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**How Micro-credit could be more useful mechanism for  
poverty reduction among the extreme poor women? :  
An Explorative Scenario Analysis from South-western  
Bangladesh.**

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## **ABSTRACT:**

Bangladesh was born through a war of independence against Pakistan in 1971. Right after that, Bangladesh experienced massive famine and disarray, leading an official in Henry Kissinger's State Department to famously label it an "International Basket Case". Sachs (2005) mentioned, now Bangladesh is far from basket case situation. Per capital income has approximately doubled since independence. But unfortunately Bangladesh shows that even in circumstances that seem the most hopeless, there are ways forward if the right strategies are applied, and if the right combination of investments is made. But still Bangladesh is not out of the grip of extreme poverty. Although it has escaped the worst of the ravages of famine and disease in the past generation, struggling with poverty is still a very big challenge. Bangladesh represents one of the Least Developed Countries of the World, and it has predominantly a huge population, who are mostly vulnerable to food insecurities, natural disasters and lack of income generating opportunities.

Poverty is a widespread phenomenon in the all over Bangladesh. This poverty level is worse in comparison with men as clear gender disparities in education, access to employment opportunities and social rights. Under this circumstance, Grameen Bank introduced a new credit and lending philosophy in rural Bangladesh, and lately that was famously termed as "Micro-credit". Grameen Bank is an excellent illustration of how credit can be provided to the poor while minimising the risk those resources will be wasted. The concept was expanded rapidly throughout the developing world since the 1980s. According to Todaro and Smith (2006), nowhere has this expansion been more striking than in Bangladesh, which has been transforming itself from a symbol of famine to a symbol of hope.

But over time, a new debate has emerged within this micro-credit mechanism, as whether this is making people free from poverty or it is another intelligent economic trap by the economic intellectuals towards illiterate poor women.

This paper will analyse the mentioned scenario based on empirical research from south-western rural Bangladesh. This explorative research was initiated based on a development discourse whether with Micro-credit, a popular poverty reduction mechanism among rural poor women would play a substantial role in poverty reduction in Bangladesh according to Millennium Development Goals by 2015 A.D or Poverty would remain as same nightmare even after a decade. Poverty is being conceptualised in rural Bangladesh narrowly in terms of income only.

But according to Ahmad (2007), poverty is a comprehensive concept, which has to do with all aspects of life and living, involving both the basic material needs (food, clothing, housing, etc.) and the basic human needs (human dignity, human rights, human capability through education and health, finer values of life, socio-economic equity, moral values, participation in all processes of social transformation, etc.).

So, through this explorative scenario analysis, there would be attempts to analyse the shortcomings of on-used micro-credit mechanism in respect of poverty reduction and to identify that how women can maximise the socio-economic impacts by using micro-credit and fight against poverty and can fulfil the targets of UN Millennium Development Goals.

**Keywords:** Micro-credit; Support Programmes; Extreme Poor Women; Bangladesh

## **BACKGROUND:**

*No society can surely be flourishing and happy, of which by far the greater part of the numbers are poor and miserable.*

-Adam Smith, 1776

Maybe the biggest problem that our World is now facing is Poverty. A major portion of the poor people is suffering from absolute poverty situation by having income less than a dollar a day. Major portion of them are women, because they are mainly involved with marginal survival enterprises by working for their households.

Poverty is a widespread phenomenon in all developing countries, like Bangladesh. Women and girls constitute three fifths of the world poor (UNIDO 2003). This poverty level is worse in comparison with men as clear gender disparities in education, access to employment opportunities, rights and social rights.

For a holistic development, women should also be integrated in the mainstream development. Sen (2001) has highlighted the need to strengthen the role of women through education, creation of income opportunities, and the guarantee of property rights.

As the access to capital and finances are some of the major reasons of poverty among the developing countries, so since 1980s a number of institutions started credit and savings services among the poor people. Today the proliferations of microfinance institutions are simply unimaginable.

The famous French sentence “On ne prête qu’aux riches” doesn’t exist any longer in reality. The sentence means, “money is only lent to the rich”. The recent scenario regarding the proliferation of microfinance substantially makes the argument stronger. The 1997 Microcredit Summit defines microcredit as a typology of “programmes extending small loans to very poor people for self-employment projects that generate income, allowing them to care for themselves and their families”. The major key aspect was something very small. During last few decades, microcredit has proved as an effective financial mechanism to promote local economic development. The ongoing impacts of microcredit in all over the World shows that local small entrepreneurship, which was primarily

thought as a development outcome through microcredit, has big influence for promoting local economic development.

In developing countries like Bangladesh, the high unequal distribution of limited resources in the rural areas, along with their control and use by a few, is the socio-economic source of a relation of dependence and absolute poverty. The regional culture of poverty is directly related to the socio-economic negation of women.

This paper reviews the evidence and process on main stream societal integration of extreme poor women with a regional focus, which is one of the most spatially dis-advantaged regions in Bangladesh, in an effort to help better understanding what interventions are being implemented through a local non government organisation to break this spatial poverty trap Alongwith microcredit.

## **REASONS OF POVERTY IN RURAL BANGLADESH:**

Poverty has identified by different scholars from different perspectives. It has been identified by Sen (1999) as “Capability Deprivation”. According to SACHS (2005), “Poverty is the failure of Government”. Actually Poverty exists in different part of the world with different scenarios. It could exist as a Temporary Situation (e.g., right after Tsunami in Nias Insel, Indonesia) or could exist as a Permanent Situation (e.g., Darfur Regin in Sudan).

But in Bangladesh, poverty exists in between of Temporary and Permanent Situation. Through this “Meso” nature of Poverty, Bangladesh identifies as one of the world’s poorest countries. The population is predominantly rural. For their livelihoods, rural people depend on the land, which is fertile, but extremely vulnerable. IFAD (2007) mentioned the scenario, as most of the country is made up of flood plain, and while the alluvial soil provides good arable land, large areas are at risk because of frequent floods, erosions and cyclones, which take lives and destroy crops, livestock and property.

In Bangladesh. about 20 per cent of rural people live in extreme poverty situation. These poor people suffer long term food insecurity, own no cultivable land or assets. They are mostly illiterate and also suffer from serious illnesses or disabilities. Another 29 per cent of the rural population is considered moderately poor. They might own a small plot of land and some livestock, but while they generally have enough to eat, their diets lack of protein and other nutritional elements.

In the rural Bangladesh, the reasons of poverty could be identified from different perspectives. According to Abdullah (2007), the predominant causes of poverty in rural Bangladesh are as follows:

- Excessive pressure of population on Land.
- Muslim law of inheritance that causes continuous fragmentation of land holdings.
- Oppression of Village Money Lenders made real land owners away from his own possession of his land, which again causes continuous larger number of landless agriculture labours.
- Lack of both public and private Industrial Development.

- Illiteracy overall enhanced the whole situation and epidemic, drought, over rain, and lack of traditional way of cultivation etc.

He also mentioned that “Bangladeshi rural people, who are mostly farmers, born indebt, they live indebt and they die indebt”.

The livelihoods of small farmers are precarious, both because of the seasonal nature of farm income and because natural disasters such as floods and drought may periodically destroy their crops and animals.

But the women are among the “poorest of the rural poor”, especially when they are the sole heads of their households, such as widows or wives of men who have migrated in search of employment. They suffer discrimination because of their gender, they have scarce income-earning opportunities and their nutritional intake is often inadequate. But this discrimination and poverty level among women lead, create and maintain ultimately the diversified spatio-temporal poverty circles and poverty traps among poor rural communities.

### **GRAMEEN BANK AND MICRO-FINANCE IN BANGLADESH:**

The Grameen Bank of Bangladesh is an excellent illustration of how credit can be provided to the poorest of the poor in rural Bangladesh. When conventional banking failed to address the necessities of the rural poor and make credit non-accessible for them, under this reality Grameen Bank created a non traditional banking system, which is based on mutual trust, accountability, participation and creative ideas. Micro credit concept was expanded rapidly throughout the developing world since the 1980s. According to Todaro & Smith (2006), nowhere has this expansion been more striking than in Bangladesh, which has been transforming itself from a symbol of famine to a symbol of hope.

The concept Micro-credit appeared in the mind of a development philosopher, Prof. Dr. Muhammad Yunus in 1974 in a small village of Bangladesh, when Bangladesh was suffering a terrible famine. Prof. Muhammad Yunus, who is the Nobel Peace Prize Winner in 2006 and Professor of Economics responded to this famine due to the massive devastating features of hunger and poverty. He wanted to help the rural people immediately rather than teaching elegant theories of economics at the university classroom. He found that the major victims of hunger and

poverty are the women. He found also the struggle of the poor people for having the access to the capital money for any livelihoods support and income generation activities. He was shocked by discovering that woman was bound to sell all her products to the money lender at the very low offered price. She hadn't any choice and alternatives. It was to Prof. Yunus, process of recruiting slave in modern age.

After observing closely this phenomenon, he made a list of this type of victims of this money lending business in that village. He found 42 victims in a total of US\$ 27. He gave that money from his own pocket and asked them to get release from that money lender.

This was the primary stimulus for working with this new concept and to make people economically free from the trap of poverty. This idea was started in a small village in South-east Bangladesh and now the micro-credit mechanism is being used for making people economically and socially empowered in all through the World, even in the biggest economically powerful country, United States.

It is an assumption from Prof. Dr. Yunus that it is possible to create a poverty free world and he also believes that poverty is not created by the poor people themselves. It was created and being sustained on the previous and current socio-political structure of the World System. He thinks that the human potentiality of the poor was never addressed as possibility for the future development of the world.

Nevertheless, the entire concept has some historical antecedents.

According to International Training Centre of the ILO (2004), Frederick Raiffeisen, a German precursor of the cooperatives in the late nineteenth century Europe, developed credit cooperatives to make credit accessible for the low income people. In the 1919 in Germany, more than one million people received support from the credit cooperatives, and afterwards this experience was expanded to northern Italy and Ireland. In 1880, the British colonial government implemented the European experience to India and by 1912, 400000 poor rural Indian people were benefitted through the programme.

It was a traditional thinking that to give loan to the poor is highly risk-sensitive. The Grameen Bank and Prof. Yunus changed that assumption and that is being now implemented in many parts of the World.

## **RECENT DEVELOPMENT DISCOURSE AND THE NEW IDEOLOGY:**

Alongwith the success replication of Grameen Bank in many parts of the World, a new development discourse have been emerged, that whether the poor only need credit or something more, and whether with microcredit, they are breaking the poverty trap or that is a permanent poverty circle for them.

It was a very popular and conventional thought that the poor, whether he or she is from urban or rural areas, they don't have any requirement for financial services, might be credit is enough for their liveability. For the poor people, different types of risks are parts of their daily life. Research and experiences have shown that due to poverty and livelihoods uncertainty, poor people need diversified financial services. Borrowing might help them to achieve food security and alleviate their present poverty. Simultaneously the poor need to borrow to pay for the essential consumption. Only borrow is never enough to make the poverty circle an ended process.

Nevertheless, the microcredit is mostly accessible for moderate poor, not for the extreme poor. But countries like Bangladesh or many countries in Sub Saharan Africa, they have huge amount of population who are extreme poor, living less than a dollar a day. Microcredit failed to address these populations. The argument is pretty strong from the viewpoint of the development organisations. Extreme poor people are more economically vulnerable and more spatially unstable. So for non-government organisations, the investment is apparently risky.

But in any case, if this huge portion of the population lives outside this development mechanism, then obviously the society would be more vulnerable to long term poverty situation and different negative impacts of inequality would be more obvious in the societies.

Moreover, some of the micro-borrowers in Bangladesh have benefited in certain respects. Lots of them are struggling under the stringent terms of credit including high cost of borrowing and a weekly repayment schedule starting a week after the credit is taken. Many have gone further into indebtedness and a face a bleak future. The micro-borrowers face the threat of expulsion and confiscation of their assets when they fail to pay up weekly instalments; and some might have their meagre assets confiscated when they failed to pay up. This threat is in effect collateral.

Based on this argument and failure of non government organisations, some local initiatives have been initiated to fill the gap between theory and practice. A hypothesis has been set that the

extreme poor women, who are the poorest of the poor in most of the geographical locations, can also be incorporated with the microcredit system Alongwith other social and financial services. This hypothesis has proved its cost-effectiveness as well as applicability.

## **EMPIRICAL ANALYSIS:**

From 2002 a German NGO NETZ started to work with Bangladeshi local NGO Jagorani Chakra Foundation (JCF) for empowering the rural extreme poor women. JCF adopted Prof. Yunus introduced Microcredit concept, but for the extreme poor women in Chuadanga, which is a South western District of Bangladesh. JCF also introduced some other support programmes as part of their entire micro financial services for optimising the development outcomes.

In this area, locally people understand the term “poor” and “extreme poor” by food security status. Dietzel (2006) described this situation as,

“Those who are able to fill a bowl with rice and some vegetables, perhaps even some fish each day, are "only" poor. When it is not possible in a day, then they are “extreme” poor. Extreme poverty should not be one’s ultimate fate, not in Bangladesh and not even in any part of the World. However World Bank reports that 30 Million people in South Asian countries are living under the poverty line and suffer from chronic hunger”.

In Bangladesh, usually the poor women have access to credit services, but the extreme poor women who live on less than US\$1 per day; there is almost no access of credit for them. Still Micro-credit couldn’t reach practically the poorest part of the society. JCF and NETZ had initiated to fill that gap in south western rural Bangladesh. They named the project as “Hardcore Poor Women Development Programme”

## DESCRIPTION OF THE PROGRAMME AREA:

The programme area is Chuadanga, which is one of the South-western districts of Bangladesh. It has an area of 1157.42 sq km (Banglapedia 2007). Major portion of the population are Muslims and partly Hindus. People are agro-based, though there are 37% farmers are landless. They have very little access to modern agriculture technologies. Nevertheless the rural society is predominantly agro-based.



Fig.: Distitric Chuadanga

Different services and infrastructures, e.g., road and transport infrastructures, households' access to electricity and sanitation and safe drinking water are also very bad in the remote villages where most of the extreme poor people struggle for their livelihoods (GoB & WFP 2004).

Like many other developing countries, the Government of Bangladesh is not capable enough to provide different livelihoods supports for the poor population in this area, and that's why, NGOs are very much active. Among them Bangladesh Rural Advancement Committee (BRAC), ASA (Association for Social Advancement), Caritas, Grameen Bank, Janakalayan, Palli Unnayan Sangstha, Pratyasha, Srijani, Jagarani Chakra Foundation (JCF), Welfare Association for Village Environment (WAVE), Usha and Intercooperation are worth mentionable. Nevertheless a very few among these NGOs work with the extreme poor women.

The deterring local economic feature is, it has international political border with India. As this is a border region, rural economics and livelihoods are basically based on Smuggling (Mazed 2007). Where there are a lot of smuggling opportunities, poor people have share on this illegal money. But when the border security is strict, then the poor have nothing to do. This “unstable” income, in fact, creates livelihoods vulnerability and makes people extreme poor.

**COMPONENTS OF THE PROGRAMME:**

This programme includes different support programmes in parallel with credit programme, based on the assumption that the extreme poor women could develop their own entrepreneurial capabilities as well as social integration by having proper access to capital as well as livelihoods and proper SME related knowledge and trainings.

A brief discussion is as follows:

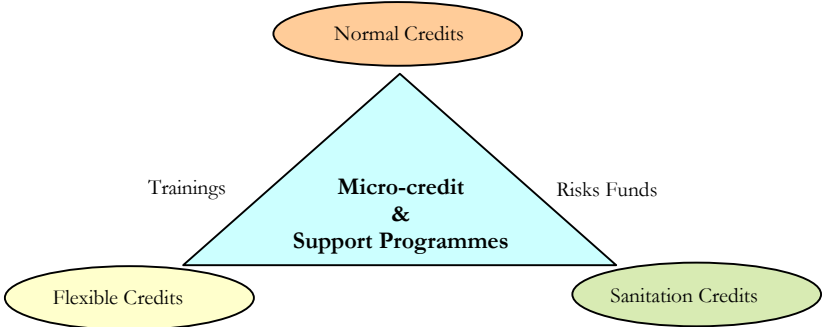


Fig.: Services, which are being provided through NETZ Programme for Extreme Poor Women in South-western Bangladesh

**Normal Credits** includes weekly savings as well. JCF charges 10% interest rate on the overall distributed capital money. According to their argument, 5% they use for organisational expenditures, 4% they use to adjust with the national inflation and service delivery expenses and 1% they reserve for Risk Fund for their beneficiaries.

**Flexible Credits** is only for those extremely poor and vulnerable women, who don't agree to participate any NGO's Credit Programme. In the Flexible Credit, women don't get any money in their hand. The process is one JCF Field Staff goes with the beneficiary woman to the market and then might buy a cow (the women might buy a goat as well, if she wishes). After one year of maintaining this cow (or goat), the women should to pay back the capital money alongwith 10% interest. Most of the cases, the women can sell the animal atleast with double price. Within this time they pursue for beef fattening or goat rearing, and JCF provides them with relevant types of supporting trainings. But if in any case, there is any damage (e.g., death) with that animal, JCF refunds by buying another animal. The entire process is term as "Asset Transfer Model" by JCF.

**Sanitation Credit** is interest free credit for providing better sanitation facility. Most of the women have very unhygienic sanitary situations, which ultimately lead to different diseases. So JCF provides the women, if they want, Sanitary Credit. In most of the cases, JCF encourages the women to take this loan.

**Risk Funds** is being provided by JCF for the use in any emergency situation; like floods or losses in crops due to heavy monsoon rains. Nevertheless in reality, availability of this fund is not very easy.

**Trainings** are being provided for the extreme poor women alongwith traditional rural micro finance to help them for developing their own small or medium size enterprises (SMEs). Precisely these trainings offer them more information regarding better access to the market opportunities alongwith optimal use of offered rural micro-finance. The most popular trainings are social analysis & awareness, health and nutrition education, gender and legal rights, organisational management, beef fattening, poultry rearing, tailoring and homestead vegetable gardening.

Which training would be provided where, that depends on the spatial demands of entrepreneurship by the beneficiary women.

## **NUMBER OF BENEFICIARIES AND THEIR SPATIAL DISTRIBUTION:**

There are in total 3300 extreme poor women who are the programme beneficiaries. In this programme, 33 CBOs (Community Based Organisations) have been developed (CBOs are the building structures, which are expected to be the centre for all women's social & entrepreneurial knowledge sharing platforms). The spatial locations of these CBOs are decided based on the patterns of women's spatial concentration.

Maximum 12-15 women initially form a women group as this is a group based initiative. Scenario is similar in this aspect with other traditional micro-finance institutions. 5-9 groups form a CBO. Major concentration of the programme clients are near the border region (1-4 kilometres).

## **INSTITUTIONAL ASPECTS:**

The beneficiary clients are closely involved with the annual planning and development of JCF's Hardcore Poor Women Development Programme. Representatives from local government and local people are also aware about JCF's activities through different organised activities. By laws, JCF sends each month their programme update and outputs to the Local Government Representative and NETZ Country Office as well as NETZ HQ in Germany. So Government and NETZ HQ are also very much aware about the progress and pitfalls. Alongwith these, in different informal and formal discussion forums, there are always the opportunities to interact with other NGOs' Executive Bodies.

## **PROGRAMME OUTCOMES:**

Like many other microcredit or microfinance programmes, through this programme involvement the women were also socially and economically "empowered". Empowerment could be interpreted as a process through which people acquire more influence over diversified societal factors, which shape their life and livelihoods (Dale 2000). Through the concept of empowerment, there is a vision of more equal living conditions in society, more precisely socio-economic integration from the marginalized situation as well as social exclusion.

From the mentioned empirical evidence from south-western Bangladesh, the following improvements have happened among the extreme poor women after their involvement of JCF Hardcore Poor Women Development Programme (HPWDP):

- a) Access to resources: Economic resources; e.g., Credit, Legal Resources.
- b) Ownership of resources: Cultivable Land, Livestock and House
- c) Control over resources: Land for agriculture and for living, Livestock, House and Income
- d) Access to other supports: JCF support regarding different types of trainings and awareness and access to traditional market

This development programme could be identified as comprehensive financial services support alongwith different livelihoods support trainings. Most of the beneficiaries learn the process of “Making Enterprise” by the close interaction with CBO and JCF staffs.

Majorly the surveyed beneficiary women spent their money for agriculture, poultry for making and maintaining a small shop. 96% answered that they have gained profit and rest 4% answered that they lose through their investments. So most of the women through their profit money re-invested in their desired areas of works.



Fig.: Woman entrepreneur

In this process of employment creation, the overall “Enterprise Growth” gets real acceleration alongwith the growth of rural local economy.

As this is not only a microcredit programme, but also simultaneously a support programme and that’s why the beneficiary women also get several types of trainings for the sustainability and growth of their SMEs. For example, for the SME development, the beneficiary women get trainings on leadership, organisational management, financial planning and on some other relevant themes.

The „Hardcore Poor Women Development Programme“ has impact on household welfare in a number of ways. Dale (2000) mentioned a general typology of dimensions for this type of development. That could briefly summarise as:

- a) Economic Features; e.g., Self-employability

b) Marginalised versus integrated position; e.g., access to market activities

Surveyed beneficiary women were asked for assessments regarding the possible impacts from their attachment with JCF programme regarding their capacity enhancement for self-employability. Most of the women said that this JCF programme help them for their self-employability through building self confidence, interpersonal skills and through several business skills. In fact, regarding the self-employability “Capital” through credit is the main thing; but it is also true that without the soft skills through JCF’s supporting programme, it could be really an impossible task for women’s self employment.

Nevertheless, there are several criticisms regarding this programme. Some of them are as follows:

a) Credit paying back mechanism is one of the most debatable thing in the microfinance development arena and that is same also for HPWDP. The first instalment has to be paid in most cases after one week following the receipt of the credit. It is not possible to generate income within one week, except perhaps through petty trading.

b) Health problem is one of the major problems among the poor women in rural Chuadanga. JCF though could provide legal support for the beneficiary women, but still now there is no medical support and advisory program for the women.

### **REASONS OF TRAINING:**

Food insecurity is the biggest problem in the rural community. So whenever extreme poor women get some money from any source, a major portion is usually consumed as part of daily food consumption expenses. Theoretically it might be against the regulations of the microfinance organisations, but it fact is true and the organisation can’t ignore the demand and reality. Nevertheless, in most of the cases the extreme poor women usually have no idea that how she should to invest and for which purpose. So the reasons of diversified livelihood support trainings appear with rationality.

In context of mass poverty in many of the developing countries, the critical role of trainings are worth mentionable for the skills development to improve productivity, incomes and equitable access to employment opportunities. From the HPWDP of JCF, several trainings are available to

support the women for their employability and societal integration from any type of exclusion, mentionably, social analyses and awareness, health and nutrition education, gender and legal rights, leadership development, organizational management, beef fattening, livestock rearing, poultry rearing, tailoring and homestead vegetables gardening.

These diversified programs have diversified objectives and contents. But the ultimate target is to empower the women socially and to make them socially integrated and economically independent. From these training programmes, they learn themselves to think and analysis the societal and economic phenomena, health and nutrition, gender issues and some management trainings, which could be helpful for their new entrepreneurship. Nevertheless Beef Fattening, poultry rearing and homestead vegetable gardening are some of the most demanding trainings programs. Availability of a specific training depends on the need assessment in a specific locality. Moreover, the available empirical and theoretical evidence shows that if the poor women are financially stable, then the impacts creates livelihood improvement spill-over among all other family members.

## **CONCLUSION:**

The importance of microcredit can not be underestimated, as it is creating more and more avenues in theory and practice to break the poverty circle in all through the World. It was previously assumed that extreme poor women are not capable to manage credits, loans or grants. But day after day, that assumption proved as a big wrong. The outcome could be optimised if there are enough supporting services, and so the concept “microfinance” has been emerged rather than only “microcredit”. More than a decade before, ILO emphasized through the research publications the rationale of the training programme for the economic and social empowerment of the poor women. That could even apply now for making the financial tool microcredit more useful mechanism for poverty reduction among extreme poor women.

Bennell (1999) highlighted the phenomenon of skill development among the economically vulnerable and socially excluded women in South Asia. Those are as follows:

- There is a need to expand significantly training provision for women. This should be achieved through greater integration of women into existing institutions, structures and facilities.

- The increased training provision for women should be relevant to local manpower requirements and employment opportunities. This will require review and revision of curricula in training institutions.
- Specific targets should be set to increase the enrolment and integration of women into existing training programmes.
- Training in non-traditional fields should be promoted through the establishment of specific training programmes and pilot support schemes.
- Small enterprise development programmes and training should be made available to women.
- Specific training provision should be made to meet the training needs of women in rural areas and in agriculture.
- Training programmes for women should include personal development and life skills training modules
- High priority should be given to management training for women
- Support facilities and measure are required to facilitate the participation of women in training, including hostels, stipends, transport facilities, child care centres, tool kits.
- Special mechanisms should be devised in the delivery of training to enable increased participation and take-up by women, including mobile training units, extension schemes, and in-plant training.
- The pool of women trainers should be increased. Staff development programmes should be established to take into account the special needs of women
- Progress in increasing the participation and integration of women in training and employment should be carefully monitored and the training institutions held accountable.
- Community-based training and production units for women should be established.
- Public and private employers should be encouraged to employ increased numbers of female apprentices.

Moreover, the upcoming challenge regarding microcredit and microfinance would be to identify that exactly what kind of financial packages do the extreme poor value for their livelihood improvement as well as what types of economic activities are the extreme poor engaged in and what are the tentative implications does this have for the type of services to be provided? NETZ and JCF supported Hardcore Poor Women Development Programme might be one of the worth mentionable evidences for facing and dealing with the upcoming development challenges in the countries like Bangladesh.

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