice and,
- what impact the ADP had within the lives of women participants.

In Chapters Six to Nine I presented an in-depth analysis of the results of the community group interviews with women in the three Bangladeshi ADPs.

To complete the evaluation, the key theoretical principles on which the ADP is based (as outlined in Chapter Five) are now assessed against a summary of the overall findings from the in-depth analysis of the women's results.

# Evaluating the ADP Model

## Conceptualising Development Theory

The way in which poverty is conceptualised affects the way in which development is approached. In Figure Four I have summarised the differences I have noted between two of the main approaches to development: the welfare, relief oriented model of development and the empowerment model of development. This helps to provide a conceptual framework from which to reference the ADP model.

**Figure 4. Comparing Concepts of Poverty and Development**

DEVELOPMENT THEORY	CONCEPT OF POVERTY	CONCEPT OF DEVELOPMENT	EVALUATION METHODS
<b>Welfare, relief oriented</b>	<p>Physical &amp; material deprivation.</p> <p>Lack of access to water, food, shelter, education, income- Universally ratified human rights.</p>	<p>Externally imposed solutions, external management and control. Community members are treated as passive recipients.</p> <p>Oversimplification.</p> <p>Short term solution – relief.</p> <p>Hierarchical - Vertical control.</p> <p>Professional from external agency as expert who can provide solutions.</p>	<p>Quantitative, external evaluation – mainly deductive methods.</p> <p>Measure change in physical &amp; material domains.</p> <p>Focus on feedback from NGO &amp; other professionals rather than from programme participants.</p>
<b>Empowerment oriented - Participatory partnerships aimed at transformation</b>	<p>Unjust power structures.</p> <p>Imbalance in power through injustice &amp; inequity resulting in the violation of universally ratified human rights (e.g., CEDAW, Universal Declaration of the Rights of the Child).</p> <p>Abuse of power. Gender inequity. Oppression &amp; marginalisation.</p> <p>Structural injustice.</p>	<p>Community-based solutions, community act as change agents with facilitation from NGO.</p> <p>Belief in community capacity &amp; ability.</p> <p>Encourage community responsibility &amp; ownership of development process.</p> <p>Community members are active participants.</p> <p>Community generated vision – goals (plan, implement, monitor)</p> <p>Long term commitment from community &amp; NGO</p> <p>Inclusive, capacity building.</p> <p>Focus on justice - gender justice, equity, human rights, values.</p> <p>Building supportive networks</p> <p>Holistic view of well being – physical/material, psychological &amp; social.</p> <p>Emphasis on empowering relationships for marginalised peoples to build a more just, equitable society, nation, world.</p> <p>Holistic approach to development - from local to global. Social justice.</p> <p>Focus on building capacity (physical, social, psychological) for long term sustainability.</p>	<p>Quantitative &amp; Qualitative methods combined.</p> <p>Qualitative evaluation necessary to get community perspective.</p> <p>Psychological change in attitudes monitored.</p> <p>In-depth analysis.</p> <p>Inclusive approach to evaluation - NGO &amp; community participate in the evaluation.</p> <p>Community members provide feedback on the programme as well as participating as evaluators.</p>

I have provided a brief overview of WVs conceptualisation of poverty taken from a synthesis of statements in their key WV partnership documents (World Vision International, 1999). WVs conceptual analysis of poverty is, that poverty is caused by networks and structures that are unjust and that oppress and marginalise particular groups within society (World Vision International, 1999). Their stated commitment is to challenge unjust attitudes and systems that oppress, marginalise and limit the choices of the poor through a development model that empowers and transforms their lives (World Vision International, 1999). WV states that their identification with the poor, the powerless, the afflicted, the oppressed, and the marginalised has resulted in a response to the needs of the poor that is active and is based on love for all people without discrimination or conditions (World Vision International, 1999).

WV states that their overall focus is to promote and support “transformational development that is community-based and sustainable” (World Vision International, 1996, p. 19). Their answer to the question of how this kind of development is best facilitated lies in their most recent creation, the ADP, a model of development that is designed to “address the needs of the whole person” and to “address networks and structures that cause poverty and oppression in the communities in which they work” (World Vision International, 1996, p. 23). Thus, we can ascertain from WVs concept of poverty and their approach to development, that the ADP model is located within the empowerment model of development.

Behaviours are the concrete actions of individuals. Behaviours are often affected by attitudes. Behind any attitude is an ethos, a belief system that helps to establish codes of conduct and guidelines for living. WVs ethos was encapsulated in their core values, which in turn were based on Christian faith, commitment to the poor, valuing people, stewardship, partnership and responsiveness (World Vision International, 1999).

Throughout WV documents there was a strong emphasis on justice. The promotion of justice was one of WVs key ministry policies (World Vision International, 1999). Pursuit of justice was based in action. The WV partnership manual stated:

We stand in solidarity in a common search for justice. We seek to understand the situation of the poor and work alongside them towards fullness of life” (World Vision International, 1999, p. 21).

WV promoted and supported justice policies, strategies and any activities which aimed to:

- “[promote] justice that seeks to change unjust structures affecting the poor among whom we work” (World Vision International, 1999, p. 24);
- “promote the empowerment of the poor and oppressed to cooperatively and peacefully redress oppression and other injustices” (p. 23);
- “address networks and structures that cause poverty and oppression in the communities in which we work” (1996, p. 23).

Hence, organisational goals and values embedded in any WV partnership are: justice, understanding, solidarity and support through action for the poor.

The link between a theoretical model, its implementation and its impact are all important factors to consider when evaluating the success of a programme. This evaluation focused on the impact of the programme following implementation within communities. I now complete the evaluation by summarising the key principles and main goals of the ADP and assessing the extent to which these were being achieved within the lives of participating women. This is done through a process of comparing and contrasting ADP goals with women’s experiences of participation in the programme and the changes it has introduced into their lives.

WVs intention was to provide a development programme based on *empowerment through participatory partnerships* with the aim of introducing *transformational changes* into the lives of participants that could be *sustained* by the community once WV withdrew. The results of this research showed that women WDG members identified transformational changes that encompassed the physical, material, social and psychological domains of their lives. In Figure Five (overleaf) I present a summary of the key principles of the ADP model with a description of the process and impact of change for women participating in the programme.

**Figure 5. Community Development: The Process and Impact of Reported Change for Women**



**EMPOWERMENT THROUGH**

**PARTICIPATORY PARTNERSHIPS based on.....**

Strategic alliances between NGO, community & donor.

Affirming, encouraging, supportive, positive attitude towards the poor – (a diverse range of people from a variety of circumstances).

**A participatory model of group management**

Gender specific group development (15-30 members).

Horizontal leadership (flat, non hierarchical team approach. rotational leadership roles).

Joint decision making.

Long-term commitment (approximately 17 years).

Shared vision (for group & community – long-term & short term goals).

Group members - plan, implement, monitor & evaluate the development process.

**Expanded opportunities through...**

**Educational development**

Literacy & numeracy.

Health & nutrition education.

Human rights, women's rights education.

Values education – care, support, unity, honesty, justice etc.

**Economic development**

Group savings programme, revolving loan.

Small business development = income generation.



**SUSTAINABLE FOCUS....**

Establishing community vision, group vision, personal vision.

Planning phases of development – start up, middle, withdrawal.

Planning the future according to vision – short term & long-term goals.

Always planning, implementing, monitoring progress with goals & vision in mind.

Developing skills & abilities to continue some form of peoples collective after NGO withdrawal if group members choose to continue. Individual and corporate hopes, dreams & visions becoming realities.

Holistic (physical, material, psychological & social change occurring).



**REPORTED TRANSFORMATIONAL CHANGES for women (Holistic)**

**Physical/Material**

Clean drinking water & access to toilet facilities.

Improved nutrition.

Improved health, increased access to healthcare.

Increased income.

Expanded opportunities (educational, economic, work, social).

Reduction in domestic violence towards women.

Increased mobility outside homestead.

Expanded activities outside homestead (WDG meetings, social support, work).

**Psychological**

Reduction in oppression of women.

Gaining voice – Speaking out (girls rights, women's rights, voting rights).

Personal vision & collective vision (community, group, family, self).

Increased hope.

Increased personal & collective power.

Increased self esteem.

Increased involvement in decision making (group & family).

Attitude change towards gender roles for girls & women.

**Social**

Close friendships, increased support networks (giving & receiving care & support), social cohesion, improved relationships, reduced interpersonal conflict, increased gender equity, awareness of social justice issues (child marriage, dowry), increased community involvement (voting, meeting, working).

Encouraging & building individual and collective hopes, dreams and visions into realities.

Next I provide a detailed explanation of the process and impact of change depicted in Figure Five.

## **Evaluating Transformation**

A standardised definition of transformational development was not found within WV documents. However, there was a strong emphasis throughout all WV documents and staff interviews on the importance of WVs role in facilitating community transformation. WV documents referred to community transformation as something that was to be achieved through a process of empowerment that involved active participation and community-based planning at all stages of the development process. This definition is congruent with the literature exploring theoretical constructs on the process of transformation through empowerment (e.g., Kieffer, 1984; Labonte, 1997; Prilleltensky & Gonick, 1994; Rappaport, 1987, 1977).

Transformational development is defined by World Vision United States (2000) as more qualitative in character rather than quantitative. It is stated that “qualitative changes, including those in attitude and world view, take relatively longer to become evident and therefore cannot be easily measured for monthly reports or annual reports” (World Vision United States, 2000, p. 4). Transformational development is defined as change that will happen within the lives of individuals and within the life and structure of the ADP communities. WV accurately defines transformational development as an internal process in that it is “internal to the individual and to the community” (World Vision United States, 2000, p. 4). Collective action is central to social transformation.

The value that WV places on time is a very important aspect of their development model, considering that the ADP approach is a long term time commitment of approximately 17 years within a community. WVUS states that transformational development “requires dialogue and the skills of listening, hearing and empathy” (2000, p. 4). In addition, they say that not only does it require dialogue but “being with people and giving them our attention – which requires time, an expensive commodity for many who are supposed to be development promoters or implementers” (World Vision United States, 2000, p. 4). Time is considered by WV to be integral to successful development. They state that “if we are to contribute to transformational development we should be willing to change our perspective of time and invest in those processes that have enduring results.... time is a resource” (World Vision United States, 2000, p. 4).

Community life was altered as women became involved in the WDGs; women were now leaving the homestead to meet one another for group meetings and their increased mobility raised their profile within their communities. Transformational development was being achieved within women's lives by their participation in a WDG. Transformation was possible because the women were drawn into the centre of their own development process; their role was one of active participation. There is an inextricable link between empowerment and participation (Rowlands, 2003; Silva & Athukorala, 1996; Veno & Thomas, 1996). Participation requires some degree of action and power is necessary for action. Therefore the link between empowerment and participation is integral to community development. Transformational change cannot be imposed from the outside but is a process that takes place from within a group or community. WV provided a programme that was a catalyst for community change but ultimately it was the community members who took action and made decisions that transformed their lives and the lives of their families. Changes in the lives of women had a macro impact within the community. The social structure of the community altered as women became involved in activities outside of the homestead. Social transformation was taking place as women's roles within the community and family changed. Women were taking a more active role in decision making within their families and were now actively involved in a variety of activities outside the homestead (e.g., group membership, social support networks, small business development, and some political involvement).

Consciousness-raising education programmes were established amongst all ADP groups. Education highlighted the nature of oppression and taught participants about internationally ratified agreements for human rights and equal rights for women such as the United Nations (UN) supported Convention on the Elimination of all forms of Discrimination Against Women (CEDAW), adopted in 1979 by the United Nations (UN) and currently ratified by 170 States (Torres, 2003). Education programmes raised awareness of gender inequity within ADP communities. Freire (1970), in his book, *The Pedagogy of the Oppressed*, espoused a theory of liberation based on a belief in the possibility of personal and political transformation of the oppressed. Freire (1970), who had personally experienced poverty, asserted that a structure, system, or institution of oppression must not be perceived as "...a closed world from which there is no exit, but as a limiting situation which (the oppressed) can transform" (p. 31). His theory of liberation is relevant here because it challenges the marginalised to reflect upon their situation and then to act. This is a process defined by Freire as conscientisation (Freire, 1970). This is a cyclical process (as opposed to a linear process) of critical reflection which leads to action, which informs further reflection and action. Conscientisation is a process (Freire, 1970) in which the oppressed become aware of their situation (consciousness raising),

reflect and take action. The ADP programme facilitates change that enables women to act. This is a psychologically empowering conceptualisation of oppression because it takes the focus off the oppressor and places a sense of competency and power into the hands of the marginalised to take action. The WV ADP is the catalyst that facilitates change, but ultimately it is the programme participants (in this study, the women) that rise up out of their disenfranchised states and take action. The WDGs have provided women with increased opportunities and choices to participate in previously male dominated domains (e.g., income generation). WDGs have also raised women's awareness of the nature of oppression through a series of educational initiatives highlighting human rights issues (e.g., gender equity).

An awareness of the nature of oppression, coupled with the insight that it is possible to take action, were part of Freire's theory of liberation that declared that critical consciousness of reality is imperative to human action and social transformation (Freire, 1970). Education that encourages people to reflect and then act is an important aspect of critical thinking; it empowers participants (e.g., WDG members) to be active in the process of transformation. One of the most powerful impacts of the programme was the social and psychological transformation occurring for women who were members of WDGs. Educating women about human rights and women's rights transformed women's perception of themselves and of their daughters. Prior to the WDG women did not know about their rights: understanding their equal worth with men increased women's self worth and transformed their identity. The ADP model of development provided a framework that began a process of social transformation within rural Bangladeshi communities. The ADP model was based on gender justice and the inclusion of women in the programme enabled women to come out of their homesteads to actively participate in WDGs. Women's active participation was a major key in the transformation of community life. The theory and praxis of an empowerment model of community development is evidential throughout the ADP approach, and the concept of empowerment as a transforming process that is constructed through action is clearly embraced (Kieffer, 1984; Labonte, 1997; Rappaport; 1977, 1987).

Even though WV staff had the capacity to exercise power over the women due to their comparatively privileged positions, this appeared not to happen. Firstly this can be attributed in part to the participatory style ADP development model - WV staff applied the empowerment principles so that communities were at the centre of the transformation process. Secondly it can be attributed to what other social scientists refer to as transforming "power over" to "power with" (Labonte, 1997). Even though WV staff could have used the power differentials arising from differences in social status between

themselves and the community members to accord themselves “power over”, the intention with which they exercised that power amounted to “power with”. I would suggest that this conscious use of power to enhance the capacity of women was a reflection of the organisational ethos, the development model arising from it, and the personal and collective will of staff within WV to uphold this ethos. In WV literature and during interviews (with WV staff) the role of WV staff amongst the poor was frequently referred to as a servant role. Servitude was reflected in an attitudinal and behavioural focus that aimed to support and to assist others. Overall the WV attitude was one of facilitation and capacity building within communities. As Labonte (1997) suggests, “the only time the use of power-over transforms to power-with is when it effectively seeks its own ending” (p.36). WV policies and praxis were indicative of a collective organisational attitude and behaviour which sought the empowering of communities and the obsolescence of WVs involvement within these communities. WV devolved power and reduced involvement within the ADPs as the community partners developed their capacities and were empowered to the point that they could fully manage their own development process. WV staff attitudes and practices reflected values and actions that matched with the theoretical principles of the ADP model and with WV principles and values.

Next I present a diagram (Figure Six, overleaf) of the transformational changes that took place for the women participating in the development programme as members of the WDGs. In the diagram I have identified the changes that have occurred for women by making comparisons between life prior to participation in the development programme (pre ADP) and life as a WDG member. The main areas of reported change amongst women were: increased mobility and participation in community life, increased voice, close friendships, reduced physical and psychological abuse, increased educational opportunities and social cohesion based on unity and a joint vision.

**Figure 6. Women’s Reported Transformational Changes through WDG Participation**

<b>Transformational Changes Reported by Women</b>	<b>Past (pre ADP)</b>	<b>Present (WDG member)</b>
Increased mobility. Participating in community life outside the home.	Frequently excluded from many aspects of life outside the homestead. Male dominated.	Expanded physical, psychological & social boundaries. Increased mobility, increased choices. Increased gender equity. Expanded opportunities (social, vocational, economic, and political).
Voice	Frequently excluded from decision making. Silenced, oppressed, ignored. Minimal or no political voice.	Women’s perspectives voiced & heard. Influencing decision making processes at various levels – interpersonal, intrapersonal (group, household, family, community). Increased gender equity.
Close friendships	General social isolation. Widespread social exclusion from areas outside homestead.	Regular contact with WDG members. Increased social interaction and social support networks outside homestead. Visiting one another, supporting each other. Unity, support, kindness, friendship.
Reduced physical violence and reduced psychological abuse.	Widespread physical violence, “tortured”, beaten, isolated & silenced. Child marriage, dowry. Isolation.	Reduced physical violence & “torture”, disclosure of abuse to DG members, DG members protect each other (e.g., confronting abusive husbands). Women’s perspectives voiced & heard. Aware of personal worth & value. Advocates for social justice, basic human rights, gender justice. Social Cohesion.
Education (basic functional skills, health and well being).	Minimal or no formal education. Often denied formal education based on gender. Widespread illiteracy & innumeracy. Unaware of basic health practices (e.g., sanitation, nutrition).	Functional literacy & numeracy skills. Increased opportunity. Aware of basic needs, improved physical health due to understanding of nutrition, hygiene & simple life saving remedies (e.g., oral rehydration).
Increased income & economic independence (from husband).	Economic dependency on husband. Unequal power relations. Trapped in cycle of debt - dependency on money lenders to survive, high interest rates result in cycle of debt & deficit.	Collective economic empowerment through group savings. Increased economic ventures (e.g., Group investment in land, personal small business development). Debt free, increased income, personal & group savings. Economic independence from husband.
Unity, joint vision, social cohesion.	Frequently isolated fractured, excluded. Hopelessness. Patriarchal.	Organised - planning, joint vision, increased community cohesion, increased gender equity, increased hope, increased political voice for women.

Figure Six identifies the positive transformation that women reported as a result of their participation in the development programme. The results indicated that participation in a

WDG was having an important impact within the lives of the women who participated in this study. Similar feedback on the positive and transformative impact that participation in a WDG was having in these women's lives was reported in all regions and within all groups.

## **Evaluating Empowerment**

As a broad definition, empowerment can be defined as the degree of control that people exercise over their lives (Prilleltensky, 1994; Rappaport, 1981, 1987). Marginalised individuals and communities are those that are vulnerable because of their absence of power to define and frame their personal and structural relations (Prilleltensky & Gonick, 1994). However people perceive empowerment, it is ultimately about power. One way of conceptualising power is in terms of the ability to make choices. Empowerment is a process that enables people to claim their fundamental human rights in order to meet their physical, psychological and social needs (Friedmann, 1992). Involving women as key players in community development was an important aspect of breaking the cycle of poverty for the whole community. Creating a more equitable society involved providing a structure that allowed women to take a central role in defining their needs which required their active participation in the development process.

The empowerment process therefore is about enhancing the possibility and developing the opportunity for people to more actively control their own lives (Rappaport, 1981, 1987). As Kieffer (1984) elucidates, empowerment is not a commodity that can be acquired; it is a transforming process that is constructed through action. The growth of both a psychological sense of personal control or influence and of actual social influence, political power and legal rights are aspects of empowerment (Veno & Thomas, 1996). Community development projects have traditionally imposed changes on community participants. However, there is clear evidence that externally controlled relief oriented handouts do not empower communities, because, although short term needs may be met, there is no long term sustainability and a state of dependency on external intervention results. An increased level of disempowerment can result within communities where external handouts are given because people's initiative to act for themselves can give way to a dependency mentality. In contrast to the handout mentality this evaluation found that the ADP focused on a participatory development style. NGOs with a participatory approach to development have been particularly determined to empower the poor, the weak, and the marginalised in order to encourage them to make decisions and take action

so that they become agents of change rather than target groups that are passive recipients of benefits (Rowlands, 2003; Streeten, 1997).

WV aimed to provide a holistic model of development. Their ADP model of community development was a broad approach to development with a wide range of activities (e.g., savings schemes, educational training, and consciousness raising based on a long term commitment). Women were also acting as agents of community change. As they gained knowledge they passed it on to others within their sphere of influence. The ADP model and the delivery process encouraged women to practice sharing their knowledge with others. It is widely recognised within the community psychology literature that emphasising the development of strengths, competencies and skills rather than focusing on describing deficits, weaknesses and needs, is a far more empowering approach to community development (Veno & Thomas, 1996). What I saw of WVs activities in Bangladesh bore that out.

Labonte (1997) has identified the central behaviours and attitudes of empowering relationships. They are born out of our ethical stance. Ethics define how we act in the social world, and our ethics define our interactions with others. "... all of us have experienced moments in our lives or in our work when we have felt powerless. We have also experienced times when these feelings and conditions of powerlessness were transformed through the actions of others around us" (p.27). Therefore, if the actions of others around us can transform these feelings and conditions of powerlessness (Labonte, 1997), similarly they can reinforce such feelings of powerlessness. Poverty is a state of disempowerment (Friedmann, 1992; Kabeer, 2003; Prilleltensky & Gonick, 1994). The Bangladeshi women's experiences of powerlessness were widespread prior to their involvement in WDGs, with the long term effects of oppressive networks and structures resulting in the marginalisation and oppression of women, who were accorded low status.

### **Empowered by the Process of Group Development – Global Community Psychology**

In Western psychology there is support for the concept that women are empowered by the process of participation in the group; women commonly value the concepts of connectedness and co-operation over more individualistic styles of working (Reid, 1997). It was evident within the findings of this research that the women were empowered by the process of participation in gender-specific Development Groups (DGs). Group development provided a successful method to address the needs of women and to empower and transform women's lives for a number of reasons: group empowerment provided a collective force for change; the sum power of the group was a greater source of power than the sum power of the individual; women could draw strength and support

from group interactions; women could pool financial resources; they could explore issues of personal concern; they could receive group training and finally, they could develop close friendships and strong support networks amongst themselves. These support networks were extended to offering care and support in one another's homes if, for example, group members or their children were ill. Here we see evidence of a sense of belonging, of connectedness and of what could be termed a sense of community.

Traditionally community has been defined physically as a locality or place such as a neighbourhood (e.g., Duffy & Wong, 1996) or village (as in the current research). It has also been defined in terms of relational interaction and/or social ties which link people to one another (Heller, 1989). Much of the community psychology literature discusses what is termed 'a sense of community' (e.g., Sarason, 1974, 1989; Heller et al., 1984). A sense of community is one of the most important concepts within community psychology (Sarason, 1974). Research has demonstrated that a sense of community (sometimes called community spirit or a sense of belonging) is related to a subjective sense of well-being (Davidson & Cotter, 1991). A sense of community has been defined as:

The perception of similarity to others, an acknowledged interdependence with others, a willingness to maintain this interdependence by giving to or doing for others what one expects from them, the feeling that one is part of a larger dependable and stable structure (Sarason, 1974, p. 157).

Furthermore, a sense of community has been identified by McMillan & Chavis (1986) as having four characteristic elements: membership, influence, integration and a sense of emotional connection, the results of this research indicated that women were experiencing this 'sense of community' connection that Sarason (1974) and McMillan and Chavis (1986) identify.

Membership refers to people feeling a sense of belonging in their community; Influence characterises the feeling people have that they can make a difference in their community; Integration and/or fulfilment of needs refers to community members' belief that their needs will be met by resources available in the community; Emotional connection is based on shared history (McMillan & Chavis, 1986). There is a sense that community members have either shared history or identify with a common history and experiences (McMillan & Chavis, 1986). The women participating in WDGs were experiencing a sense of community in the four characteristic elements that McMillan and Chavis (1986) identified; through their group participation women had a sense of belonging within the

wider community (membership), of influence (within their families, the WDGs and their wider communities), of integration due to the fulfilment of their needs through group participation and support and lastly a sense of emotional connection due to their shared experiences and identification with the experiences of other women from their community who were also group members.

Experiencing a sense of community does not need to include the entire community (Duffy & Wong, 1996) but can relate to enclaves and pockets within a community. The WDGs were a part of the wider ADP and women identified with their groups as part of the wider ADP. Women were also integrated members of their communities, a sense of delineation between WDG members and other women in the community was not evident from the interviews with WDG members, however further research with non WDG members would be required to fully explore the perceptions and experiences of community members who were not directly involved in the WDGs.

I have discussed the sense of community at a micro level, now I introduce the sense of community at a macro level with the concept of the macro community, the global village. A sense of community does not have to be based on local communities within National borders but can also extend beyond the borders of Nations to a global sense of interconnectedness, a global sense of community. There is a new global concept within psychology defined and promoted by Marsella (1998) as *global-community psychology*. Global-community psychology is aimed at understanding, assessing and dealing with both the individual and collective impact of global events and issues through interventions, knowledge and methods that are multidisciplinary, multicultural, multisectoral and multinational (Marsella, 1998). I highlight the need and the challenge for social scientists, and in particular psychologists, to acknowledge and address the issue of global poverty. The interconnectedness of humanity is not an abstract notion but a reality.

### **Reciprocal Empowerment**

Reciprocal empowerment is the idea that the pursuit of “personal or collective power is moderated by the ethical imperative to give power to others who are in a less advantageous position” (Prilleltensky & Gonick, 1994, p. 148). The notion of empowerment must include individual conscientisation (power within) as well as collective power (with others), which can lead to political power, thus bringing about change at both the individual and collective levels (Freire, 1970; Labonte, 1997; Parpart, Rai & Staudt, 2002). Collective empowerment is an important aspect in community development, especially amongst marginalised women who have typically had minimal

voice to speak out within the family context or the wider community context. The results of this research show that collective and individual empowerment of women is significantly increased through participation in WDGs. Individual conscientisation (Freire, 1970) is encouraged through the ADP model as women learn about the nature of oppression and the importance of developing a community life that is based on social justice, honesty, and care and support for one another.

Empowerment for the marginalised must not be replaced with a demand for power in which the individual or group (e.g., poor women in rural Bangladesh) seeks and gains more power at the expense of other more vulnerable individuals and groups. This can be defined as an abuse of power in which personal or collective self interest is pursued at the expense of others. A holistic perspective on individual and communal empowerment acknowledges the importance, reality and value of interdependence that exists within society at both the local and global levels. The concept of reciprocal empowerment as coined and defined by Prilleltensky and Gonick (1994), promotes a model of empowerment based on the values of social justice, collaborative partnership and democratic participation (Prilleletensky & Gonick, 1994). These are all values that must be practised in order to address power imbalance and oppression within communities and to encourage the empowerment of marginalised peoples. The ADP model has a strong emphasis on social justice, collaborative partnerships and democratic participation. Values of honesty, sharing, support for one another, unity and respect were taught and encouraged through the ADP programme. This resulted in a process of reflection and action based on women's own understanding and personal experiences of oppression and liberation. An important finding was that as women participated in a programme (the ADP) that liberated them from their prior oppressive conditions, they in turn sought to actively facilitate the liberation of other community members who were similarly oppressed and disenfranchised: In this way a process of reciprocal empowerment was evident as a result of women's participation in the ADPs.

### **Political Empowerment**

If the poor are to extend beyond meeting just their basic survival needs, it is imperative that existing power relations change. It has been argued that the rights to socio-economic power must be institutionalised (i.e., political changes must be enacted that serve to champion the rights of those who are normally marginalised) (Friedman, 1992). Attendant to this, the poor must be encouraged and enabled to exercise their political rights (e.g. Friedmann, 1992; Rowlands, 1997). In addition, the poor need to understand the structures responsible for their poverty (Batliwala, 1994). Education is an integral aspect of this process, as are the consciousness raising programmes embodied in the WV

ADP model, in which women, along with other community members (e.g., men in MDGs, adolescent girls and boys and children), are taught about human rights, women's rights and other gender related rights (e.g., girls' rights to education) based on UN conventions (e.g., CEDAW).

Gaining voice was an important aspect of the empowerment process observed in this study. Gaining voice meant gaining the power to influence decision-making processes and to have the needs and views of women represented within various sectors of society. The women spoke of the opportunity to influence decisions within the family, to discuss children's issues and the importance of education, health and girls' rights (e.g., child marriage, education, and dowry) with their husbands and to have their views heard. The women also wanted to have their voices heard at the community and national level through casting a vote. Some women had aspirations to participate within the local government. One WDG member had been elected to a local government position as a Union Parishad (UP) member, a remarkable achievement for women and a reflection of the significant changes in attitude to a more equitable and just society for all.

### **Psychological Empowerment**

The results of this research indicate that NGOs such as WV (who have developed a model of development based on partnership and participation aimed at empowering marginalised peoples) have the capacity to enhance the psychological well-being of community members through the social structures and supports that active participation entails.

People experiencing poverty frequently have a low level of confidence and self esteem which inhibits their ability to represent their own development prior to the advocacy and support of development agents (Friedman, 1992). They suffer psychological oppression - the pain of feeling isolated, afraid, humiliated, depressed and dejected – all of which creates difficulties in accessing the requisite resources to overcome their circumstances (Friedmann, 1992). In addition, their physical state of hunger, tiredness (often anaemia for women) and illness frequently prevents psychologically disempowered people from rising above oppressive and repressive circumstances. Consciousness-raising through education can begin to address issues of oppression and repression, and raise awareness amongst women about issues such as gender justice. The results of this research showed that regular group meetings provided a forum in which the women could collectively share their joys and sorrows and experience the value of close friendships and of relating to others in similar circumstances to themselves. The DG concept provided opportunities for women to gain power and confidence within the safety and support of the group,

which increased women's sense of self in relation to others and provided a safe environment in which women could effectively begin to address the issues of psychological oppression.

The women not only had aspirations for the future; they also had a plan for implementing their visions. This meant that self-empowerment seemed to be well into the programme initiation stage. This sense of individual empowerment also indicated that the women were gaining 'power within' (Parpart, Rai & Staudt, 2002). Moreover, a collective empowerment, which could be defined as 'power with others' (Parpart, Rai & Staudt, 2002), was reflected in the group empowerment of women within the WDGs.

## **Evaluating Participation and Partnership**

Throughout the development literature (e.g., Ham & Veenstra, 2004; Tembo, 2003; Rowlands, 2003) and the community psychology literature (e.g., Duffy & Wong, 1996; Raeburn, 1996; Sarason, 1974; Thomas & Venno, 1996), the importance of active community participation and partnership with change agents is now recognised as an important aspect of the empowerment of community members.

WVs ADP development model "is community based" (World Vision International, Asia Pacific region, 1999, p. 4). The ADP model emphasised the importance of "community participation in planning, implementation, monitoring and evaluation of development activities" (World Vision International, Asia Pacific region, 1999, p. 4). WV identified its role within communities as a facilitatory role; ownership of the development process was ultimately to rest with "communities and families as the agents, planners, implementers and evaluators" (World Vision International, 1996, p. 17) of their development.

Each ADP develops long term plans based on a joint community vision and supported by WV staff and donor partners. Specific mention of the importance of including marginalised groups was noted in the ADP Design Trainer's Manual which stated that "an adequate strategic plan includes a participatory planning process owned by the community, especially including marginalised groups (women and children)" (World Vision International, Asia Pacific region, 1999, page unnumbered). The current research evaluated the extent to which WDG members were active participants within the development process as opposed to passive recipients of the hand-out mentality characterised by the welfare model of development (Kabeer, 1994; Moser, 1993; Richey, 2000).

There was an awareness within the WV partnership that projects should be flexible enough to allow the individual needs of each community to guide the pace of the programme rather than hurrying it through the phases of development, “if we impose a plan or time-frame that cannot be altered, we may be tempted to ‘hurry’ the people along, rather than going at their pace” (World Vision Australia, 1992). Once again there was an emphasis on facilitating change rather than imposing a programme that the community would fit into. Whilst the ADP model guided development, it was not a rigid model but a flexible framework which formed a base structure from which communities could organise, collaborate, plan and manage their development process. The ADP provided a framework for community unity, by emphasising cooperation and collaborative action towards a common goal within each community vision (in conjunction with WV).

There is an inextricable link between empowerment and participation. Participation requires some degree of action and power is necessary for action. Therefore the link between empowerment and participation is integral to community development. Power is a central notion in the social analysis of poverty. Empowerment theory supports the concept that locally developed solutions are more empowering than externally imposed solutions (Rappaport, 1987). Community psychologists such as Roesch and Carr (2000) shun the practice of professionals developing programmes in isolation from the communities affected by and participating in the programme. Empowering community development initiatives involve partnerships with local communities, supporting them to have an active voice in the identification of problems as well as supporting them to have an active role in the creation of solutions (Duffy & Wong, 1996; Prilleltensky & Nelson, 1997; Rappaport, 1987; Roesch & Carr, 2000; Thomas & Veno, 1996). The participatory approach to development ensures that the poor take ownership of the development process and work in partnership with development agencies, thus enhancing the likelihood of psychological empowerment for participants (Rowlands, 2003; Silva & Athukorala, 1996). WVs participatory development style empowered and encouraged the poor, the weak, and the marginalised to make decisions and to take action in order that they become agents of change as opposed to target groups that are passive recipients of benefits.

WVs core beliefs and organisational values define its relationship with the poor as a partnership, stating, “We are partners with the poor” (World Vision International, 1999, p. 21). Interviews with women and WV staff confirmed that WV achieved a partnership style relationship with programme participants (World Vision International, 1996, p. 8). The WV partnerships were characterised by: (1) awareness of gender injustice with a strong emphasis on including women in the ADPs and (2) women contributing and

actively participating in all aspects of their development; through (3) building healthy empowering working relationships between individuals, families, communities, change agents and programme participants. WDG members described respectful, interactive, communicative working relationships between themselves and the WV staff in all three Bangladeshi research communities.

The WDGs were a crucial element in the advancement of social justice for women. Social justice was reflected through the planning and implementing of social change initiatives directed at community members who were experiencing disadvantage. In this research social justice was focused on gender justice and empowerment for women who were marginalised because of their gender. There was a strong link between participation in a WDG and an increased acceptance of women's perspectives in the ADP communities. Women were now physically entering the public domain and had increased social networks, all of which provided new found opportunities to voice their perspectives.

Increased power allows people the opportunity to define and frame their personal and structural relations (Prilleltensky & Gonick, 1994). Social structures that foster interpersonal relationships based on trust, support and cooperation help to create the kinds of communities that enhance well being and provide healthy environments for those who were previously marginalised to become involved in community life (Larance, 2001). My study found that strong committed bonds were developing between women; overall women defined their relationships with one another as close friendships. These close friendships had a powerful impact on women's lives and significantly increased support networks for the women within their communities.

Collective action is central to social transformation. Cooperative collective action has a far greater impact on social transformation than do individual efforts. Partnership style relationships are often viewed as an integral aspect of successful community development (e.g., Rappaport, 1977; Raeburn, 1996) and a critical hinge factor between change agents and programme participants (Gorman, 1995; Ham & Veenstra, 2004; Tembo, 2003). Kabeer's (1994) observation that perhaps there can never be complete equality when one partner holds the financial and administrative purse strings raises obvious power differentials within the partnership relationship between NGOs and community partners. However, WDG members did manage their group savings which reflected a decentralised power structure, fostering aspects of an empowering non hierarchical development model. The trajectory of partnerships between WV and communities was to obsolescence for WV and independence for the community. In this instance, there could be no transformation unless there was a devolving of power, knowledge and shared resources

that increased women's capacity to draw upon their new support networks within the group as well as to embrace new concepts learnt within the WDG. It was WVs core value of commitment to the poor which reduced the power differentials that promoted partnerships between NGO and community partners.

### **A Synergistic Model of Partnership**

There is one other dimension of the partnership, the donor: although I have not researched this aspect of the partnership, to ignore it would be to present an incomplete model. The donor, the funding arm of the ADP, is a key aspect of the partnership: without the support of the donor partner there would not be a programme. Long term, reliable funding is essential to support programmes like the ADP.

There are many people who want to show their solidarity and support for those who are oppressed and living in poverty and one way that they do this is through financial support. Members of the public (mostly from developed countries) sponsor children and their communities through WV, they are the donors. I have defined the relationship between the community, WV and the donor as a synergistic relationship. Synergy is the "interaction or cooperation of two or more organisations or other agents to produce a combined effect greater than the sum of their separate effects" (Oxford English Dictionary, 2002, p. 1452). The word synergy originates from a nineteenth century Greek word, *sunergos*, which is defined as 'working together' (Oxford English Dictionary, 2002), this concept of working together to break the cycle of poverty within the ADP communities defines well the nature of the relationship between the community, WV and the donor. Initially the relationship is founded on the partnership between these three major partners. However, as the project progresses, other organisations (e.g. local NGOs, local government agents) also join in the support of the ADP community. DG members are encouraged to network with local organisations to develop the structure of their communities through the support of national networks.

There is increased global awareness of the disparity between the lifestyles of the wealthy and the poor. There is also a growing awareness that poverty eradication is possible, whether it is probable is another issue but working towards it must always be the goal. Many people within the global community recognise the interdependence and interconnection of humanity. Empathy and identification with the needs of others is another hallmark of the synergistic relationship. As Campbell (2000) suggests, our emotions serve to bring us closer to the reality of those with whom we work, or seek to

support, we need these emotions to create social change. Partnerships based on giving to and supporting the marginalised can bring a personal sense of intrinsic reward to the donor. While the donor has the opportunity to be a link in the chain of support that helps to break the cycle of poverty, sponsorship provides the donor with a sense of global connectedness with the needs of others; a sense of identification with the suffering of others and an awareness that we are part of a much bigger community, the global community.

### **The Interconnectedness of Humanity – The Global Community**

This awareness of the interconnectedness of humanity and of the wider global community is an important aspect of community development. I would suggest that the values of community psychology need to extend beyond the borders of the so called ‘developed nations’ and acknowledge the needs of other members of the global community who live in the ‘developing world’ and who do not have access to the same entitlements that many in the developed world do. While intellectual protectiveness about academic disciplines exists, people are dying. We can build on commonalities and strengths rather than scour for differences, there is strength in diversity. There is a nexus between community psychology, community development and other disciplines that needs further exploration: To ignore this is a luxury we cannot afford, to ignore this is to turn away from the issues at hand, to ignore this is to ignore the daily existence of the billions of people who are born and die on the margins of life.

### **Experienced Development Practitioners**

The majority of WV staff were highly qualified both academically (many had Masters Degrees and some had PhDs) and in terms of their work experience as development practitioners. Staff interviews reflected a high level of internal motivation to work amongst the poor and to play a role in facilitating transformative changes within the lives of the marginalised. This observation was supported by a United Nations (UN) report which stated that NGO personnel generally have a high degree of motivation and commitment to their job and are prepared to work at the grass roots level, often under difficult circumstances despite relatively low remuneration (United Nations, 1992).

This successful partnership is in contrast to the ‘top-down’ approach of the previous WV Community Development Project (CDP) model. The CDP model characterised the relief oriented welfare approach to development (e.g., Kabeer, 1994; Moser, 1993). The welfare approach has been described by a development practitioner as “the top down – preplanned – package model” (Jayakaran, 1996, p.7); a model which relies on administration from head office and is still employed by many development organisations

(Richey, 2000). Perhaps some of the success of the ADP model and WV's effective implementation of it has been based on the fact that the majority of WVB staff had first hand experience of the CDP welfare model of development. WV staff were aware of the CDPs shortcomings and ineffectiveness to empower and transform people's lives. WVB staff all spoke with enthusiasm about the new development model (see Chapter Five for details). An important aspect of the success of the ADP programme at the community level must be attributed to the WVB field staff who are living within the communities in which they work and building relationships with community members. In focusing on being sensitive to the needs of the poor, they are also sensitive to the social, cultural, and human forces in the societies in which they work (Stretten, 1997). In-depth understanding of the needs and the dynamics of ADP communities is an important aspect of the success of the ADP programme and reflects the importance that WV places on developing relationships within the partnership.

### *Evaluating Sustainability*

WVUS documents highlighted the importance that WV placed on supporting communities to become self sustaining: they outlined this by saying that "transformational development requires that we (in WV) develop the ability to disempower ourselves, in order to allow those whom we seek to serve to grow and change to empower themselves" (World Vision United States, 2000, p. 4). WV aimed to be "facilitating development processes that are community-based, participative and consultative" (World Vision International, 1996, p. 20).

I did not set out to evaluate the sustainability of change from an economic perspective. Notwithstanding, I do propose that the changed community mindset is likely to be sustainable in nature given that participants that were interviewed all supported the view that the changes that were occurring (as a result of the ADP) were increasing harmony within families and improving the physical, material and social quality of life within the ADP communities. Sustainable change is far more likely when an empowerment model of development is adopted and ownership for community development belongs to the community.

The results of this research showed overall support and enthusiasm for the ADP model amongst WVB field staff, all of whom said that the ADP was a more effective development model than the CDP. Most staff thought that the ADP model would bring long term sustainable change into women's lives, particularly those participating in

WDGs. The majority of WVB staff also anticipated long term sustainable change within the individual and collective lives of other community members.

To ascertain sustainability a post-impact evaluation is necessary. None of the ADPs have reached maturity; therefore it is not possible to conduct a post impact evaluation at this stage. However, the women in this study were planning for a future independent from WV and the development process was moving towards the trajectory of complete community control.

### ***Effective Community Development Strategies***

The results of this research have confirmed that active participation in the ADP is having a transformational impact within the lives of rural women in Bangladesh. There are a number of factors that I have identified as keys to the success of the programme, these have been summarised as follows.

#### **ADPs have the Potential to Transform Whole Regions**

Each ADP involves 20 to 50 villages, and includes either whole geographic areas or areas within clearly defined political boundaries such as districts or provinces. ADPs cover populations from between 10,000 to 50,000 people. There are between 500 and 10,000 sponsored children in each ADP. The large geographical coverage of ADPs and the direct and indirect impact on whole regions has the potential to bring about significant social transformation and change unjust structures and systems that oppress and marginalise people in particular regions.

#### **Development Takes Time**

Long term development programmes are much more likely to bring about long term change than short term projects. The ADP model is based on “a long term commitment to the community” (World Vision International, Asia Pacific region, 1999, page unnumbered): programmes last approximately 10 to 20 years as opposed to the CDP model with a project lifetime of 3-7 years. According to WV the ADP concept of increased project lifetime came about “as a result of the realisation that development is a process that takes a long time.... three years was not enough to expect people to undergo genuine transformation” (World Vision United States, 2000, p. 5).

#### **Poverty Eradication Requires Investment into the Lives of Women**

High priority is given to the needs of women in ADP communities. The promotion of gender equality and the empowerment of women are necessary to combat poverty. Simply put, it is a matter of numbers, given that at least 70% of the world's poorest people are women and girls (Sharma, 2005; Stocking, 2003; United Nations, 2004).

Research repeatedly confirms that the involvement of women in community development introduces widespread and rapid improvement in family well being because women typically invest what they have back into improving the lives of their children. "...women tend to put any money they have back into their family's education, health, and welfare – helping to break the cycle of poverty" (Sharma, 2005, p. 16). What is true of families is also reflected in communities and ultimately reflected in national trends. There is a wide body of evidence that shows that investing in women's development brings enormous pay-offs for whole families, communities and nations (Frechette, 2003; Sharma, 2005).

High priority was placed on addressing gender inequity within ADP communities and the importance of raising community awareness of this breach in fundamental human rights was prioritised.

### **Gender Based Groups: A highly Effective Method to Address the Needs of Women**

WV placed significant emphasis on the worth of women and recognised the importance of specifically addressing unjust structures that subordinated women and excluded them from actively participating in the life of their communities. The formation of DGs for women immediately addressed unjust structures within all ADP communities which excluded women from actively participating in social networks outside the homestead and kin based relationships. The formation of DGs has an immediate community impact and that is to draw women who are isolated into social networks with other women. A practical measure to address gender inequity within ADP regions was WV's 60/40 policy, a policy which ensured that 60% of the DGs were for women (the remaining 40% were for men). Child sponsorship ratios also addressed the need for greater gender justice: 60% of the sponsored children were girls and 40% were boys in all three ADP regions.

Community development requires collective action. Collective action has a greater sum power than individual action. 'Power with' enhances creative capacity, inspires cooperation and trust and builds unity: it transforms relationships and builds social cohesion within communities. The DG concept is based on 'power with', it is a potent method for community change and is a particularly effective method of drawing marginalised women into the development equation.

### **The ADP Model is Based on Sound Key Principles**

Some key principles have been identified through research and evaluation as being important aspects for community development. The ADP model is founded on these fundamental principles of empowerment, participation and partnership to facilitate transformative sustainable community-based development. Incorporating sound

principles into a model for community development is an obvious pre-requisite for success.

The overall findings of this evaluation showed that the ADP model of development was successfully achieving the intended goals to provide a programme that empowered participants and transformed their lives. The cautionary warning to evaluation-based researchers assessing the overall success or failure of development programmes is still in order (Scheyvens & Nowak, 2003): The combination of a desire to find a perfect solution to the complex problem of poverty, coupled with what Chambers (1983) describes as a widespread approach within Western universities to receive greater praise for criticism as opposed to writing about success, can create a negative bias that affects findings pertaining to poverty and community development research. This negative research bias tends to highlight shortcomings and fails to recognise the achievements of the projects, programmes or policies that are being investigated (Scheyvens & Nowak, 2003). It also ignores or minimises the obstacles that have been overcome in reaching these achievements (Scheyvens & Nowak, 2003). These latter authors conclude with the suggestion that as researchers “perhaps we need to temper our idealism with a greater appreciation of the social reality and extremely difficult circumstances in which development organisations sometimes operate” (Scheyvens & Nowak, 2003, p. 107).

There are some recommendations for suggested changes to improve aspects of the programme and they are as follows.

### ***Recommendations to WVNZ & WVB***

#### **Standardised Documentation of the ADP Model & Key Terms**

There was an absence of documentation defining the ADP model. The available documentation did not present a standardised model of the ADP. This was confusing. There was no standardised definition of key terms, such as transformational development, empowerment, participation, partnership and sustainability. This was also confusing because these are the key principles that the ADP model is founded on. I therefore recommend that WV creates a document presenting a standardised model of the ADP including definitions of the key principles. This will provide an explicit framework and common point of reference and understanding for all members of the WV partnership. Such a document would also be a useful resource for all interested persons outside WV.

The ADP model warrants thorough documentation. It is a well considered appraisal of the causes and impacts of poverty and provides a conceptually sound and practical development model to address rural poverty.

### **Formation of a National Policy Document on Gender and Development**

Clear organisational guidelines for staff are an essential aspect of a sound gender and development policy. In the absence of a national gender and development policy document I recommend that WVNZ develops such a document which it circulates amongst all WVNZ staff and all NZ funded implementing offices (e.g., WV Bangladesh). At the time of data gathering WVB was formulating a national policy document on gender and development, I am unsure whether this document has been completed and circulated; if not, I also recommend its completion and general circulation amongst all WVB staff. Gender and development is a human rights issue that must be kept at the forefront of the development agenda due to the extent and nature of the abuse and marginalisation of women and girls. Gender and development policies and issues, along with other human rights violations, must be kept at the forefront of consciousness for NGO staff and for programme participants, because awareness combined with action can bring change.

### **Child Sponsorship and Community Development**

WV child sponsorship is usually perceived by sponsors to provide direct support to the child. What I observed is that most monies go to support the community that the child belongs to with less direct support to the sponsored child. The picture of the destitute but struggling child with a valiant spirit is the net that catches the sponsor's dollar, yet it is the changed and developed community that delivers hope for the valiant child. Greater balance between the activities of child and community change in portrayals of WV activities would not only reflect what is happening on the ground but may add fresh impetus to sponsoring and better recognition to community development efforts.

I recommend that WV continues to promote their concept of community development through their emphasis on sustainable transformational development and empowerment that involves other members of the wider community, but with equal focus on the strengths of the children.

Children are some of the most vulnerable and the most marginalised and powerless members of communities. Highlighting their needs and their suffering amongst people from the donor communities is a way of raising awareness and a way to gain funding from potential sponsors. Somehow the needs of children do need to be highlighted

(Carr, 2003). I would suggest that it is equally important to highlight the resilience, talents, abilities and resourcefulness of children to both survive and to be agents of change within their communities.

The ADP model is a holistic approach to development and as such I would also suggest that it is important to market WVs development approach in a way that is overtly reflective of the wider ADP programme.

### **Children as Participatory Partners in ADPs**

At the time of the pilot study my observation and feedback from children indicated that they were not active participants in community development. WV identifies itself as an organisation that represents the needs of children and as such I therefore recommend that WVNZ and WVB ensure that the needs of children be addressed through policy, planning and praxis that directly involves children in the planning, implementing, monitoring and evaluation of all ADPs. Involving children raises the profile of children, directly addresses their needs, and affirms and enhances their collective and individual creative capacity as human beings. Involving children draws them into the centre of community development. Involving children enables some of the most marginalised and vulnerable community members to acquire skills that prepare and thus empower them for future involvement in community development initiatives as adults, and as the future parents and leaders of their communities. Support networks for children that allow their voices to be heard are a necessary aspect of a child focused partnership approach to community development.

Since data gathering for this study, WVB have increased children's involvement in some of their ADPs (e.g., Kaliganj) through the introduction of the Sponsored Children Forum. Directly focusing on the needs of children by mobilising children into strategically organised groups like DGs is a possible way to enhance the capacity and creative input, talent and ability of children in the development arena. Creating a forum where children can express their hopes, dreams and visions is to involve them in the development process at the partnership level and to acknowledge the child focused ethos of the organisation. While partnership, participation and the resultant empowerment and transformation that can take place in the lives of communities is for all community members, first and foremost I propose that focus should be on the most vulnerable and the most marginalised, of which children make up a significant proportion.

### **Qualitative Data Gathering Methods –Value and Limits**

The value in gathering qualitative data is that novel, unexplained, highly contextual phenomena can be explained in ways that are grounded in the participant's world, yet are sufficiently theorised that explanations may transfer to other contexts. These explanations are then ready for verification through systematic quantitative data gathering around now known phenomena. Qualitative methodology produces new ideas that can then be quantitatively tested. Each complements the other, each relies on interpreted facts. My approach in this thesis has been to use a synergistic approach where multiple qualitative explanations are substantiated by observable facts - individual participant self-report was triangulated against group self-report, which in turn was contrasted with perspectives of other independent observers, both internal and external to WV, and supported by observable participant facts (e.g., toilets, drinking water). The opportunities I had for self-report were limited by the environment (heat, bugs, and disease), security (flood, civil unrest, threat of kidnap and/or assault) and my physical wellbeing (I was 5 months pregnant). Thus I only had an in-depth look at a small number of people's lives and these were not strictly a representative sample, though there was a compelling similarity between self-report from different sites suggesting the social processes I described were anchored in a wider cultural milieu. My methods and findings were similar to the findings of other qualitative focus group and self-report research conducted amongst rural Bangladeshi women participating in Save the Children microcredit and concientisation programmes (refer to Naved, 1994, Chapter 2) and research amongst rural Bangladeshi women involved in Grameen Bank microcredit programmes (refer to Larance, 2001, Chapter 2). It would require a systematic quantitative sample around key ideas from my project to make inferences to the wider population in a reliable way.

### **Conducting Future Evaluations that Include Qualitative Data Gathering**

Impact evaluations on long term projects (such as the WV ADPs) are essential in guiding the direction of the programme. It is also essential that qualitative data is gathered to understand the changes taking place in the life of the community and within particular groups within the community (e.g., children, women, men, adolescents and the elderly). It is essential to include community members in the evaluation process as well as canvassing their feedback. I suggest individual interviews and community group discussions would be an effective method of qualitative data gathering. The intended lifespan of ADPs is approximately 17 years. Ongoing monitoring and evaluation of the programme is necessary throughout the lifespan of the programme. Annual monitoring and evaluation is necessary along with strategic assessments during particular phases of the programme. I suggest conducting an introductory evaluation (approximately three to five years into the programme life), a mid-term evaluation (approximately eight to ten

years into the programme life) a full term evaluation (at the finish of the programme life) and a post impact evaluation. Three major evaluations have been suggested during the lifespan of the programme so that programme aims and goals can be assessed through-out the life cycle of the development model, and planning can be guided by the evaluation findings. I initially set out to evaluate the impact of three ADPs at various stages in their life cycles in order to compare community change and impact at various phases of the programme; however it was not achieved due to the fact that the three development programmes involved in this evaluation were at similar stages in their life cycles.

A post-impact evaluation of ADPs is already scheduled by WV three to five years after the ADP has finished. It is imperative that all evaluations are carried out in participation with community members and that the perspectives and input from community members form the basis of any conclusions. It is also vital to gather qualitative data in order to get in-depth knowledge and understanding of the impact of development within communities: this would need to include the vulnerable and marginalised members of communities, in particular children and women.

I recommend programme participants be formally involved in the evaluation process which is in line with the WV philosophy of participation and partnership. The development of evaluation techniques within programme communities would be a practical skill-building activity, further increasing local empowerment at the grass roots level by educating participants in the process of monitoring and evaluating their own development programmes.

The use of qualitative methodology is a valuable way for researchers to conduct impact evaluations (Mohr, 1999). Qualitative research is necessary to understand the complexity of poverty related issues; it enables the researcher to explore the complex interrelations between people and their communities. It is recommended that qualitative evaluation be incorporated into any future assessments of WV ADPs.

Defining poverty issues and developing solutions to alleviate poverty must include those who are poor: this is essential for community-based development and is well supported in the literature (Laguardia, 2005; Ram, 1999; Reid, 1997). Professionals, who are not poor, have frequently defined poverty in terms of per capita income and have responded with strategies based on economic growth (Reid, 1997). Although income is an important indicator of poverty, poverty is a multi-dimensional phenomenon with multiple causes and multiple impacts. Dealing with the symptoms of poverty provides short term relief: short term relief does not provide long term solutions.

Poverty can be defined as multi dimensional deprivation, encompassing physical, material, psychological and social aspects of life – the current research confirms that poverty affected women’s lives in all of these domains (physical, material, psychological and social). Women participating in the WDGs reported significant positive changes and improvements in all of these areas. There was one aspect that still concerned a number of women, and that was their perceived vulnerability to shocks. WDG participants felt less vulnerable to human disaster (Killick, 2000); they considered themselves better able to plan, prepare and control resources. Increased income, a savings plan and personal control over economic resources resulted in the security of knowing that savings could be accessed in an emergency such as a human disaster (Killick, 2000); in particular a family illness requiring medical treatment. However, many women raised their perceived vulnerability to natural disasters (Killick, 2000) such as hurricanes and floods, both of which were common occurrences in Bangladesh. In some cases WV had addressed this issue within ADP regions through separate projects in which a hurricane shelter had been built (e.g., Laudob ADP region).

The findings showed that the ADP model provided a holistic, broad based approach to tackling poverty. Participation in a WDG introduced change into the physical, material, psychological and social aspects of women’s lives. The ADP model focused on empowering communities, addressing the root causes of poverty and drawing the socially excluded into the development process. Participation in the development programme resulted in increased well being and quality of life for all women participants and in many instances their families, and in particular their children.

Although the physical nature of poverty is well researched and explored throughout the literature, there is a significant gap identified within the literature of the other important but far less researched aspects to poverty: the psychological and social dimensions of poverty (Healey & Killick, 2000; The World Bank Group, 2000). Due to the emphasis on the physical and material aspects of poverty, development interventions have largely targeted the physical aspects of poverty through the relief oriented welfare model of development. The welfare model is based on a donor-controlled hand-out approach to development: this has not empowered the recipients but promoted a dependency mentality in which the poor have little or no control over the process. The welfare model ignored the psychological and social dimensions of poverty; the WV model is well balanced and highlights the importance of social and psychological well being.

Evaluation of development initiatives has largely focused on the quantitative measurement of development outcomes. This stands to reason when poverty has been

viewed mostly from a material and physical paradigm. With little emphasis on the psychological and social aspects of poverty the quantitative model of evaluation has provided data on the physical and material needs and the changes that have occurred. However the need for qualitative evaluation has been identified within the literature: qualitative evaluation can yield detailed information about the psychological and social aspects of poverty. Given the proportion of people in the world who are affected by poverty and the absence of “psychologists in high income countries... engaged directly in doing something about it” (Sloan, 2003, p. 301), there is clearly a need for change within the discipline of psychology to address this pressing global issue.

Acting in a concerted manner on the basis of global awareness, psychologists could have a significant impact on the world’s ability to achieve the United Nations’ goal of reducing by half the proportion of people living in extreme poverty between 1990 and 2015 (Sloan, 2003, p. 302).

In order to understand the effects of development initiatives we must monitor and evaluate the process and its impacts. Monitoring and evaluation helps to ascertain the effectiveness of a programme and allows us to identify expected and unexpected impacts. Evaluation enables us to identify what constitutes effective community development and aspects of a programme that need to be reviewed or modified. Qualitative research methods and qualitative evaluations allow a unique insight into other people’s worlds and their experiences and perspectives of life. This research provided a unique insight into the impact of community development from women’s perspectives and experiences of participation in a long term community development programme.

## **Conclusion**

A mainstream view of poverty ascertains that people are poor because they do not have access to water, food, land, education, health care and natural resources (Joseph, 2003); these are the tangible aspects of poverty (Sarma, 2004). A holistic understanding of poverty ascertains that people are poor because of imbalances in power; and that injustice and inequity are the underlying causes of poverty (Joseph, 2003). Lack of access to water, food, education and other tangible manifestations of poverty are the effects of a lack of power amongst the poor, especially amongst women (Joseph, 2003; Sarma, 2004).

Development NGOs that embrace a holistic understanding of poverty are more likely to adopt a broader and more holistic approach to development such as the empowerment model of development in which injustice and inequity within communities is addressed. WVs long term model of community development, the ADP, is a holistic model of

development; it incorporates some core principles that combine to create a model of development that successfully addresses poverty. By doing so it enables women in these communities to begin a process of transformation that is potentially able to make positive lasting changes within the structure of communities that previously denied women choice and participation in many areas of daily life.

The poor have defined poverty in terms of social exclusion and isolation, powerlessness, hopelessness, humiliation, exploitation, vulnerability, ill health, lack of education and inadequate livelihoods to provide for basic needs (Cox & Healey, 2003; Healey & Killick, 2000; Miller, 1996; Richey, 2000; The World Bank Group, 2000). The similarity between women's experiences of poverty and development was striking. I noticed during the open ended interviews that women from different groups were using similar phrases to describe their experiences of both poverty and development. In *Voices of the Poor: Can Anyone Hear Us?*, the largest research ever conducted on poverty, with 60,000 participants, common patterns emerged from poor people's experiences. Irrespective of location and social group specificity, the commonality of the human experience of poverty was similar: "...we often found ourselves saying, we have read this before. Sometimes even the words and images poor people evoked in describing their realities were uncannily similar, despite very different contexts." (The World Bank Group, 2000, p. 4). Rural women from various communities and ADP sites described a similar lifestyle within Bangladesh (e.g., diet, vocational opportunities, physical environment, cultural and spiritual beliefs and physical needs were similar in all regions). If the experiences and perspectives of the poor are similar across the boundaries of gender, ethnicity, culture, community and national borders, then it is likely that the underlying emergent themes of poverty are similar. Consequently, it is probable and reasonable that my findings on the underlying emergent themes of development were similar for women DG members both within and across ADPs, given this similar experiential base. As there is a similarity between people's experiences of poverty (The World Bank Group, 2000), so there is likely to be congruence between people's experiences of development, as found in this project. Moreover, as experience of poverty is consistent internationally, so experience of development is probably consistent across across national borders also. Further research should explore this.

Although poverty affects women and men, women face greater levels of physical deprivation, social exclusion and powerlessness due to gender based inequity and dominant patriarchal norms and practices that cross economic, social and cultural boundaries (Sharma, 2005; Wiczorek-Zeul, 2003). Therefore poverty can be defined as

multi dimensional deprivation, encompassing physical, material, psychological and social aspects of life.

This research shows that NGOs concerned with poverty and development can play a pivotal role in community development through the implementation of long term development programmes. This research also shows that NGOs can introduce and facilitate social changes that transform women's lives when a rights based approach is an integral part of their development programme and the importance of gender equity is emphasised. This research supports the findings that transformation in gender relations is a lengthy process (Wieczorek-Zeul, 2003), therefore long term development programmes are more likely to introduce sustainable transformational change. Gender equity must be introduced and integrated into all aspects of life within community development programmes. The discrimination and injustice that affects women (and girls) is not just an obstacle to poverty alleviation and sustainable community development but is usually an abuse of human rights and an affront to human dignity. NGOs like WV provide an opportunity for people within society to participate in supporting communities to break the cycle of poverty that has been part of their intergenerational collective history. The ADP provides a framework for transformative community change. The model is based on structural changes to include the most marginalised groups in communities.

An empowering model such as the WV ADP has the potential to transform communities and community life. The ADP model is a well thought through and thorough model of community development. The results of this research indicate that this community-based model of development was particularly successful in the advancement of women's physical, social and psychological development. Structures that created gender based division and exclusion in these rural communities were adjusted to create a more equitable and just society for the advancement and well being of all community members.

Poverty impacts on every aspect of people's lives - the physical, social and psychological; limiting and destroying the well-being and potential of individuals and of whole communities. Not only does it destroy life, it impairs the quality of life for the living. Such gross inequity in a world where there is enough for all is a basic human rights issue. Personal and collective action can address this violation of human rights and transform the lives of the poor. Development programmes that work at the level of the community can introduce structural changes that are based on a more equitable, just society. The rights and responsibilities of women and men are interdependent. Both women and men need to cooperate if gender related discrimination is to be overcome.

The ADP model of development provided a structural framework for community organisation and drew previously isolated women together in groups. Women's lives were enriched and transformed through participation in WV ADPs. Collaborative partnerships and well planned and delivered community development programmes have the power to introduce structural and relational changes into communities experiencing widespread deprivation and long term poverty. The experience of long term poverty is often accompanied by a sense of powerlessness and hopelessness. Research has shown that "years of intergenerational poverty seriously cramp the ability of the poor to even 'name' their reality" (Christian, 1999, p. 12). Living in remote rural communities with minimal or no formal education does not expose women to a variety of lifestyles, opportunities or choices. WVs development model successfully enhances community development by working along-side the poor in a collaborative partnership in order to help them to identify their needs and to develop a long term plan of action to facilitate change towards an empowering and positive vision for the community. Successful community development increases opportunities for the marginalised through the introduction of structural changes which enable communities to better meet their needs for increased well-being and a more equitable society for all.

Constructive and empowering programmes such as the WV ADP model offer creative and innovative opportunities for donors and ADP participants and their communities and nations to partner in culturally appropriate and sensitive ways that offer hope and freedom from the psychological oppression and disempowerment of intergenerational poverty. Empowering participatory partnerships facilitate renewed hope and vision for people within the communities most affected by poverty.

In summary, the findings clearly indicate that positive change to the individual lives of women participants and positive change to community life was taking place within all three ADP communities. Community change takes time: it is a complex process that is gradual. Therefore, WVs experience and understanding of the need for long term involvement within communities is founded on their experience that short term initiatives were not adequately able to address structural inequities or to introduce adequate training that enabled people to fully manage and support their new communal lifestyle. Community development is a process of long term commitment; it requires a combined commitment from donors, NGO staff and community participants.

The process of community development is one of applying theory to action and in many ways it is an unpredictable journey, which is why evaluation is such a necessary part of the journey. Evaluation makes an unpredictable process more predictable in the future; it

helps NGOs to understand the process of change and enables them to plan accordingly. The significance of this research is that it identifies key principles and processes for successful community development and explores an under-researched domain, the qualitative nature of change. As a result of this evaluation a link between WVs theoretical model, its implementation and its impact is provided. We can see how WVs ethos and theory meet with praxis and have the intended impact of empowering and transforming the lives of poor women.

WV successfully achieved its goal to facilitate transformational change within the lives of marginalised women within all three research regions. The success of the development programme can be attributed to:

- a development model that is founded on a well developed theoretical base; the concepts of which are both understood and practised by WV staff involved in programme implementation;
- highly skilled WV staff involved in the implementation of the ADP programme, most of whom have extensive experience in development practise;
- WVs commitment to promote, uphold and maintain the clearly defined ethos and values of the organisation;
- the long term nature of the ADP model which has enabled communities to change and develop at a pace that is intended to bring about long term structural changes;
- and finally, the importance placed on community participation and the recognition that change must come from within the community if transformation is to be achieved.

The results of this study have shown that non governmental organisations (NGOs) can play a key role in development initiatives which effectively address poverty at the community level. Development is a rapidly evolving domain: the mistakes of the past must not be used as an excuse for inactivity in the future. Well considered strategies and long term committed action on a variety of fronts is necessary for the eradication of poverty.

The leadership role that WV has taken in addressing the needs of the poor raises awareness of the needs of others, paves a way for change, and provides a means for individuals to actively participate in supporting the poor in order to facilitate change in their lives, their families and their communities. Each of us has a part to play in order to end the injustice of poverty because poverty eradication is not the responsibility of one entity or sector of society; it is the responsibility of all Governments, UN agencies, the private sector, NGOs, and civil society. Global synergy is a prerequisite for the

eradication of poverty. Increased equity for the oppressed is not an option; it is a human right.

My findings on WVs approach to development have a good fit with the largest study ever conducted on poverty, the United Nations World Bank report, *Voices of the Poor: Can Anyone Hear Us?*:

My colleagues and I decided that in order to map our own course for the future, we needed to know about our clients as individuals. We launched a study entitled ‘*Voices of the Poor*’ and spoke to them about their hopes, their aspirations, their realities. (James D. Wolfensohn, President of the World Bank Group, 1999, in World Bank 2000).

This research concludes by affirming that the evaluated development approach provided a model and a mode to successfully acknowledge and address the hopes, the aspirations and the realities of the poor.

What is it that the poor reply when asked what might make the greatest difference in their lives? They say, organisations of their own so that they may negotiate with government, with traders, and with nongovernmental organisations. Direct assistance through community-driven programmes so that they may shape their own destinies. Local ownership of funds, so that they may put a stop to corruption. They want nongovernmental organisations and governments to be accountable to them... (James D. Wolfensohn, President of the World Bank Group, 1999, in World Bank 2000).

WV was accountable to the people with whom they partnered. Issues that were of greatest importance to the poor were addressed through the ADPs.

In response to the *Voices of the Poor*, their “...strong voices, voices of dignity”, and in response to their question, *Can Anyone Hear Us?* The answer is:

Yes - you are heard: Yes - you are seen.

What can we do?

And again, in response to your question, *Can Anyone Hear Us?* The answer is:

Yes - I hear you: Yes - I see you.

And I ask myself, “*What can I do*”? The answer I get is never “*nothing*”.

I am looking. I am listening. What can I do?

## REFERENCE LIST

- Ackerly, B. (1997). What's in a design? The effects of NGO programme delivery choices on women's empowerment. In A. M. Goetz (Ed.), *Getting institutions right for women in development* (pp. 140-158). London: Zed.
- Adams, W., & Megaw, C. (1997). Researchers and the rural poor: Asking questions in the Third World. *Journal of Geography in Higher Education*, 21(2), 215-229.
- Alevar, S. (2003). Linking social programmes to rights in Chile – an inclusive, participatory approach. *Global future. A World Vision journal of human development*, fourth quarter, 4-5.
- Ali, S. S. (2002). Women's rights, CEDAW and international human rights debates: Toward empowerment? In J. L. Parpart, S. M. Rai & K. Staudt (Eds.), *Rethinking empowerment: Gender and development in a global/local world* (pp. 61-78). London: Routledge.
- Amin, S. (1993). Social movements at the periphery. In P. Wignaraja (Ed.), *New social movements in the South: Empowering the people* (pp. 87-106). London: Zed.
- Ashworth, P. (2003). The origins of qualitative psychology. In J. A. Smith (Ed.), *Qualitative psychology: A practical guide to research methods* (pp. 4-24). London: Sage.
- Aune, J. (2003). Logical framework approach and PRA - mutually exclusive or complementary tools for project planning? In D. Eade & J. Rowlands (Eds.), *Development methods and approaches: Critical reflections* (pp. 214-219). Oxford: Oxfam.
- Bachrach, P., & Botwinick, A. (1992). *Power and empowerment*. Philadelphia: Temple University Press.
- Baldwin, D. (1989). *Paradoxes of power*. New York: Basil Blackwell.
- Batliwala, S. (1994). The meaning of women's empowerment: New concepts from action. In G. Sen, A. Germain & L. Chen (Eds.), *Population policies reconsidered* (pp. 127-138). Boston: Harvard University Press.
- Beer, S. (1974). *Modern political development*. New York: Random House.
- Berry, J. (1994). An ecological perspective on cultural and ethnic psychology, *Human diversity: Perspectives on people in context* (pp. 115-141). San Francisco: Jossey-Bass.
- Boserup, E. (1970). *Women's role in economic development*. New York: St Martin's Press.
- Brandt, D. (1999). A review of hidden assets. *Together: A journal of the World Vision partnership*, 63, 14-15.
- Breakwell, G., Hammond, S., & Fife-Schaw, C. (Eds.). (2000). *Research methods in psychology*. London: Sage.
- Brockington, D., & Sullivan, S. (2003). Qualitative research. In R. Scheyvens & D. Storey (Eds.), *Development fieldwork: A practical guide* (pp. 57-72). London: Sage.

- Brohman, J. (1996). *Popular development: Rethinking the theory and practice of development*. Oxford: Blackwell.
- Brown, L. (1997). Ethics in psychology: Cui Bono? In D. Fox & I. Prilleltensky (Eds.), *Critical psychology: An introduction*. (pp. 51-67). London: Sage.
- Brown, M. (2005). Within our grasp – decisive action on poverty. *Global future. A World Vision journal of human development*, second quarter, 4-6.
- Brundtland, G. (1997). Foreword. In E. Oyen, S. Miller & S. A. Samad (Eds.), *Poverty a global review: Handbook on international poverty* (pp. vii-viii). Oslo: Scandinavian University Press.
- Bryant, G. (1996). *Pathways of hope: The story of World Vision New Zealand*. Palmerston North: The Dunmore Printing Company Ltd.
- Campbell, R. (2000). The emotionality of social change. *The Community Psychologist*, 32(5), 16-18.
- Carr, S. (2003). *Social psychology: Context, communication and culture*. Sydney: John Wiley & Sons Australia, Ltd.
- Carr, S. & Atkins, G. (2003). Poverty and research. In S. Carr & T. Sloan (Eds.), *Poverty and psychology: From global perspective to local practice*. (pp. 285-300). New York: Kluwer Academic/Plenum Publishers.
- Carruyo, L. (2003). Dreams and process in development theory and practice. In K. Bhavnani, J. Foran & J. Kurian (Eds.), *Feminist futures: Re-imagining women, culture and development* (pp. 200-205). London: Zed.
- Carson, W. (1999). Rhetoric to reality: A psychological approach. In F. Porter, I. Smyth & C. Sweetman (Eds.), *Gender works* (pp. 152-163). Oxford: Oxfam.
- U. S. Census Bureau. (2003). *U.S. and world population clocks - Pop clocks*. Retrieved August 12, 2003, from <http://www.census.gov/main/www/popclock.html>
- Chambers, R. (1983). *Rural development: Putting the last first*. Harlow: Longman.
- Chambers, R. (1997). *Whose reality counts? Putting the first last*. London: Intermediate Technology Publications.
- Charlton, S. (1997). Development as history and process. In N. Visvanathan, L. Duggan, L. Nisonoff & N. Wiegiersma (Eds.), *The women, gender and development reader* (pp. 7-13). London: Zed.
- Charmaz, K. (2003). Grounded theory. In J. A. Smith (Ed.), *Qualitative psychology: A practical guide to research methods* (pp. 81-110). London: Sage.
- Chavis, D. (2000). Community development and the community psychologist. In J. Rappaport & E. Seidman (Eds.), *Handbook of community psychology* (pp. 767-771). New York: Kluwer Academic / Plenum Publishers.
- Christian, J. (1999). Imagining a new future in the midst of poverty. *Together: A Journal of the World Vision Partnership*, 63, 10-13.
- CIA World Fact Book. (2003). *Bangladesh*. Retrieved September 8, 2003, from <http://www.theodora.com/wfb2003/bangladesh>

- Clegg, S. (1989). *Frameworks of power*. London: Sage.
- Cormack, P. (Ed.). (1990). *The bridge: A journey in development* (Vol. 3). Melbourne: World Vision Australia.
- Cox, A., & Healey, J. (2003). The poverty reduction strategies of the development cooperation agencies in the 1990s: Their record and what they need to do. In A. Booth & P. Mosley (Eds.), *The new poverty strategies: What have they achieved? What have we learned?* (pp. 21-43). New York: Palgrave Macmillan.
- Crotty, M. (1998). *The foundations of social research: Meaning and perspective in the research process*. Crows Nest, NSW: Allen & Unwin.
- Davidson, C. (2003). The mix of methods: Common research techniques used in evaluation. In N. Lunt, C. Davidson & K. McKegg (Eds.), *Evaluation policy and practice: A New Zealand reader* (pp. 91-106). Auckland: Pearson Education New Zealand Limited.
- Davidson, W., & Cotter, P. R. (1991). The relationship between sense of community and subjective well-being: A first look. *Journal of Community Psychology*, 19, 246-253.
- Dean, M. (2000). *Christian aid and equity for women in India?: A study of World Vision and Interserve*. Unpublished Honours Thesis, Victoria University, Australia.
- Duffy, K., & Wong, F. (1996). *Community psychology*. Boston: Allyn & Bacon.
- Duignan, P. (2003). Approaches and terminology in programme and policy evaluation. In N. Lunt, C. Davidson & K. McKegg (Eds.), *Evaluating policy and practice: A New Zealand reader* (pp. 77-90). Auckland: Pearson Education New Zealand, Ltd.
- Eade, D. (1999). Preface. In D. Rowan-Campbell (Ed.), *Development with women* (pp. 5-10). Oxford: Oxfam Publication.
- Ekins, P. (1991). *A new world order: Grassroots movements for global change*. London: Routledge.
- Flick, U. (2002). *An introduction to qualitative research* (2nd ed.). London: Sage.
- Frechette, L. (2003). The need to engender action. *Global future. A World Vision journal of human development*, second quarter, 1-2.
- Freire, P. (1970). *Pedagogy of the oppressed*. New York: Seabury.
- Freire, P. (1993). Foreword. In White, S., Nair, K., & Ascroft, J. (Eds.), *Participatory Communication: Working for change and development*, (pp. 13-14).
- Friedmann, J. (1992). *Empowerment: The politics of alternative development*. Massachusetts: Blackwell.
- Gergen, K. (1985). The social constructionist movement in modern psychology. *American Psychologist*, 40, 266-275.
- Glaser, B. (1978). *Advances in the methodology of grounded theory: Theoretical sensitivity*. Mill Valley: The Sociology Press.

- Glaser, B., & Strauss, A. (1967). *The discovery of grounded theory: Strategies for qualitative research*. New York: Aldine Publishing Co.
- Global Issues. (2003). *Poverty fact statistics*. Retrieved November 3, 2003, from <http://www.globalissues.org/tradeRelated/Facts.asp>
- Global Policy Forum. (2003). *NGOs*. Retrieved November 10, 2003, from <http://www.globalpolicy.org/ngos>
- Goetz, A. (1997a). Introduction: Getting institutions right for women in development. In A. M. Goetz (Ed.), *Getting institutions right for women in development* (pp. 1-28). London: Zed.
- Goetz, A. (1997b). Local heroes: Patterns of fieldworker discretion in implementing GAD policy in Bangladesh. In A. Goetz (Ed.), *Getting institutions right for women in development* (pp. 176-195). London: Zed.
- Goulet, D. (1995). *Development ethics: A guide to theory and practice*. London: Zed.
- Green, P. (1990). *Psychological impacts of slum eviction: Women in Bangkok*. Unpublished master's thesis. University of Waikato, Hamilton, New Zealand.
- Green, H. (2005, July). From the executive director: It's up to all of us. *World Vision Impact*. (Available from the Editor, World Vision Impact, World Vision New Zealand, Private Bag 92078, Auckland).
- Greene, J. (2000). Understanding social programs through evaluation. In N. Denzin & Y. Lincoln (Eds.), *Handbook of qualitative research* (2nd ed., pp. 981-1000). Thousand Oaks: Sage.
- Guba, E., & Lincoln, Y. (1981). *Effective evaluation*. San Francisco: Jossey-Bass.
- Hare Mustin, R. T., & Marecek, J. (1997). Abnormal and clinical psychology: The politics of madness. In D. Fox & I. Prilleltensky (Eds.), *Critical psychology: An introduction* (pp. 104-120). London: Sage.
- Harre, R. (1993). *Social being* (2nd ed.). Oxford: Blackwell.
- Harriss, J. (1992). Preface. In J. Harriss (Ed.), *Rural development: Theories of peasant economy and agrarian change*. London: Routledge.
- Hasan, S. (1993). Voluntarism and rural development in Bangladesh. *Asian journal of public administration*, 17, 1, 82-101.
- Hashemi, S., & Morshed, L. (1997). Grameen Bank: A case study. In G. Wood & I. Sharif (Eds.), *Who needs credit?: Poverty and finance in Bangladesh* (pp. 217-224). London: Zed.
- Hashi, F. (2003). Challenges to progress. *Global future. A World Vision journal of human development*, second quarter, 5.
- Hashi, F. (2004). *Transformational development and the promotion of justice: Integrating gender and development in the World Vision Partnership*. InterAction congressional briefing. World Vision International (pp. 1-14). Retrieved March 15, 2006, from [http://www.interaction.org/files.cgi/3343\\_WorldVisionpresentation.ppt](http://www.interaction.org/files.cgi/3343_WorldVisionpresentation.ppt).
- Haugaard, M. (1992). *Structures, restructuring and social power*. Aldershot: Avebury.

- Healey, J., & Killick, T. (2000). Using aid to reduce poverty. In F. Tarp & P. Hjertholm (Eds.), *Foreign aid and development: Lessons learnt and directions for the future* (pp. 223-246). London: Routledge.
- Heller, K. (1989). Return to community. *American Journal of Community Psychology*, 17, 1-15.
- Heller, K., Price, R., Reinhartz, S., Riger, S., Wandersman, A., & D'Aunno, T. (1984). *Psychology and community change: Challenges of the future*. Homewood: The Dorsey Press.
- Hjertholm, P., & White, H. (2000). Foreign aid in historical perspective: Background and trends. In F. Tarp & P. Hjertholm (Eds.), *Foreign aid and development: Lessons learnt and directions for the future* (pp. 80-102). London: Routledge.
- Hossain, M. (1988). Credit for alleviation of rural poverty: The Grameen Bank in Bangladesh. Research Report 65. International Food Policy Research Institute.
- Hudson-Rodd, N. (1994). Investing in health or banking on wealth? The World Bank 1993. In L. Jayasuriya & M. Lee (Eds.), *Social dimensions of development* (pp. 133-145). Bentley: Paradigm books.
- id21. (2005). *Society and economy: Problems in measuring the impact of humanitarian interventions*. Retrieved September 9, 2005, from <http://www.id21.org/society/s9cch1g1.html>
- Ife, J. (1995). *Community development: Creating community alternatives - vision, analysis and practice*. Melbourne: Longman.
- International Food Policy Research Institute. *Sustainable solutions for ending hunger and poverty*. Retrieved February 6, 2004, from <http://www.ifpri.org>
- Irvine, G. (1996). *Best things in the worst times: An insiders view of World Vision*. Wilsonville: Book Partners, Inc.
- Jayakaran, R. (1996). *Participatory learning and action (PLA): User guide and manual*. Madras: World Vision of India.
- Joseph, T. (2003). Adopting a rights-based approach to development. *Global future. A World Vision Journal of Human Development*, fourth quarter, 14-16.
- Judd, E. (1999). Afterword: Opening spaces for transformative practice. In M. Porter & E. Judd (Eds.), *Feminists doing development: A practical critique* (pp. 218-226). London: Zed.
- Jung, C. (1938). Psychological aspects of the modern archetype. In the collected works of C.G. Jung, *The archetypes and the collective unconsciousness (1959)* (Vol. 9). Princeton: Princeton University Press.
- Kabeer, N. (1994). *Reversed realities: Gender hierarchies in development thought*. London: Verso.
- Kabeer, N. (1999). Targeting women or transforming institutions? Policy lessons from NGO anti-poverty efforts. In D. Rowan-Campbell (Ed.), *Development with women* (pp. 32-45). Oxford: Oxfam.

- Kerr, J. (2001). *International trends in gender equality work*. Retrieved December 10, 2005, from <http://www.awid.org/publications/OccasionalPapers/occasional1.html>
- Kaliganj ADP Team. (2000). *Design document: Kaliganj ADP*. Bangladesh: World Vision.
- Karl, M. (1995). *Women and empowerment*. London: Zed.
- Khandker, S., & Chowdhury, O. (1996). Targeted credit programs and rural poverty in Bangladesh. In M. Latif, S. Khandker & Z. Khan (Eds.), *Credit programs for the poor: Household and intrahousehold impacts and program sustainability* (pp. 238-288). Dhaka: The Bangladesh Institute of Development Studies & the World Bank.
- Kidder, L., & Fine, M. (1997). Qualitative inquiry in psychology: A radical tradition. In D. Fox & I. Prilleltensky (Eds.), *Critical psychology: An introduction* (pp. 34-50). London: Sage.
- Kieffer, C. (1984). Citizen empowerment: a developmental perspective. *Prevention in Human Services*, 3, 9-36.
- Kurian, P., & Munshi, D. (2003). Negotiating human-nature boundaries. In K. Bhavnani, J. Foran & P. Kurian (Eds.), *Feminist futures: Re-imagining women, culture and development* (pp. 146-159). London: Zed.
- Laguardia, C. (2005). The battle against poverty is for all of us. *Global future. A World Vision journal of human development*, second quarter, 23-24.
- Labonte, R. (1993). A holosphere of healthy and sustainable communities. *Australian Journal of Public Health*, 17(1), 4-12.
- Labonte, R. (1997). Power and empowerment: Building transformative relations from the inside out. In R. Labonte (Ed.), *Power, participation and partnerships for health promotion* (pp. 27-41). Carlton South: Victorian Health Promotion Foundation, Australia.
- Labonte, R., & Reid, E. (1997). A meta-synthesis of creating partnerships and a reflection on the process. In R. Labonte (Ed.), *Power, participation and partnerships for health promotion* (pp. 98-108). Carlton South: Victorian Health Promotion Foundation, Australia.
- Larance Young, L. (2001). Fostering social capital through NGO design: Grameen Bank membership in Bangladesh. *International Social Work*, 44(1), 7-18.
- Laudob ADP Team. (2000). *Design framework: Laudob ADP*. Bangladesh: World Vision.
- Leach, F. (1999). Women in the informal sector: The contribution of education training. In D. Rowan-Campbell (Ed.), *Development with women* (pp. 46-62). Oxford: Oxfam Publication.
- Lean, M. (1995). *Bread, bricks, belief: Communities in charge of their future*. West Hartford: Kumarian Press.
- Leslie, H., & Storey, D. (2003). Practical issues. In R. Scheyvens & D. Storey (Eds.), *Development fieldwork: A practical guide* (pp. 77-95). London: Sage.

- Leurs, R. (2003). Critical reflections on rapid and participatory rural appraisal. In D. Eade & J. Rowlands (Eds.), *Development methods and approaches: Critical reflections* (pp. 220-226). Oxford: Oxfam.
- Lincoln, Y., & Guba, E. (1994). Competing paradigms in qualitative research. In N. Denzin & Y. Lincoln (Eds.), *Handbook of qualitative research* (pp. 105-117). Thousand Oaks: Sage.
- Lincoln, Y., & Guba, E. (2000). Paradigmatic controversies, contradictions, and emerging confluences. In N. Denzin & Y. Lincoln (Eds.), *Handbook of qualitative research* (2nd ed.) (pp. 163-188). Thousand Oaks: Sage.
- Lister, R., & Beresford, P. (2000). Where are 'the poor' in the future of poverty research? In J. Bradshaw & R. Sainsbury (Eds.), *Researching poverty*. Aldershot: Ashgate.
- Lukes, S. (1974). *A radical view*. London: MacMillan Press Ltd.
- Lyons, E., & Chrysochoou, X. (2000). Cross-cultural research methodology. In G. M. Breakwell, S. Hammond & C. Fife-Schaw (Eds.), *Research methods in psychology* (pp. 134-146). London: Sage.
- Madriz, E. (2000). Focus groups in feminist research. In N. Denzin & Y. Lincoln (Eds.), *Handbook of qualitative research* (2nd ed., pp. 835-850). Thousand oaks: Sage.
- Maloney, C. (1988). *Behaviour & poverty in Bangladesh*. Dhaka: University press limited.
- Marsella, A. (1998) Toward a "global-community psychology": Meeting the needs of a changing world. *American Psychologist*, 53, 1282-1291.
- McArthur, J., & Sachs, J. (2004). Priorities for meeting the Millennium Development Goals. *Global future. A World Vision Journal of Human Development*, first quarter, 1-2.
- McMillan, D. W., & Chavis, D. M. (1986). Sense of community: A definition and theory. *Journal of Community Psychology*, 14, 6-23.
- Miles, M., & Huberman, A. (1994). *An expanded sourcebook: Qualitative data analysis* (2nd ed.). Thousand Oaks: Sage.
- Miller, S. (1996). The great chain of poverty explanations. In E. Oyen, S. Miller & S. Samad (Eds.), *Poverty a global review: Handbook on international poverty research* (pp. 569-586). Oslo: Scandinavian University Press.
- Millward, L. J. (2001). Focus groups. In G. Breakwell, S. Hammond & C. Fife-Schaw (Eds.), *Research methods in psychology* (2nd ed., pp. 303-324). London: Sage.
- Mohr, L. (1999). The qualitative method of impact analysis. *American Journal of Evaluation*, 20(1), 69-84.
- Moser, C. (1993). *Gender planning and development: Theory, practice and training*. London: Routledge.
- Mosley, P., & Booth, A. (2003). Introduction and context. In A. Booth & P. Mosley (Eds.), *The new poverty strategies: What have they achieved? What have we learned?* (pp. 3-20). New York: Palgrave.

- Mpaayei, S. (2000). The hope they need. *Together: A Journal of the World Vision Partnership*, 66, 23-24.
- Mungoven, R. (2003). Common cause – the converging agendas and complementary roles of human rights and development NGOs. *Global Future. A World Vision Journal of Human Development*, fourth quarter, 1-2.
- Murray, W., & Overton, J. (2003). Designing development research. In R. Scheyvens & D. Storey (Eds.), *Development fieldwork: A practical guide* (pp. 17-35). London: Sage.
- Myers, L., & Speight, S. (1994). Optimal theory and the psychology of human diversity. In E. Trickett, R. Watts & D. Birman (Eds.), *Human diversity: Perspectives on people in context* (pp. 101-114). San Francisco: Jossey-Bass.
- Narayan, D., Patel, R., Schafft, K., Rademacher, A., & Koche-Schulte, S. (2000). *Voices of the poor: Can anyone hear us?* New York: Oxford University Press.
- Navarrete, M. (2003). Visions 1: Maria's stories. In K. Bhavnani, J. Foran & P. Kurian (Eds.), *Feminist futures: Re-imagining women, culture and development* (pp. 22-30). London: Zed.
- Naved, R. (1994). Empowerment of women: Listening to the voices of women. In S. Amin (Ed.), *Special issue on women, development and change* (pp.155-178). Dhaka: The Bangladesh Institute of Development Studies.
- Ng, S. (1980). *The social psychology of power*. London: Academic Press.
- Ngunjiri, E. (2003). Participatory methodologies: Double-edged swords. In D. Eade & J. Rowlands (Eds.), *Development methods and approaches: Critical reflections* (pp. 227-233). Oxford: Oxfam.
- O'Gorman, F. (1995). Brazilian community development: Changes and challenges. In G. Craig & M. Mayo (Eds.), *Community empowerment* (pp. 206-217). London: Zed.
- Orford, J. (1992). *Community psychology: Theory and practice*. Chichester: John Wiley & Sons Ltd.
- Overton, J. & van Diermen, P. (2003). Using quantitative techniques. In R. Scheyvens & D. Storey (Eds.), *Development fieldwork: A practical guide* (pp. 37-56). London: Sage.
- Oxford English Dictionary. (2002). *The Concise Oxford English Dictionary* (10th ed., revised), J. Pearsall (ed.). New York: Oxford University Press.
- Oyen, E. (1997). Poverty research rethought. In E. Oyen, S. Miller & S. Samad (Eds.), *Poverty a global review: Handbook on international poverty research* (pp. 3-17). Oslo: Scandinavian University Press.
- Parpart, J., Rai, S., & Staudt, K. (2002). Rethinking em(power)ment, gender and development: An introduction. In J. Parpart, S. Rai & K. Staudt (Eds.), *Rethinking empowerment: Gender and development in a global/local world* (pp. 3-21). London: Routledge.
- Patton, M. (1986). *Utilization focused evaluation* (2nd ed.). California: Sage.

- Patton, M. (1990). *Qualitative evaluation and research methods* (2nd ed.). Newbury Park: Sage.
- Patton, M. (1997a). Introducing critical psychology: Values, assumptions, and the status quo. In I. F. Prilleltensky, D. (Ed.), *Critical psychology: An introduction* (pp. 1-20). London: sage.
- Patton, M. (1997b). *Utilization-focused evaluation: The new century text*. Thousand Oaks: Sage.
- Patton, M. (2002). *Qualitative research and evaluation methods* (3rd ed.). Thousand Oaks: Sage.
- Paul, R. (1998, March). *Gender development: United Nations day for women's rights and international peace*. Partnership ministry resources database: World Vision.
- Paul, R. (2000). In India: Gender issues in development. *Together: A Journal of the World Vision Partnership*, 66, 19-21.
- Porter, F., Smyth, I., & Sweetman, C. (2000). Gender works: Oxfam's experience in policy and practice. *Together: A Journal of the World Vision Partnership*, 66, 10-11.
- Prilleltensky, I. (1994). *The morals and politics of psychology: Psychological discourse and status quo*. Albany: State University of New York Press.
- Prilleltensky, I., & Fox, D. (1997). Introducing critical psychology: An introduction. In D. Fox & I. Prilleltensky (Eds.), *Critical psychology: an introduction* (pp. 1-20). London: sage.
- Prilleltensky, I., & Gonick, L. (1994). The discourse of oppression in the social sciences: Past, present, and future. In E. J. Trickett, R. J. Watts & D. Birman (Eds.), *Human diversity: Perspectives on people in context* (pp. 145-177). San Francisco: Jossey-Bass Inc.
- Prilleltensky, I., & Nelson, G. (1997). Community psychology: Reclaiming social justice. In D. Fox & I. Pilleltensky (Eds.), *Critical psychology: an introduction* (pp. 166-184). London: Sage.
- Raeburn, J. M. (1996). The people system: Towards a community-led process of social change. In D. R. Thomas & A. Veno (Eds.), *Community psychology and social change* (2nd ed., pp. 36-57). Palmerston North: The Dunmore Press.
- Ram, E. (1999). NGOs can bolster health by promoting human rights. *Together: A Journal of the World Vision Partnership*, 63, 1-6.
- Rao, A., & Kelleher, D. (1997). Engendering organizational change: The BRAC case. In A. M. Goetz (Ed.), *Getting institutions right for women in development* (pp. 123-139). London: Zed.
- Rappaport, J. (1977). *Community psychology: Values, research, and action*. New York: Holt, Rinehart & Winston.
- Rappaport, J. (1981). In praise of paradox: A social policy of empowerment over prevention. *American Journal of Community Psychology*, 9(1), 1-25.

- Rappaport, J. (1987). Terms of empowerment/exemplars of prevention: Toward a theory for community psychology. *American Journal of Community Psychology*, 15, 121-148.
- Rappaport, J., & Stewart, E. (1997). A critical look at critical psychology: Elaborating the questions. In D. Fox & I. Prilleltensky (Eds.), *Critical psychology: An introduction* (pp. 301-317). London: Sage.
- Razavi, S. (1992). Fieldwork in a familiar setting: The role of politics at the national, community and household levels. In S. Devereux & J. Hoddinot (Eds.), *Fieldwork in developing countries* (pp. 152-163). Hemel Hempstead: Harvester Wheatsheaf.
- Reason, P., & Bradbury, H. (2001). Inquiry and participation in search of a world worthy of human aspiration. In P. Reason & H. Bradbury (Eds.), *Handbook of action research: Participative inquiry and practice* (pp. 1-14). London: Sage.
- Reason, P. (2003). Cooperative enquiry. In J. Smith (Ed.), *Qualitative psychology: A practical guide to research methods* (pp.205-231). London: Sage.
- Reber, A. (1995). *The penguin dictionary of psychology* (2<sup>nd</sup> ed.). London: Penguin Books.
- Reid, E. (1997). Power, participation and partnerships for health promotion. Victorian Health Promotion Foundation. In R. Labonte, *Power, participation and partnerships for health promotion* (pp. 1-11). Carlton South: Victorian Health Promotion Foundation, Australia
- Reinharz, S. (1992). *Feminist methods in social research*. New York: Oxford University Press.
- Richey, L. (2000). Gender equality and foreign aid. In F. Tarp & P. Hjertholm (Eds.), *Foreign aid and development: Lessons learnt and directions for the future* (pp. 247-270). London: Routledge.
- Robinson, S., & Tarp, F. (2000). Foreign aid and development: Summary and synthesis. In F. Tarp & P. Hjertholm (Eds.), *Foreign aid and development: Lessons learnt and directions for the future* (pp. 1-14). London: Routledge.
- Roesch, R., & Carr, G. (2000). Psychology in the international community. In J. Rappaport & E. Seidman (Eds.), *Handbook of community psychology* (pp. 811-831). New York: Kluwer Academic/Plenum Publishers.
- Rowlands, J. (1997). *Questioning empowerment: Working with women in Honduras*. Oxford: Oxfam.
- Rowlands, J. (2003). Beyond the comfort zone: Some issues, questions, and challenges in thinking about development approaches and methods. In D. Eade & J. Rowlands (Eds.), *Development methods and approaches: Critical reflections*. Oxford: Oxfam.
- Rubin, H., & Rubin, I. (1995). *Qualitative interviewing: The art of hearing data*. Thousand Oaks: Sage.
- Sachs, J. (2005). The year of development. *Global future. A World Vision journal of human development*, second quarter, 1-6.

- Samad, S. (1977). The present situation in poverty research. In E. Oyen, S. Miller & S. Samad (Eds.), *Poverty a global review: Handbook on international poverty research* (pp. 33-46). Oslo: Scandinavian University Press.
- Sampson, E. (1993). *Celebrating the other: A dialogic account of human nature*. Boulder: Westview Press.
- Samuel, J. (2005). The tyranny of empty bellies. *Global future. A World Vision journal of human development*, second quarter, 12-13.
- Sarason, S. (1974). *The psychological sense of community: Prospects for a community psychology*. San Francisco: Jossey- Bass.
- Sarma, J. (2004). The MDGs and NGOs. *Global future. A World Vision journal of human development*, first quarter, 22-23.
- Scheyvens, H. (2001). *Evaluating aid: The developmental impact of Japan's official development assistance*. Unpublished doctoral thesis, Monash University, Monash, Australia.
- Scheyvens, H., & Nowak, B. (2003). Personal issues. In R. Scheyvens & D. Storey (Eds.), *Development fieldwork: A practical guide* (pp. 97-114). London: Sage.
- Scheyvens, R., & Leslie, H. (2000). Gender, ethics and empowerment: Dilemmas of development. *Women's Studies International Forum*, 23(1), 119-130.
- Scheyvens, R., Nowak, B., & Scheyvens, H. (2003). Ethical issues. In R. Scheyvens & D. Storey (Eds.), *Development fieldwork: A practical guide* (pp. 139-165). London: Sage.
- Scheyvens, R., Scheyvens, H., & Murray, W. E. (2003). Working with marginalised, vulnerable or privileged groups. In R. Scheyvens & D. Storey (Eds.), *Development fieldwork: A practical guide* (pp. 167-191). London: Sage.
- Sen, A. (1982). *Poverty and famines: An essay on entitlement and deprivation*. Oxford: Oxford University Press.
- Sharma, R. (2005). Investing in women is smart. *Global future. A World Vision journal of human development*, second quarter, 16-17.
- Shetty, S. (2004). No excuses. *Global future. A World Vision journal of human development*, first quarter, 3-5.
- Silva, K., & Athukorala, K. (1996). South Asia: An overview. In E. Oyen, S. Miller & S. Samad (Eds.), *Poverty a global review: Handbook on international poverty research* (pp. 65-85). Oslo: Scandinavian University Press.
- Silverman, D. (2000). *Doing qualitative research: A practical handbook*. London: Sage.
- Singh, N., & Titi, V. (1995). *Empowerment: Towards sustainable development*. London: Zed.
- Sloan, T. (2003). Poverty and psychology: A call to arms. In S. Carr & T. Sloan (Eds.), *Poverty and psychology: From global perspectives to local practice* (pp. 301-314). New York: Kluwer Academic/Plenum Publishers.

- Smith, J. (2003a). Introduction. In J. A. Smith (Ed.), *Qualitative psychology: a practical guide to research methods* (pp. 1-3). London: Sage.
- Smith, J. (2003b). Validity & qualitative psychology. In J. Smith (Ed.), *Qualitative psychology: A practical guide to research methods* (pp.232-235). London: Sage.
- Spoonley, P. (1999). The challenge of cross-cultural research. In C. Davidson & M. Tolich (Eds.), *Social science research in New Zealand: Many paths to understanding*. Auckland: Pearson Education.
- Steele, F., Amin, S., & Naved, R. (1998). *The impact of an integrated micro-credit programme on women's empowerment and fertility behaviour in rural Bangladesh*. New York: The Population Council, Policy Research Division.
- Stewart, D., & Shamdasani, P. (1990). *Focus groups: Theory and practice*. Newbury Park: Sage.
- Stocking, B. (2003). Improving development impact on gender. *Global future. A World Vision Journal of Human Development*, second quarter, 3-4.
- Storey, D., & Scheyvens, R. (2003). Afterword. In R. Scheyvens & D. Storey (Eds.), *Development fieldwork: A practical guide* (pp.233-237). London: Sage.
- Strauss, A., & Corbin, J. (1990). *Basics of qualitative research: Grounded theory procedures and techniques*. Newbury Park: Sage.
- Strauss, A., & Corbin, J. (1994). Grounded theory methodology: An overview. In N. Denin & Y. Lincoln, S (Eds.), *Handbook of qualitative research* (pp. 273-285). Thousand Oaks: Sage.
- Strauss, A., & Corbin, J. (1998). *Basics of qualitative research: Techniques and procedures for developing grounded theory* (2nd ed.). Thousand Oaks: Sage.
- Streeten, P. (1997). Nongovernmental organizations and development. *Annals of the American academy of political and social science*, 554, 193-210.
- Tarash ADP Team. (2000). *Design framework: Tarash ADP*. Bangladesh: World Vision.
- Taylor, C. (1992). *Multiculturalism and "the politics of recognition"*. Princeton: Princeton University Press.
- Tembo, F. (2003). *Participation, negotiation and poverty: Encountering the power of images: Designing pro-poor development programmes*. Aldershot: Ashgate.
- The World Bank Group. (2005). *Bangladesh*. Retrieved July 11, 2005, from <http://www.worldbank.org.bd/wbsite/external/countries/southasiae>
- The World Bank Group. (2000). *Voices of the poor*. Retrieved April 29, 2004, from <http://www1.worldbank.org/prem/poverty/voices/overview.htm>
- Thomas, A. (1992). Non-governmental organisations and the limits to empowerment: Analysis of Asian experience. In M. Wuyts, M. Mackintosh & T. Hewitt (Eds.), *Development policy and public action* (pp. 117-146). Oxford: Oxford University Press.

- Thomas, D. (May 2000). *Qualitative data analysis: Using a general inductive approach*. Auckland: Department of Community Health, University of Auckland.
- Thomas, D. (2003). *A general inductive approach for qualitative data analysis*. Retrieved May 30, 2004, from [www.health.auckland.ac.nz/hrmas/resources/qualdatanalysis.html](http://www.health.auckland.ac.nz/hrmas/resources/qualdatanalysis.html)
- Thomas, D., & Veno, A. (1996). Strategies and agendas for social change. In D. Thomas & A. Veno (Eds.), *Community psychology and social change: Australian and New Zealand perspectives* (2nd ed., pp. 281-298). Palmerston North: The Dunmore Press Ltd.
- Thorbecke, E. (2000). The evolution of the development doctrine and the role of foreign aid, 1950-2000. In F. Tarp & P. Hjertholm (Eds.), *Foreign aid and development: Lessons learnt and directions for the future* (pp. 17-47). London: Routledge.
- Torres, I. (2003). Specific protection of women's human rights. *Global future. A World Vision Journal of Human Development*, second quarter, 24.
- Townsend, P., & Gordon, D. (2002). Introduction: The human condition is structurally unequal. In P. Townsend & D. Gordon (Eds.), *World poverty: New policies to defeat an old enemy* (pp. xi-xxiv). Bristol: The Policy Press.
- Transparency International. (2003). *Corruptions perceptions index*. Retrieved December 6, 2003, from <http://www.transparency.org>
- Tyler, F. (2001). *Cultures, communities, competence, and change*. New York: Kluwer Academic / Plenum Publishers.
- Uchelen, C. (2000). Individualism, collectivism, and community psychology. In J. Rappaport & E. Seidman (Eds.), *Handbook of community psychology* (pp. 65-78). New York: Kluwer academic / Plenum publishers.
- UNDP. (1997a). *The dancing horizon: Human development prospects for Bangladesh*. Dhaka: UNDP.
- UNDP. (1997b). *Human development report*. New York: Oxford University Press.
- UNDP. (2000a). *Human development report*. New York: United Nations.
- UNDP. (2000b). *Human rights today*. Retrieved May 12, 2000, from <http://www.un.org/rights/HRToday/>
- United Nations. (1992). *Partners in rural poverty alleviation: NGO cooperation / Interagency committee on integrated rural development for Asia and the Pacific*. New York: United Nations.
- United Nations. (2004). *Women and poverty*. Retrieved November 23, 2004, from <http://www.un.org/womenwatch/daw/beijing/platform/poverty.htm>
- United Nations. (2005). UN Millennium Development Goals. Retrieved July 18, 2005, from <http://www.un.org/millenniumgoals/>

- United Nations Environment Programme. (2005). Protecting natural capital: Healthy skies. Retrieved March 24, 2005, from [http://www.unep.org/AnnualReport/2005/Annual\\_Report13\\_Healthy\\_Skies.pdf](http://www.unep.org/AnnualReport/2005/Annual_Report13_Healthy_Skies.pdf)
- Van der Ham, A., & Veenstra, J. (2004). *Shifting logic in area development practices*. Aldershot: Ashgate.
- Veno, A., & Thomas, D. (1996). Psychology and the process of social change. In D. Thomas & A. Veno (Eds.), *Community psychology and social change: Australian and New Zealand perspectives* (2nd ed., pp. 13-35). Palmerston North: The Dunmore Press Ltd.
- Visvanathan, N. (1997). General introduction. In N. Visvanathan, L. Duggan, L. Nisonoff & N. Wiegiersma (Eds.), *The women, gender and development reader* (pp. 1-6). London: Zed.
- Visvanathan, N. (1997). Introduction to part 1. In N. Visvanathan, L. Duggan, L. Nisonoff & N. Wiegiersma (Eds.), *The women, gender and development reader* (pp. 17-32). London: Zed.
- Watoto (2005). Hope: The Watoto journey. Robert Family Trust. [www.watoto.com](http://www.watoto.com).
- Weissberg, R. (1999). *The politics of empowerment*. Westport: Praeger.
- Whaites, A. (August 1999). Pursuing partnership: World Vision and the ideology of development - a case study. *Development in Practice*, 9(4).
- Wieczorek-Zeul, H. (2003). Women carry half of heaven. *Global future. A World Vision Journal of Human Development*, second quarter, 8.
- White, S. (1992). *Arguing with the crocodile: Gender and class in Bangladesh*. London: Zed.
- Wilkinson, S. (1997). Feminist psychology. In D. Fox & I. Prilleltensky (Eds.), *Critical psychology: An introduction*. (pp. 247-264). London: Sage.
- Wilkinson, S. (2003). Focus groups. In J. A. Smith (Ed.), *Qualitative psychology: a practical guide to research methods* (pp. 184-204). London: Sage.
- Wolf, D. (1996). *Feminist dilemmas in fieldwork*. Oxford: Westview Press.
- Wolff, T. (2000). Applied community psychology: On the road to social change. In J. Rappaport & E. Seidman (Eds.), *Handbook of community psychology*. (pp. 771-777). New York: Kluwer Academic / Plenum Publishers.
- World Bank. (1999). *Can anyone hear us? Voices from 47 countries*. Retrieved June 30, 2000, from <http://www.worldbank.org/poverty/wdrpoverty/conspeer/canany.htm>
- World Food Programme. (2004). *Facts and figures: Hunger facts*. Retrieved December 13, 2004, from [http://www.wfp.org/aboutwfp/facts/hunger\\_facts.html](http://www.wfp.org/aboutwfp/facts/hunger_facts.html)
- World Vision. (2006). Creating an enabling environment for the advancement of women and girls: A briefing paper to the United Nations Commission on the Status of Women at its 50<sup>th</sup> Session. Retrieved March 15, 2006, from [http://www.crin.org/docs/wv\\_enabling\\_women.pdf](http://www.crin.org/docs/wv_enabling_women.pdf)

- World Vision Australia. (1992). *Participation: People centred development*. Australia: World Vision Australia
- World Vision International. (1996). *As we walk together: Key documents of the World Vision partnership*. Monrovia: World Vision International.
- World Vision International - Asia Pacific Region. (1999). *Area Development Program - reference manual*. Bangkok: World Vision.
- World Vision International. (1999). *Partnership policy manual*. Monrovia: World Vision International.
- World Vision International. (2003a). *Country profile Bangladesh*. Retrieved October 7, 2003, from <http://www.wvi.org//wvi/countryprofile>
- World Vision International. (2003b). *Who is World Vision?* Retrieved November 12, 2003, from <http://www.wvi.org/home.htm>
- World Vision United States. (2000). *Perspectives on Area Development Programs*. Monrovia: World Vision United States.
- Yoder, J. (1999). *Women and gender: Transforming psychology*. London: Prentice-Hall.
- Zenz, A. (2000). *World Vision Area Development Programme: Evaluating empowerment*. Unpublished master's thesis, University of Auckland, NZ.
- Zimmerman, M. (2000). Empowerment theory. In J. Rappaport & E. Seidman (Eds.), *Handbook of community psychology* (pp. 43-63). New York: Kluwer academic / Plenum publishers

# APPENDICES

# APPENDIX A - PARTICIPANT INFORMATION

For Bangladesh Community Participants

Women & Poverty : A qualitative evaluation of  
World Vision's Area Development Programmes  
in rural Bangladesh.

Project Researcher: Nicola Limmer

## **Who Am I?**

My name is Nikki Limmer, I am a New Zealander. I am married and I have two children, a girl and a boy.

I am studying at a University in New Zealand. As part of my studies I am doing research about World Vision's development work in Bangladesh. I have a personal concern about the impact of poverty in people's lives and that is why I have chosen to do research on this topic.

I am not part of the World Vision organisation and I am not paid by them to do this research. World Vision was pleased when I asked them if I could do this research; they hoped that my research would provide them with information about how the Area Development Programmes (ADPs) are working; and most importantly about how the ADPs are affecting you, the community participants.

## **Why am I here?**

I have come back to Bangladesh for the second time to visit the World Vision ADPs. I am visiting three World Vision Bangladesh (WVB) ADPs, they are Tarash, Kaliganj and Laudob. All these ADPs are sponsored by people in New Zealand. I want to talk to women in these ADPs who are involved in the Women's Development Groups (WDGs). I want to find out about how being involved in a WDG affects women's lives.

## **Participation in the study**

I will be in your area for just over one week. I will be visiting WDGs (during their meeting times) and asking members if they would be willing to participate in this study. Participation in the study would involve a group interview with WDG members (who agree to participate). Each interview will take about one and a half hours. I will make written notes during the interview and I will also tape record the interview (if you agree to this) so that I can use your comments when I write my report (thesis). When I talk and write about my study your name will not be used with any information you give, the information you give will be anonymous.

I have a Bangladeshi woman (Jenny de Costa) who will be with me during the interviews to translate our conversation. I need an interpreter to translate our conversation because I speak very little Bangla. Jenny (the interpreter) is not involved with World Vision but was employed by me to assist me in the study.

It is important that you understand that you do not have to participate in this study, your participation is voluntary. I realise that you may not have time to participate in the study or that you may have other reasons why it does not suit you to participate. You can withdraw your participation in the study at any stage (and for any reason). Your decision about whether or not you participate in this study will have no effect on World Visions commitment to work with you and your community.

**What will I do with the information?**

I will write about what I find out for my University studies (thesis). I will write a report for World Vision staff and I will also write a report for you, the community participants. I will send the report to World Vision Bangladesh (WVB) and ask that it is read (by a WVB fieldworker) to any interested WDG community participants in Kaliganj, Laudob and Tarash.

This study will provide World Vision with information about how the Area Development Programmes (ADPs) are working. The information you give will lead to a better understanding about the impact of ADP development projects on the lives of women. It will provide information about how the lives of women have been affected through their involvement in a WDG. It will inform World Vision and any other interested organisations and people about what a successful model of aided community development involves.

This research will not change World Vision's commitment to you and your community.

You are welcome to ask me any questions about this study (at any stage).

Thank you

Yours sincerely

Nikki Limmer

# APPENDIX B - PARTICIPANT INFORMATION

For World Vision Staff

Women and Poverty : A qualitative evaluation of  
World Vision's Area Development Programmes  
in rural Bangladesh.

Project Researcher: Nicola Limmer

## The Research Focus

You are more than likely aware that women are often marginalised in the developing world and that they make up a high proportion of those who live in poverty. A significant international trend has been the increased poverty of women (United Nations, 2000).

Because of my concern about poverty related issues and because women make up a high proportion of those living in poverty, I have decided to study the impact of participation in a development programme on women. I am evaluating the impact of World Vision Area Development Programmes (ADPs) on the lives of women in New Zealand funded Women's Development Groups (WDGs) in rural Bangladesh.

## Aims of the Research

The primary research question I am asking in my research is: *how does participation in New Zealand funded World Vision Area Development Programmes affect the lives of women in rural Bangladesh?* As a result of asking this primary question it is hoped that a secondary question will be answered: *What does a successful model of aided community development involve?*

I would like to interview some of the WV staff in New Zealand and Bangladesh:

- To gain a greater understanding of the philosophy and practice of WV as an organisation;
- To get a fuller understanding of the ADP development model (as little is written about it);
- And to find out what World Vision aims to achieve through the ADPs.

I would also like to interview women participating in WDGs in Bangladesh ADPs. I will be visiting three ADPs (Kaliganj, Laudob and Tarash) to gather data for this research. I will interview WDG members:

- In order to get detailed personal accounts of how the development programme has impacted their lives.

This kind of data is called qualitative data; Qualitative data provides rich detailed information about people's lives. The interviews with women programme participants will provide first hand information about what World Vision is achieving through the ADP development model.

## Participation in the Research

I would like to interview you if you are agreeable. The interview will take approximately one hour. The information gathered through this interview will be used as part of the data for this thesis. The thesis will be sent to World Vision and available to you.

Your participation in the research is voluntary. If you agree to participate please be aware that you are free to withdraw from the research at any stage and no reason for withdrawal needs to be given.

Prior to the interview you will be sent an interview guide outlining the types of questions you may be asked during the interview. You are welcome to ask any questions about the research before, during or after participating.

I will not use your name in association with the information you provide during the interview but when discussing your responses I will refer to your role within World Vision if you give me permission to do so. In some cases your role within the organisation may make it possible for others to identify you so if you would like to remain anonymous please inform me.

### **Ethical Commitments**

This project has been approved by the University of Waikato Psychology Department Research and Ethics Committee. I (along with my University supervisor) am bound by and committed to following standards established by the New Zealand Psychological Society's Code of Ethics.

If you have any questions or concerns in relation to this research please contact:

Project Researcher: Nicola Limmer Ph. (07) 838-4466 Ext. 8922

Doctoral Supervisor: Dr. Michael Hills Ph. (07) 838-4466 Ext. 8296

Should the need arise for a formal complaint about this project please contact:

Head of the Psychology Department, University of Waikato:

Dr. Paul Taylor Ph. (07) 838-4466 Ext. 8662

Chairperson, Research and Ethics Committee Convenor;

Dr. Bernard Guerin Ph. (07) 838-4466 Ext. 8268

Thank you

Yours sincerely

Nikki Limmer

# APPENDIX C - CONSENT FORM

University of Waikato, Psychology Department

## CONSENT FORM

### PARTICIPANT'S COPY

**Research Project:** Evaluating World Vision Area Development Programmes

**Name of Researcher:** Nicola Limmer

**Name of Supervisor:** Dr Michael Hills

I have received an information sheet about this research project or the researcher has explained the study to me. I have had the chance to ask any questions and discuss my participation with other people. Any questions have been answered to my satisfaction.

I agree to participate in this research project and I understand that I may withdraw at any time. If I have any concerns about this project, I may contact the convenor of the Research and Ethics Committee.

If you have any questions or concerns in relation to this research please contact:

Project Researcher: Nicola Limmer      Ph. (07) 838-4466 Ext. 8922  
Doctoral Supervisor: Dr. Michael Hills      Ph. (07) 838-4466 Ext. 8296

Should the need arise for a formal complaint about this project please contact:

Head of the Psychology Department, University of Waikato:

Dr. Paul Taylor      Ph. (07) 838-4466 Ext. 8662  
Chairperson, Research and Ethics Committee Convenor;  
Dr. Bernard Guerin      Ph. (07) 838-4466 Ext. 8268

**Participant's Name:**

**Signature:**

**Date:**

=====

**University of Waikato, Psychology Department**

**CONSENT FORM**

**RESEARCHER'S COPY**

Research Project: Evaluating World Vision Area Development Programmes

**Name of Researcher:** Nicola Limmer

**Name of Supervisor:** Dr Michael Hills

I have received an information sheet about this research project or the researcher has explained the study to me. I have had the chance to ask any questions and discuss my participation with other people. Any questions have been answered to my satisfaction.

I agree to participate in this research project and I understand that I may withdraw at any time. If I have any concerns about this project, I may contact the convenor of the Research and Ethics Committee.

If you have any questions or concerns in relation to this research please contact:

Project Researcher: Nicola Limmer Ph. (07) 838-4466 Ext. 8922  
Doctoral Supervisor: Dr. Michael Hills Ph. (07) 838-4466 Ext. 8296

Should the need arise for a formal complaint about this project please contact:

Head of the Psychology Department, University of Waikato:

Dr. Paul Taylor Ph. (07) 838-4466 Ext. 8662  
Chairperson, Research and Ethics Committee Convenor;  
Dr. Bernard Guerin Ph. (07) 838-4466 Ext. 8268

**Participant's name:**

**Signature:**

**Date:**

# **APPENDIX D - PRELIMINARY QUESTIONS**

## **INTERVIEW GUIDE**

For World Vision Bangladesh Staff

**Women, Poverty & Development: An impact evaluation of participation in World Vision Area Development Programmes in three rural Bangladesh communities.**

15/8/00

By Nicola Limmer

### **1. Background information**

- What is your current position at World Vision (WV)?
- What other positions have you had at WV?
- How long have you worked for WV in your current position?
- How long have you worked for WV in total?
- Have you worked for any other non-government organisations (NGOs) or overseas development agencies (ODAs)?

### **If you have worked for another NGO or ODA**

- In your opinion does WV operate a similar / dissimilar development style to other NGOs or ODAs you have worked for?
- Is there anything uniquely distinct about WVs way of doing development?

### **2. Area Development Programmes and World Vision organisational aims**

- Can you tell me about the Area Development Programmes (ADP's)?
- I know that WV has recently changed its development model from Community Development Projects (CDPs) to Area Development Programmes (ADPs) –

what are the main differences between the CDP model and the ADP model of development?

- What do you think of the development impact of the ADP model in comparison to the CDP model?
- What are the key things that WV aims to deliver in the ADP?
- What do you think are the key ADP activities that have the main impact within the community and the lives of the community participants?
- Key documents of the World Vision partnership state in the transformational development policy that:

World Vision will promote and support transformational development policies, strategies and activities that:

(WV policy 1.3) address the root causes of poverty, especially those impacting women and girl-children, and to work to improve family living conditions, reduce infant mortality, lengthen life expectancy, improve nutrition, improve education, increase income, and enhance the environment and culture and spiritual life in Jesus Christ in rural and urban localities. (World Vision International, 1996, 1999)

- In a country such as Bangladesh where the predominant religion is not Christianity and most community participants are not Christians, what is World Visions practice in relation to policy 1.3?

### **3. Personal contact with an ADP?**

Which ADPs are you involved with?

What is your role within the ADP?

What do you do?

How often do you visit?

Which community participants are you working with?

Have you had other roles within the ADP?

- If so, what were they?

What programmes are operating within the ADP?

What happens in these programmes?

- Activities?
- Number and gender of community participants?
- Duration of programmes?

Can you tell me about the impact of the ADP?

- On the community?
- In the lives of the women?
- In the lives of the girl-children?

#### **4. Area Development Programme delivery**

How closely does programme planning match programme delivery?

- Why do you think this is?

How has the change from CDP to ADP been reflected within the projects?

What would you say are the main changes within the communities as a result of changing to the ADP style of development?

What do you like about the ADP?

What do you dislike about the ADP?

What do you think are some of the main benefits for community participants arising from involvement in the ADP?

Do people in the community not directly involved in the ADP benefit from the ADP?

- In what way?

Are there any areas within the ADP that you think have been particularly successful?

- What areas?
- Why?

Are there any areas within the ADP that you think have been particularly unsuccessful?

- What areas?
- Why?

What difficulties (if any) have been encountered in the ADP?

- Programme delivery, staff training, adequate staffing etc?

How have difficulties been overcome if they have arisen?

What changes (if any) would you like to see in the ADP model?

- What areas?
- Why?

How is the ADP monitored?

- Frequency?
- Monitored by whom?

Do you think the changes that occur within the community as a result of the ADP will be sustainable/unsustainable once WV leaves the area ?

- Why?

## **5. Participatory development**

Key documents of the World Vision partnership state in the transformational development policy that:

World vision will promote and support transformational development policies, strategies and activities that:

(WV Policy 1.5) engage the communities and families as the agents, planners, implementers and evaluators of transformational development, where the vision comes from these people and the ownership is theirs. (World Vision International, 1996, 1999)

- How does WV ensure the community are involved as the agents, planners, implementers and evaluators of the ADP?
- How effective is the process of involving the community participants as the agents, planners, implementers and evaluators of the ADP?
- What measures do you use to evaluate the effectiveness of the process?

- Which community members are involved in the planning process?
- Are women community members (participating in the ADP) involved in the planning, implementing and evaluation of the ADPs?
  - If women are involved, how are women chosen and how many are chosen?
  - Is the number of women involved equal or similar to the number of men involved?
  - If women are not involved, why are they not involved?
  - Are the community men generally supportive or unsupportive of the involvement of women in this process?

## **6. Area Development Programmes and the impact on lives**

- What impact do you think the ADP has had on the lives of women within your ADP? Specific examples?
- Have there been unexpected impacts in the community or in individual lives as a result of the ADP?
- Can you give a definition of transformational development as it is defined by World Vision?
- Can you give examples of transformational change in the lives of:
  - Individuals
  - Families
  - Communities?

## **7. In conclusion**

Is there anything else you would like to add?

# **APPENDIX E - PRELIMINARY QUESTIONS**

## **WOMEN'S COMMUNITY GROUP INTERVIEW GUIDE**

WV ADPs: Participation in a Women's Development Group

**Women, Poverty & Development: An impact evaluation of participation in World Vision Area Development Programmes in three rural Bangladesh communities.**

15/8/00

By Nicola Limmer

### **1. Background information**

Group name

Starting date of group

Number of participants

Have women left the group? If so, why?

How often do you meet?

### **2. Joining the group**

How did you become involved in this group? (ask 5-6 members)

Were your husbands happy for you to join this group? (ask 5-6 members)

### **3. What do you do in the group?**

Has anyone started up a business using a revolving loan from group savings? (5-6 examples)

What do you like/dislike about being in the WDG?

### **4. World Visions involvement in the group**

How are WV staff involved in your group?

Does WV have to agree before group decisions can be carried out? If so, what type of decisions?

### **5. WDG impact on women's lives**

Has being involved in this group brought about any changes in your life?

(Examples)

Has being involved in this group brought about any changes in your family life?

Has being involved in the group brought about any changes in your community life?

Did you know each other before you joined this group?

*If you knew each other:*

Did you spend time together?(prior to the group)

Did you help each other out?(prior to the group, if you needed help)

Have you learnt anything from being in the group? (If so what?)

**6. Is there anything else you would like to add?**

**7. Is there anything at all you would like to ask me about?**

**APPENDIX F - PRELIMINARY QUESTIONS**  
**WORLD VISION NEW ZEALAND – INTERVIEW GUIDE**

**Women, Poverty & Development: An impact evaluation of  
participation in World Vision Area Development Programmes in  
three rural Bangladesh communities.**

15/8/00

By Nicola Limmer

**1. Participant profile**

What is your current position at WV?

How long have you worked for WV?

**2. Defining WVs development model**

What are the characteristics of the WV ADP model?

How does this differ from WVs previous CDP model?

Are there any unique defining characteristics of the ADP model, in comparison to other NGO development models? (If so, please explain).

**3. Gender and development**

Does WV have a gender and development (GAD) policy? If so what can you tell me about it?

Does WV have any particular programmes for women in their Bangladesh ADPs? (If so please explain).

**4. Is there anything else you would like to tell me about in relation to the WVs work?**

**5. Are there any questions you would like to ask me about this research?**

## APPENDIX G - PARTICIPANT PROFILES

**Table 1. Women's Development Group (WDG) Profiles for Research Participants in Laudob, Kaliganj and Tarash World Vision Bangladesh Area Development Programmes (ADPs)**

Name of WDG & number of members	Number of group members present	Group formation date	Groups duration at interview time	Regularity and duration of group meetings	Religious self identity of group members	ADP name and location of project
Polashi 19 members	19	November 1998	2 yrs & 1 mth	Weekly Duration unknown	Christian - 8 Hindu - 10 Muslim - 1	Laudob ADP Bangladesh (South) Khulna District Dacope Sub-district
Dishari 21 members	21	November 1999	11 mths	Weekly Duration unknown	Christian	Laudob ADP
Korobi 20 members	20	October 1998	2 yrs	Weekly 1-2 hours	Christian	Laudob ADP
Keya (Flower) 15 members	15	June 1998	2 yrs & 4 mths	Unknown	Unknown	Laudob ADP
Uzzal (Bright) 20 members	20	June 1999	2 yrs & 4 mths	Unknown	Unknown	Laudob ADP
Hira (Diamond) 17 members	17	November 1999	11 mths	Weekly 3 hrs	Unknown	Laudob ADP
Doel 20 members	20	April 1999	1 yr & 6 mths	Fortnightly Duration unknown	Christian Hindu Muslim	Laudob ADP
Sathi (Flower) 24 members	24	April 1999	1 yr & 6 mths	Weekly 1.5 hrs	Christian Hindu	Laudob ADP
Narijagoron (Rising of women) 16 members	16	January 1997	3 yrs & 9 mths	Monthly (met weekly for 1 <sup>st</sup> 2yrs) 2 hrs	Unknown	Laudob ADP
Rhimjhim 24 members	24	February 1996	4 yrs & 8 mths	Monthly 2 hrs	Hindu	Laudob ADP

Hira (Diamond) 17 members	17	November 1999	11 mths	Weekly  3 hrs approx.	Unknown	Laudob ADP
Milon 25 members	25	June 1997	3 yrs & 4 mths	Unknown	Hindu Muslim	Kaliganj ADP North East Bangladesh Gazipur District Kaliganj
Chaitali 25 members	25	September 1996	4 yrs & 1 mth	Weekly Plus 1 x mth extra meeting	Unknown	Kaliganj ADP
Shatath 20 members	8	December 1996	3 yrs & 10 mths	Unknown	Christian	Kaliganj ADP
Provati 25 members	25	September 1997	3 yrs & 1 mth	Unknown	Christian	Kaliganj ADP
Akota 25 members	25	January 1997	3 yrs & 9 mths	Weekly	Unknown	Kaliganj ADP
Kamini 25 members	13	February 1997	3 yrs & 8 mths	Unknown	Hindu Muslim	Kaliganj ADP
Toronga 20 members	20	March 1997	3 yrs & 7 mths	Unknown	Unknown	Kaliganj ADP
Sheuli 20 members	20	March 1997	3 yrs & 7 mths	Weekly	Muslim	Kaliganj ADP
Baily 20 members	30	June 1997	3 yrs & 4 mths	Weekly	Unknown	Kaliganj ADP
Jui (Indigenous Bangladeshis) 15 members	15	February 1999	1 yr & 8 mths	Weekly  2 hrs	Unknown	Tarash ADP North West Bangladesh Sirajgonj istrict Rajsahi Sub-district
Protasha (Indigenous Bangladeshis) 15 members	15	March 1998	2 yrs & 7 mths	Weekly  2hrs	Hindu	Tarash ADP
Jhinuk (Shell) 20 members	20	January 1999	1 yr 9 mths	Weekly  2 hrs	Unknown	Tarash ADP

Shapna (Dream) 20 members	20	September 1999	1 yr 1 mth	Fortnightly 2 hrs	Hindu Muslim	Tarash ADP
Golup (Rose) 20 members	20	March 1997	3 yrs 7 mths	Fortnightly 2 hrs	Unknown	Tarash ADP
Shapna (Dream) 18 members	15	September 1998	2 yrs 11 mths	Monthly 2 hrs	Hindu Muslim	Tarash ADP
Shapna (Dream) 20 members	20	February 1999	1 yr 8 mths	Fortnightly 2 hrs	Unknown	Tarash ADP

## APPENDIX H - PARTICIPANT PROFILES

Table 2. World Vision New Zealand Head Office Participants

<b>WVNZ Position of Employment</b>	<b>Gender</b>	<b>Ethnicity</b>	<b>Qualifications</b>	<b>Years of WV Employment</b>
Executive Director	Male	Pakeha	Unknown	6.5 yrs WVNZ
Operations Director	Male	Pakeha	Unknown	20 yrs WVNZ
International Programmes Officer (Asia)	Male	Bangladeshi	MA English	<b>Total 21 yrs</b> WVB 17 yrs WVNZ 4 yrs
Acquisitions Administration Assistant	Female	Bangladeshi	M Soc, Sci (Psychology)	3 yrs WVNZ

# **APPENDIX I – DEVELOPMENT GROUP TIMELINE**

Received from International Programmes Officer WVNZ ( July 7<sup>th</sup> 2004).

## **DEVELOPMENT GROUP MATURITY CONTINUUM**

### **PURPOSE**

Authenticate future program ownership initiation by the Development Group (DG) to bring about sustainable transformational development as primary/emerging People's Organization (PO) in the ADPO level

### **OBJECTIVE**

Facilitate the process of DG participation, involvement, empowerment and capacity building in various desired stages as interdependent and self managed entity in the community.

### **STAGE 1: FORMATION (1 YEAR)**

Formation Stage of Development Group constitutes the following stages

1. 15-30 members group
2. Demarcation of contiguous area
3. Members are of same sex
4. Members are of functionally literate (Ability to read, write and doing simple arithmetic)
5. Members to complete development education (unified curriculum)
6. Collectively authenticated by-laws
7. Regular individual savings
8. Must have Group account (Bank)
9. Orientation on WVB (values, mission, vision, sponsorship & ADP Ministry).
10. Group Documentation with ADP facilitation (Minutes book, accounting keeping, pass book & personal ledger).

## **STAGE 2: IMPLEMENTATION ( 3 YEARS)**

**1. Development Group members will receive training/ orientation/ workshop / session on the following topics**

- Conflict resolution
- Planning and decision-making
- Monitoring & Evaluation
- Conduct meeting & minute keeping
- Book Keeping/ record keeping
- Skill development training (at least 2 on farm and off farm )
- RL fund management
- CMS management
- Health Education with special emphasis on HIV/AIDS, Arsenic Diarrhea & Immunization/WATSAN as appropriate
- Human Rights (Child rights/ GAD)

**2. The DGs will be operational/functional in the following areas**

- Book keeping/recording
- Reporting (Financial and management)
- Rotative Leadership ( as per by laws)
- Organize regular meeting
- Documentation
- RLF management in the DG level
- Annual Operational Plan/ Long term
- Use group savings for Loan/IGA
- Support to CMS programs

## **STAGE 3 : MATURITY AND OWNERSHIP (3 YEARS)**

- Self managed/ inter dependent entity
- Ability to manage financial management
- Networking and resource tapping for group enhancement
- Evaluating Own Programs
- Audit done by Group members
- Formed People's Organization
- Registered with Cooperative Directorate of Govt.

I give my final thanks to the great designer and architect of life, I am grateful for the innumerable opportunities and support that I have had in conducting this research and for the strength to persevere. I am excited about the future; I know that the end is just the beginning.

All Power  
All Glory  
Belongs to You.